Experiences and consequences of being refused a Community Care Grant

Elaine Kempson, Sharon Collard and Sally Taylor

A report of research carried out by the Personal Finance Research Centre, University of Bristol on behalf of the Department for Work and Pensions
Contents

Acknowledgements .............................................................................................................. vii
The Authors ..................................................................................................................... viii
Summary ............................................................................................................................ 1

1 Introduction .................................................................................................................. 9
  1.1 Refusals and partial awards .................................................................................. 10
  1.2 Reviews ............................................................................................................... 11
  1.3 Alternatives to the discretionary Social Fund .................................................... 12
  1.4 Aim and objectives ............................................................................................ 12
  1.5 This research ..................................................................................................... 13
  1.6 The report .......................................................................................................... 13

2 Characteristics and living standards of applicants ..................................................... 15
  2.1 Personal characteristics .................................................................................... 15
  2.2 Health and disability ....................................................................................... 16
  2.3 Income and money management ...................................................................... 17
    2.3.1 Credit use .............................................................................................. 17
    2.3.2 Saving .................................................................................................. 18
  2.4 How well were applicants able to make ends meet? .......................................... 18
    2.4.1 Managing quite well ............................................................................. 18
    2.4.2 Just keeping their heads above water ................................................. 19
    2.4.3 Struggling to make ends meet ............................................................ 19
  2.5 Summary ............................................................................................................ 20

3 Experience and knowledge of the Social Fund ......................................................... 21
  3.1 Prior experience of the Social Fund .................................................................. 21
  3.2 Knowledge of the Social Fund .......................................................................... 22
    3.2.1 People with little or no knowledge ...................................................... 22
    3.2.2 More knowledgeable people ............................................................. 23
    3.2.3 The ‘experts’ ...................................................................................... 23
3.3 Sources of information about the Social Fund ..................................................... 24
  3.3.1 Word of mouth .................................................................................. 24
  3.3.2 The role of social welfare agencies ...................................................... 24
  3.3.3 Benefits Agency and Jobcentre Plus .................................................... 24
  3.3.4 Written information ............................................................................ 25
3.4 Knowledge of the review process ....................................................................... 26
3.5 Attitudes to applying for a Community Care Grant ............................................. 26
3.6 Summary ............................................................................................................ 27

4 Applying for a Community Care Grant ........................................................................... 29
  4.1 Reasons for applying ........................................................................................... 30
  4.2 Items applied for ................................................................................................ 31
  4.3 Amounts applied for ........................................................................................... 31
  4.4 The application process....................................................................................... 32
  4.5 Applications for Budgeting Loans and Crisis Loans............................................... 33
  4.6 Other options considered at the time of the application ...................................... 34
  4.7 Other options available at the time of the application .......................................... 34
    4.7.1 Family and friends .............................................................................. 35
    4.7.2 Savings .............................................................................................. 35
    4.7.3 Credit ................................................................................................. 35
  4.8 Applying for review ............................................................................................ 36
    4.8.1 Reasons for not requesting a review ................................................... 36
    4.8.2 Reasons for applying for a review ....................................................... 37
    4.8.3 The internal review process................................................................. 37
    4.8.4 Independent Review Service ............................................................... 38
    4.8.5 Overall views of the review process ..................................................... 38
  4.9 Summary ............................................................................................................ 39

5 Outcomes of Community Care Grant applications .......................................................... 41
  5.1 Outcomes of applications ................................................................................... 41
    5.1.1 Reasons for refusal ............................................................................. 41
    5.1.2 Decision-making ................................................................................. 42
    5.1.3 Views about being turned down for a Community Care Grant .......... 43
    5.1.4 Understanding of decision-making among unsuccessful applicants ...... 44
    5.1.5 Other factors related to outcomes ...................................................... 44
  5.2 Amounts awarded .............................................................................................. 45
    5.2.1 Views of amounts awarded ................................................................. 45
    5.2.2 Understanding of decision-making ...................................................... 45
  5.3 Adequacy of awards to meet applicants’ needs ................................................... 46
  5.4 Dealing with shortfalls ........................................................................................ 46
    5.4.1 Social Fund loans ................................................................................ 47
    5.4.2 Buying second-hand goods ................................................................... 49
    5.4.3 Help from friends and family .............................................................. 50
    5.4.4 Saving up ............................................................................................ 50
    5.4.5 Using commercial credit ..................................................................... 51
5.5 Impact of being refused a Community Care Grant or receiving a partial award ................................................................. 51
  5.5.1 Doing without .............................................................................. 52
  5.5.2 Repaying credit .......................................................................... 53
  5.5.3 Repaying Social Fund loans .......................................................... 53
5.6 Future use of the Social Fund .......................................................................................................................... 54
  5.6.1 Unsuccessful applicants ............................................................... 54
  5.6.2 Partial awards ............................................................................... 54
5.7 Summary .......................................................................................... 55

6 Main findings and key issues arising from the research ................................................................. 57
  6.1 Key findings ...................................................................................... 57
  6.2 Knowledge and awareness of the Social Fund ....................................... 58
  6.3 Making an application ......................................................................... 59
  6.4 The review process ........................................................................... 59
  6.5 Impact of being refused a Community Care Grant or receiving a partial award ......................................................... 60

Appendix A Analysis of data from the Families and Children Survey .................................................. 63
Appendix B Research methods .................................................................................................................. 67
References .................................................................................................................................................... 75
Other research reports available ............................................................................................................... 77

List of tables
Table 1.1 Expenditure by the reasons for the award ................................................................. 9
Table 1.2 Expenditure on Community Care Grants and level of refusals by client group .............. 10
Table 1.3 Reasons for Community Care Grant refusal ............................................................. 11
Table 1.4 Community Care Grant applications and outcomes .................................................... 11
Table 2.1 Personal characteristics of applicants ........................................................................ 16
Table 3.1 Previous applications for Community Care Grants ...................................................... 21
Table 4.1 Options available to Community Care Grant applicants ............................................ 35
Table 5.1 Strategies used to make up shortfalls in Community Care Grants ................................ 47
Table 5.2 Number of strategies used ......................................................................................... 47
Table A.1 Income Support and Community Care Grant applications (within previous 12 months) in the Families and Children Survey 1999-2002 ........................................ 63
Table A.2 Proportions of IS recipients applying for Social Fund loans (within previous 12 months) in the Families and Children Survey 1999-2002 ........................................ 64
Table A.3 Living standards among IS recipients applying for Social Fund Community Care Grants (within previous 12 months) across the Families and Children Survey 1999-2002 ........................................ 64
Table A.4 Other loans among IS recipients by application for Community Care Grants (within previous 12 months) across the Families and Children Survey 1999-2002 ........................................ 65
Table A.5  Applications for Social Fund grants and loans among IS recipients across the
Families and Children Survey 1999-2002 .......................................................... 66
Table B.1  Characteristics of the people in the depth interviews ........................................ 68
We would like to thank Laura Sukhnandan and Anne Mason at the Department for Work and Pensions for co-ordinating the research.

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Summary

The overall aim of Community Care Grants is to assist people on Income Support, Pension Credit, or income-based Jobseeker’s Allowance to live independently in the community. However, compared with the two loan elements of the discretionary Social Fund, a far higher proportion of applicants are refused a Community Care Grant and many of those who are successful receive only a partial award. As a consequence, far more Community Care Grant decisions are reviewed than is the case for Crisis Loans or Budgeting Loans.

Previous research has indicated that unsuccessful Social Fund applicants, and those who only receive a partial award, find themselves faced with a limited number of alternatives to obtain the items they need (Kempson et al., 2002; Whyley et al., 2000). This study was, therefore, commissioned by the Department for Work and Pensions to provide an in-depth understanding of what happens when people are refused a Social Fund Community Care Grant or are only granted a partial award. Within this overall aim, the study had a number of more specific objectives:

• To assess awareness and knowledge of the Social Fund in general and Community Care Grants in particular, and attitudes to making an application.
• To understand the need that existed and why an application was made for a Community Care Grant.
• To assess applicants’ views and understanding of the application and, where applicable, review processes.
• To provide an understanding of the actions people considered and took when their application was refused or a partial award was made.
• To understand the consequences of their course of action both in general and in terms of their attitude and future use of the Social Fund.

The findings are based upon 48 depth interviews with people who had applied for a Community Care Grant between April 2002 and January 2003 and either had that application refused or been given a partial award that was at least £50 less than the amount they applied for.

The Social Fund Community Care Grant scheme

The Social Fund was set up in 1988 to provide financial assistance predominantly to people living on low incomes. Along with Budgeting Loans and Crisis Loans, Community Care Grants form the discretionary element of the Social Fund, where awards are made at the discretion of Jobcentre Plus staff.
Community Care Grants are intended to help people live independently in the community and can be awarded in a wide range of circumstances:

- Helping people leaving institutional or residential accommodation in which they received care to become established in the community.
- Helping people remain in the community rather than move into institutional or residential accommodation in which they would receive care.
- Easing exceptional pressure on people and their families.
- Helping people to care for a prisoner or young offender on release on temporary licence.
- Helping people set up home in the community as part of a planned resettlement programme, following an unsettled way of life.
- Helping people with expenses to make certain journeys such as attending a relative’s funeral or visiting someone who is ill.

The total gross expenditure on the discretionary Social Fund in 2002/2003 was a little over £654 million - £108 million of which was spent on Community Care Grants.

To be eligible for a Community Care Grant, applicants must be receiving either Income Support (Pension Credit for those aged 60 or over) or income-based Jobseeker’s Allowance, or be about to receive one of these benefits upon leaving institutional or residential care. As with other elements of the discretionary Social Fund, some groups of eligible benefit recipients make more use of Community Care Grants than others. In 2002/2003, disabled people accounted for over 36 per cent of total expenditure, and lone parents 32 per cent. In contrast, only around 11 per cent of Community Care Grant spending went to unemployed people and nine per cent to pensioners.

Characteristics and living standards of applicants

The applicants who were interviewed ranged in age from 18 to 76, the average being around 43. They included slightly more women than men and were spread across the four main benefit client groups (unemployed, disabled, lone parents, pensioners). Most lived either on their own or in lone parent households.

A high proportion (about a third) of the people who were interviewed had unsettled lives and had experienced time in prison, care or long stay hospital; homelessness; sexual or physical abuse; or drug or alcohol dependency. Many were also coping with poor physical health, disabilities or mental illness. Multiple problems were fairly common. Their applications for Community Care Grants often derived from these situations.

In addition, most of the applicants interviewed were long-term benefit recipients. For half, basic level Income Support or income-based Jobseeker’s Allowance was their only source of income. The remainder had additional income – usually in the form of disability premiums or benefits. The majority owed money on consumer credit agreements, which ranged from £50 to £30,000. A third owed over £1,000. Most kept up with the repayments, although they found it a struggle. The heavy credit users tended to be in arrears. All but a small minority had no savings at all and said that they were unable to save. The most anyone had in savings when they applied for a Community Care Grant was £100.

Consequently, only a quarter of the people interviewed were able to make ends meet. These tended to be older people with some additional income, who were either anti-credit or owed only modest
amounts. Of the rest, half were just about keeping their heads above water but a quarter were really struggling financially.

Experience and knowledge of the Social Fund

The people interviewed had a wide range of prior experience of the Social Fund in general, and Community Care Grants in particular. Half were applying for their first Community Care Grant, although only a minority were also applying to the Social Fund for the first time. A quarter had fairly extensive experience, having previously applied for three or more Community Care Grants as well as applying for Budgeting Loans and/or Crisis Loans.

Knowledge of the Social Fund also varied widely. Just under half of applicants knew very little or nothing at all. In contrast, three in ten people were ‘experts’ and had in-depth knowledge and understanding both of the scheme as a whole and of Community Care Grants more specifically. Knowledge was generally linked either to prior experience or to contact with someone else with extensive experience of applying to the Social Fund.

On the whole, people had found out about Community Care Grants through word of mouth and the most detailed knowledge had often been acquired this way. Most applicants were in contact with one or more social welfare agencies. Some had been told about Community Care Grants by these agencies and even encouraged or helped to make an application. But this was not always the case. Citizens Advice Bureaux, the Probation Service and hostels seemed to be particularly proactive. Social workers were less so.

Applicants’ views of the staff they dealt with in Jobcentre Plus offices varied. Some found them very helpful, and had even received help with form-filling. Others had merely been given the form they requested.

Awareness of the review process was high. Most people knew they could have requested a review from the letter telling them the outcome of their application. But few knew any more than this.

The majority of applicants were uncomfortable about applying for a Community Care Grant, and found it demeaning to have to ask for financial assistance. The minority of people who felt positive about applying tended to have made a number of previous applications.

Applying for a Community Care Grant

As noted above, Community Care Grants are intended to meet a need for community care and can be awarded in a wide range of circumstances. Helping to ease exceptional pressure on families is the largest area of expenditure, and accounted for almost half of the money spent on Community Care Grants in 2002/2003. A further third of the Community Care Grant budget was spent helping people to stay in the community rather than go into residential care.

Community Care Grants can be given for a variety of different needs or expenses; the most common ones include furniture, bedding, carpets, curtains, clothing, white goods, removal expenses, storage charges and travel costs. The minimum amount that can be awarded is normally £30\(^1\). There is no upper limit but, in practice, whether an award is made and the amount payable will depend on the funds available in the district Community Care Grant budget at that time.

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\(^1\) Separate arrangements exist for travel expenses.
Among the people who were interviewed, the majority of applications for Community Care Grants related to house moves, divided evenly between those setting up a new home and those moving from one home to another. People setting up home were applying for a Community Care Grant as a result of upheavals in their lives. They typically applied for a full range of furniture, white goods, flooring and carpets. The circumstances of those moving home were usually less extreme and they applied for items that they could not bring from their previous home (flooring, curtains and some white goods). A minority of applicants needed money to enable them or another family member to remain living in the community. They generally applied for items linked to incontinence (washing machines and mattresses, for example) or for disability-related equipment. Finally, a small number of people made applications for a range of other needs and had, as a consequence, applied for a diverse list of items, ranging from a vacuum cleaner to fares to visit a sick relative.

The sums of money people applied for ranged from £130 to £5,545; the median was £920. People setting up home had applied for the largest amounts; those applying for more general needs, the smallest. A third applied for more (usually double) the sum they needed because they knew that their application would not be met in full. No-one had timed their application to maximise the chances of an award. The minority of people who were aware that this might benefit them had to apply when they needed the money.

Fewer than half found applying for a Community Care Grant straightforward – the rest had either been helped to fill in the application form or did it with difficulty themselves. Some were unsure about the items they could apply for; others found it difficult to explain why they were applying. No-one criticised the speed with which their application was processed.

Just under half of the people interviewed had applied for a Social Fund loan (usually a Budgeting Loan) at the same time. About half of these did so intentionally, to increase their chances of getting the money they needed; others were given both Budgeting Loan and Community Care Grant application forms so filled them both in.

Very few people had tried other sources to raise the money they needed before they made their Community Care Grant application. One person had already applied for a Budgeting Loan and five others had applied to charities or their local authority for a grant. All but one of these had raised part of the money they needed.

At the time of their Community Care Grant application, most people had few, if any, other options. About half had received help from friends or family in the past but most of these did not want to ask for help again. This was either because they were now estranged from them or because their friends and family were in much the same financial situation. Although a small number had some money in savings, none of them had anything like the amount they had requested as a Community Care Grant. Likewise, commercial credit was not an option for most people. Either they were totally anti-credit or their access was constrained by poor payment in the past or the fact that they had reached their credit limit. In the minority of cases where people did still have access to credit, the cost of the items they needed would have exceeded their remaining credit limit.

**Applying for review**

Official statistics show that most people whose Community Care Grant applications are either refused or only met in part do not apply for review. Of the 593,000 applications made in 2002/2003, only 99,812 were sent for initial review at the office where the original decision was made. Moreover, only 14,686 applications were made to the Independent Review Service, including some applicants who were seeking an increase in the amount they had been awarded. Yet at each stage there is a high likelihood of the original decision being overturned.
Awareness of the review process was high among the people who were interviewed, and they had generally found out about it from the letter telling them the outcome of their Community Care Grant application. Despite knowing that they could request a review of the decision that had been reached, most had never done so; this is true of Community Care Grant applicants nationally as well. People said they simply could not see the point in having their application re-assessed when it had already been turned down and there had been no change in their circumstances.

The interviews showed that only a minority of people had been able to meet their needs from either the partial award or a Budgeting Loan application made at the same time. Most people did not request a review because they did not expect it to be successful. In addition, they either did not want to ‘make a fuss’ or the stress in their lives meant that they could not face taking things further. People who did request a review fell into three groups. Some felt the original decision was wrong or unfair; some were encouraged to apply by an advice or support worker; while others knew that the decision was likely to be reversed.

Most of the people who applied for internal review had done so personally and did not find it difficult. Few were aware of the Independent Review Service and even those who did go to independent review had not consciously requested it – merely challenged the decision of the internal review officer. On the whole, people commented more favourably on the independent review process than they did on their internal reviews.

Outcomes of Community Care Grant applications

One of the main criticisms of the Community Care Grant scheme is the high proportion of applications that are unsuccessful. The latest figures indicate that 58 per cent of applications were initially turned down in 2002/2003 (Department for Work and Pensions, 2003). Moreover, among those applicants who are successful, most do not receive the full sum of money they apply for (Social Security Committee, 2001).

Official statistics indicate that in 2002/2003, six in ten of Community Care Grant applications that were turned down failed to meet the criteria set out in Direction 4; in two in ten cases, people had applied for items that were not considered to be of sufficiently high priority; and one in eight applicants were judged not to be on a qualifying benefit (Department for Work and Pensions, 2003). Among the people interviewed in depth, 17 of the 23 applicants who ultimately had their application for a Community Care Grant turned down did not satisfy Direction 4. The rest were refused for a range of reasons, including item priority, making a repeat application or because some other source of help was available. Moreover, there was evidence to suggest that budgetary pressures had influenced some of the decisions to turn down applications.

It was clear from the interviews, however, that the majority of unsuccessful applicants did not fully understand why they had been refused a Community Care Grant, even if they could remember the reason they had been given. Some were extremely angry or disappointed with the outcome; most simply accepted the decision. They were left to find the full amount they had applied for, which on average was £865.

People who received a partial award generally got between a quarter and half of the amount they had requested. Again, they did not really understand why they were awarded less than they applied for, although most instinctively felt it was unfair. Like the unsuccessful applicants, however, few challenged the decision. The money they received usually allowed them to meet at least some of their needs, even if it meant buying the cheapest models or ‘seconds’. Even so, they were still left with an average shortfall of £600.
Impact of being refused a Community Care Grant or receiving a partial award

People employed a range of strategies to deal with the shortfalls in their awards, regardless of whether or not they received an award. Buying second-hand goods and saving up were the ones most commonly used by people with partial awards, compared with applying for a Social Fund loan or asking family or friends for help among those whose applications had been refused. A minority of both groups had borrowed money commercially.

Nearly half of the people interviewed had to do without at least some of the items they had applied for, and a third of them were still doing without certain things when they were interviewed. Some people managed for several months without essentials, such as beds or cookers and experienced real hardship as a result. In the longer term, though, floor coverings were the main item that people did without. On the whole, unsuccessful applicants were more likely to be without items than people who had received partial awards.

A fifth of people had borrowed money commercially to buy the items they had applied for. Many of these people were already repaying credit they had taken on previously and often the further borrowing made a bad situation worse. Others had borrowed against all their instincts. People who had taken on Budgeting Loans also commented on the considerable strain the repayments put on their finances.

Whether or not people would apply again for a Community Care Grant was, without doubt, influenced by their most recent application, although their knowledge and prior experience of the Social Fund also played a part. Half of unsuccessful applicants said that they would not apply to the Social Fund again and almost all of these had only ever made one application for a Community Care Grant. Others said they would consider applying in future and these people had often had other grants in the past; they were also, at best, just getting by financially and had few other options to meet needs when they arose. In comparison, people who had received partial awards were rather more inclined to apply again. Those who said they would not do so could not see themselves needing to re-apply as their situation had improved.

Key issues arising from the research

For the Community Care Grant scheme to become more effective in meeting the needs of these people, a number of key issues must be addressed. These include the low levels of knowledge and awareness of the types of help available from the Social Fund; the difficulties people face in making an application; the reluctance among applicants to ask for a review of their Community Care Grant decision, even though this may often be to their advantage; and the level of funding for the scheme.

Knowledge and awareness of the Social Fund

In order to make effective use of the Social Fund, eligible benefit recipients must have at least a basic knowledge of the types of financial help that are available to them; yet this and previous research has shown that levels of knowledge are frequently very low. Jobcentre Plus and Pension Service staff have a crucial role to play in making sure that eligible benefit recipients are aware of the types of financial assistance provided by the Social Fund and in helping them decide which type of payment is most appropriate for their particular needs and personal circumstances. Personal advisers are probably best-placed to provide this advice and help on a one-to-one basis.
Most of the people who were interviewed had been in contact with at least one social welfare agency. Both this study and earlier research (Kempson et al., 2002) have shown that some of these agencies are better at raising awareness of the Social Fund than others. It would clearly benefit potential applicants if all social welfare agencies at least made sure that their advisers were aware of the types of help that might be available to their clients through the Social Fund, and particularly the circumstances in which they could apply for a Community Care Grant.

Making an application

The discretionary nature of the Community Care Grant scheme and its broad eligibility criteria were designed to give Social Fund staff the scope to consider the needs of individual applicants within the overall objectives of the scheme. But broad criteria are, by their nature, rather ambiguous. For this reason, applicants can find it difficult to make a strong case for a Community Care Grant on the application form.

In particular, applicants needed much more guidance on how to present their case for a Community Care Grant, along with more information about the types of items that money would actually be awarded for, and the overall amounts of money they should apply for. In other words, they wanted to make sure that, as far as possible, their application fell within the operational parameters of the scheme.

The review process

Under the current Community Care Grant system a high proportion of initial decisions are overturned at the review stage. Unless there are significant changes to the Community Care Grant scheme in the near future, it seems clear that more should be done to encourage applicants to request reviews, particularly when they have been turned down for a grant on the basis of priority. Again, staff at Jobcentre Plus and Pension Service offices could provide information and advice to applicants about seeking reviews and how the process works.

Level of funding

Community Care Grants are primarily intended to help vulnerable people live as independently as possible in the community. As others before us have observed, however, the Community Care Grant scheme is under enormous financial pressure. As a result, while applicants in the most difficult circumstances may receive an award, many others with pressing needs do not. Even when an award is made, in the majority of cases the Community Care Grant budget is insufficient to meet applicants’ needs in full.

Taken together, the findings on the impact of people being refused a Community Care Grant or receiving a partial award suggest that if additional resources are made available for the Community Care Grant scheme, they should primarily be used to ensure that high priority needs are met in full and people with real needs are not discouraged from applying again should the need arise.
1 Introduction

The Social Fund was set up in 1988 to provide financial assistance predominantly to people living on low incomes. It has two key elements:

A regulated element, comprising Winter Fuel Payments, Cold Weather Payments, Funeral Payments and Sure Start Maternity Grants. The conditions for receiving these payments and grants are set down in regulations.

A discretionary element, comprising Community Care Grants, Budgeting Loans and Crisis Loans, where awards are made at the discretion of staff at Jobcentre Plus.

The total gross expenditure on the discretionary Social Fund in 2002/2003 was a little over £654 million – £108 million of which was spent on Community Care Grants.

The overall aim of Community Care Grants is to assist people on Income Support, Pension Credit, or income-based Jobseeker’s Allowance to live independently in the community. Helping to ease exceptional pressure on families is the largest area of expenditure, accounting for almost half of the money spent on Community Care Grants in 2002/2003. Over a third of the Community Care Grant budget was spent helping people to stay in the community rather than go into residential care. The remainder was used to help people moving out of institutional or residential care, and to support homeless people in setting up home (Table 1.1).

Table 1.1 Expenditure by the reasons for the award

<table>
<thead>
<tr>
<th>Percentage of gross expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>People moving out of residential care - Direction 4(a)(i)</td>
</tr>
<tr>
<td>Helping people stay in the community - Direction 4(a)(ii)</td>
</tr>
<tr>
<td>Families under exceptional pressure - Direction 4(a)(iii)</td>
</tr>
<tr>
<td>Prisoner or young offender on release or temporary licence - Direction 4(a)(iv)</td>
</tr>
<tr>
<td>Setting up home as a planned programme of resettlement - Direction 4(a)(v)</td>
</tr>
<tr>
<td>Travelling expenses - Direction 4(b)</td>
</tr>
</tbody>
</table>


As with other elements of the discretionary Social Fund, some groups of eligible benefit recipients make more use of Community Care Grants than others. In 2002/2003, disabled people accounted for

As Budgeting Loans and Crisis Loans have to be repaid, the total net spending on the discretionary Social Fund was a little under £134 million, £108 million of which was spent on Community Care Grants.
over 36 per cent of total expenditure, and lone parents 32 per cent. In contrast, only around 11 per cent of Community Care Grant spending went to unemployed people and nine per cent to pensioners (Table 1.2).

**Table 1.2 Expenditure on Community Care Grants and level of refusals by client group**

<table>
<thead>
<tr>
<th>Client Group</th>
<th>Amount £m</th>
<th>Percentage of expenditure</th>
<th>Percentage of refusals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensioners</td>
<td>10.0</td>
<td>9.3</td>
<td>5.7</td>
</tr>
<tr>
<td>Unemployed</td>
<td>11.6</td>
<td>10.8</td>
<td>21.0</td>
</tr>
<tr>
<td>Disabled</td>
<td>39.1</td>
<td>36.2</td>
<td>28.7</td>
</tr>
<tr>
<td>Lone parents</td>
<td>35.0</td>
<td>32.4</td>
<td>25.2</td>
</tr>
<tr>
<td>Other</td>
<td>12.3</td>
<td>11.4</td>
<td>19.4</td>
</tr>
</tbody>
</table>


Refusal rates were highest for disabled people and lone parents, who also accounted for the largest proportions of expenditure. Although similar proportions of expenditure were allocated to pensioners, unemployed people and ‘others’, refusal rates among pensioners were a great deal lower (Table 1.2).

Although we know the number of applications made for Community Care Grants, there are no official statistics on the proportion of people who are potentially eligible for a grant who actually apply for one. It is, however, possible to produce estimates for families with children using data from the Families and Children Survey (see Appendix A). This shows that, over the four years from 1999 to 2002, 16 per cent of those eligible had made an application for a Community Care Grant in the previous 12 months. There was little difference in the application rates of lone parent and two-parent families. But the longer families had been in receipt of Income Support or income-based Jobseeker’s Allowance, the higher their rate of application. So, while only nine per cent of those who had been on benefit for just one year had applied, this rose to 45 per cent of families who had been receiving Income Support or Income-based Jobseeker’s Allowance for four or more years.

### 1.1 Refusals and partial awards

Compared with the two loan elements of the discretionary Social Fund, a far higher proportion of applicants are refused a Community Care Grant and a high proportion of those who are successful receive only a partial award.

According to the official statistics for 2002/2003, around 58 per cent of applicants were refused a Community Care Grant, compared with 22 per cent of Crisis Loan and 26 per cent of Budgeting Loan applicants.

By far the most common reason for being refused a Community Care Grant is that applicants do not meet the qualifying criteria, as laid out in Direction 4 of the statutory guidance. This is true across all the main client groups, but refusals on these grounds are particularly high among the unemployed and lone parents (74 per cent and 71 per cent respectively, compared with less than half of pensioners and disabled people) (Table 1.3). The second most common reason was an application being classified as ‘insufficient priority’. One in five of all refusals were made for this reason – rising to a third among pensioners and disabled people (Table 1.3).
Table 1.3 Reasons for Community Care Grant refusal

<table>
<thead>
<tr>
<th></th>
<th>Column percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pensioners</td>
</tr>
<tr>
<td>Savings sufficient to meet costs</td>
<td>3</td>
</tr>
<tr>
<td>Not/unlikely to be receiving IS/JSA</td>
<td>10</td>
</tr>
<tr>
<td>Excluded items</td>
<td>6</td>
</tr>
<tr>
<td>Amount less than £30, not travel expenses</td>
<td>&lt;1</td>
</tr>
<tr>
<td>Direction 4 not satisfied</td>
<td>41</td>
</tr>
<tr>
<td>Previous application and decision</td>
<td>4</td>
</tr>
<tr>
<td>Insufficient priority</td>
<td>32</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
</tr>
</tbody>
</table>


In addition to the high level of refusal, according to information provided by the Department for Work and Pensions, around eight in ten of all Community Care Grants awarded in 2000/2001 were for less than the amount applied for. Partial awards were particularly prevalent among unemployed people and lone parents, and lowest among pensioners.

In other words, a full award is made in only a minority of applications and most applicants are left with a shortfall in the money they have applied for.

1.2 Reviews

As a consequence, far more Community Care Grant decisions are reviewed than is the case for Crisis Loans or Budgeting Loans. In 2002/2003, around 17 per cent of all Community Care Grant applications were sent for initial review at the office where the original decision was made. This compares with two per cent of Budgeting Loans and three per cent of Crisis Loans. In over half of Community Care Grant cases sent for internal review the original decision was changed (Table 1.4).

Table 1.4 Community Care Grant applications and outcomes

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial applications *</td>
<td>593,000</td>
</tr>
<tr>
<td>Initial refusals *</td>
<td>346,000</td>
</tr>
<tr>
<td>Applications for Reviewing Officer review *</td>
<td>99,812</td>
</tr>
<tr>
<td>Decisions revised by the Reviewing Officer *</td>
<td>51,408</td>
</tr>
<tr>
<td>Independent Review Service reviews **</td>
<td>14,170</td>
</tr>
<tr>
<td>Award upheld by the IRS</td>
<td>5,286</td>
</tr>
<tr>
<td>Cases referred for re-determination</td>
<td>109</td>
</tr>
<tr>
<td>Award made by IRS</td>
<td>5,245</td>
</tr>
<tr>
<td>Award increased by IRS</td>
<td>3,530</td>
</tr>
</tbody>
</table>

Sources:
If applicants are still not happy with the decision reached, they can request a further review by a Social Fund Inspector at the Independent Review Service. Community Care Grants form the largest proportion of the work of the Independent Review Service, and in 2002/2003, 14,170 Community Care Grant applications were reviewed in this way (equal to a fraction over two per cent of all applications) (Table 1.4). In six in ten of these cases, the Social Fund Inspector changed the decision of the reviewing officer; in 37 per cent a new award was made; and in a further 25 per cent of cases the size of the award was increased (Table 1.4).

1.3 Alternatives to the discretionary Social Fund

Unsuccessful Social Fund applicants and those who have received only a partial award find themselves faced with a limited number of alternatives. Previous research has shown that some people went without items they needed or bought them second-hand; others used commercial credit, got help from their family or, in a small number of cases, applied to a charity (Kempson et al., 2002; Whyley et al., 2000).

This earlier research indicates that, while applicants may have a choice of credit sources, these tend to be costly and have considerable drawbacks (Whyley et al., 2000). Some older people may rule out borrowing altogether (Kempson et al., 2002). Applicants are extremely unlikely to have savings that they can draw on; and family members are often in no position to help them out either. The option of buying the goods they need second-hand carries with it the risk of buying shoddy or faulty goods, in some cases with little consumer protection. Indeed, for some applicants, the only choice will be to go without the items they need altogether (Kempson et al., 2002; Whyley et al., 2000).

Deciding between the possible alternatives open to them, applicants will typically assess what sources can be used for the particular purpose for which they need the money; estimate the ‘credit limit’ they currently have with each appropriate source available and whether or not they might need it for something else; weigh up the relative costs of raising money by each of the options, alongside the penalties for late payment; and finally, consider whether they can afford the level of repayment offered by the creditor and also how the repayments are to be made (Whyley et al., 2000).

1.4 Aim and objectives

The overall aim of the research was, therefore, to provide an understanding of what happens when people are refused a Social Fund Community Care Grant, or are only granted a partial award. This included cases that had been formally reviewed as well as those that had not.

Within this, the study had the following more specific objectives:

- To assess awareness and knowledge of the Social Fund in general and Community Care Grants in particular, and attitudes to making an application.
- To understand the need that existed and why an application was made for a Community Care Grant.
- To assess applicants’ views and understanding of the application and, where applicable, review processes.
- To provide an understanding of the actions people considered and took when their application was refused or a partial award was made.
- To understand the consequences of their course of action both in general and in terms of their attitude and future use of the Social Fund.
1.5 This research

A total of 48 depth interviews were held with people who had applied for a Community Care Grant between April 2002 and January 2003 and either had that application refused (20 people) or been given a partial award that was at least £50\(^1\) less than the amount they applied for (28 people). The fieldwork was undertaken in two areas:

- an urban area in the North West of England with above-average levels of applications for Social Fund Community Care Grants; and
- a non-urban area in the South West of England with below-average levels of applications for Social Fund Community Care Grants.

Each interview lasted about an hour; interviews were tape-recorded, transcribed and analysed using thematic grids. Appendix B provides further details of the research methods.

1.6 The report

This report begins with an overview of the personal and economic circumstances of the applicants interviewed, setting the scene for the needs that gave rise to their Community Care Grant application.

Chapter 3 explores applicants’ prior experience of applying to the Social Fund either for Community Care Grants or for Budgeting or Crisis Loans. It also looks at their levels of knowledge both about the Social Fund in general and also of the review process available to applicants who are either refused assistance or only granted a partial award. Finally it reviews applicants’ feelings about applying for a Community Care Grant.

Chapter 4 looks at the application process, including the reasons why people apply, the items they applied for and the amounts of money they requested. It then gives a brief overview of applicants’ experiences of the application process itself, before moving on to look at the other options they had considered and, potentially, had available to raise the money they had requested from the Social Fund. In the final section of this chapter, we cover people’s experiences of applying for a review and the reasons why others had decided not to do so.

Chapter 5 looks at the outcomes of Community Care Grant applications, including the reasons for refusal as well as the amounts given in partial awards and their adequacy to meet applicants’ needs. This chapter concludes with a detailed review of how people dealt with the shortfalls in the money they received and the impacts that these strategies had.

Chapter 6 brings together the main findings of the study and draws out the key issues from the research.

\(^1\) In practice, this eliminated very few people – see Appendix B.
To be eligible for a Community Care Grant, applicants must be receiving either Income Support (Pension Credit for those aged 60 or over) or income-based Jobseeker’s Allowance, or be about to receive one of these benefits upon leaving institutional or residential care. As discussed in the previous chapter, Community Care Grant expenditure is higher among some groups of eligible benefit recipients than others. Together, disabled people and lone parents account for the greater part of expenditure, while a much smaller proportion of spending goes on unemployed people and pensioners (Department for Work and Pensions, 2003).

This chapter explores, in detail, the characteristics and living standards of the 48 applicants who were interviewed in depth. These applicants were selected purposively based on a number of criteria, including client group, age, sex and the outcome of their most recent Community Care Grant application. Consequently, they are illustrative of Community Care Grant applicants as a whole, but not necessarily representative of them.

2.1 Personal characteristics

The applicants who were interviewed ranged in age from 18 to 76, the average being around 43. They included slightly more women than men and were spread across the four main benefit client groups (Table 2.1).
Table 2.1  Personal characteristics of applicants

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sex</strong></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>21</td>
</tr>
<tr>
<td>Women</td>
<td>27</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>Under 20</td>
<td>2</td>
</tr>
<tr>
<td>20s</td>
<td>14</td>
</tr>
<tr>
<td>30s</td>
<td>8</td>
</tr>
<tr>
<td>40s</td>
<td>5</td>
</tr>
<tr>
<td>50s</td>
<td>7</td>
</tr>
<tr>
<td>60 or more</td>
<td>12</td>
</tr>
<tr>
<td><strong>Client group</strong></td>
<td></td>
</tr>
<tr>
<td>Lone parent</td>
<td>14</td>
</tr>
<tr>
<td>Disabled</td>
<td>9</td>
</tr>
<tr>
<td>Retired</td>
<td>13</td>
</tr>
<tr>
<td>Unemployed</td>
<td>12</td>
</tr>
</tbody>
</table>

Most of the applicants we interviewed either lived on their own or in lone-parent households. The remainder comprised couples with children, retired couples with no dependent children, and a small number of people who had some other arrangement, which mainly comprised adult children living with their parents. A high proportion of applicants rented their homes from a local authority or housing association, including a small number of older people who lived in sheltered accommodation.

Just under half of the applicants interviewed had dependent children, divided about equally into those with three or more children (defined by the Department for Work and Pensions as ‘large families’, Willitts and Swales 2003), and those with one or two children. Large families were almost all headed by lone parents.

A relatively high proportion of people (around a third) had experienced unsettled periods in their lives, in some cases for a considerable length of time. This included time in prison; spells of homelessness; drug and alcohol dependency; sexual and physical abuse; living in care and leaving home at a young age because of family difficulties. Not surprisingly, some of these problems, such as alcoholism and homelessness, were inter-related. And in a number of cases, they contributed to applicants’ poor mental health. While most were younger applicants, in their 20s and 30s, this group also included several older people who were in their 50s and 60s. As we go on to discuss in Chapter 4, these circumstances often formed the background to their Community Care Grant applications.

### 2.2 Health and disability

A number of Community Care Grant applications also arose from poor health or disability among household members.

Overall, about a third of the people we interviewed had physical health problems that limited their daily activities, including arthritis, heart disease and emphysema. This was largely a function of age and reflected the comparatively high proportion of older people in the sample.

In addition, a small number had mental health problems, depression being the most common. Almost all of these people were in contact with mental health services and some had spent time in hospital in the past. Most of the remaining applicants were in good health.
There were also incidences of poor health among applicants’ children, ranging from asthma and eczema to kidney disease, heart problems, autism and epilepsy.

Finally, in terms of communication, a small number of people had problems reading and writing and one or two spoke little or no English. The implications of these difficulties when they applied to the Social Fund are explored more fully in Chapter 4.

2.3 Income and money management

The people interviewed were divided about evenly into those whose sole source of income was basic rate Income Support or Jobseeker’s Allowance and those who received some form of additional income, most often in the form of disability benefits or premiums. One man, a lone parent, had recently seen his income almost double when he was awarded disability benefits for his daughter. The few applicants who had any other source of regular income comprised two people who had occupational pensions, one man who got a small sum of money from the union he had belonged to, and a lone mother who received child maintenance.

Most of the applicants we interviewed were long-term benefit recipients. Half had been receiving benefits continuously for three or more years. Several others had been on benefits on and off over a number of years, interspersed with short spells in work. Analysis of the Families and Children Survey indicates that the longer people are in receipt of benefits, the more likely they are to apply for a Community Care Grant (Appendix A).

Two applicants had recently moved from benefits into work. For one young couple, this meant an almost three-fold increase in their household income.

2.3.1 Credit use

As previous research has indicated, for many people living on a low income, borrowing money or buying goods on credit is simply unavoidable (see, for example, Kempson et al., 1994). The majority of Community Care Grant applicants we interviewed owed money on credit commitments at the time of the interview, usually to more than one creditor. The most common sources of credit they had used were mail order catalogues, loans from doorstep lenders, and credit cards. Several people also owed money on bank loans, overdrafts and store cards. The amounts owed in consumer credit ranged from £50 or so to over £30,000. A third of applicants owed £1,000 or more, and one in five owed £5,000 or more. The extent to which people borrowed in order to meet shortfalls in Community Care Grant awards is discussed in Chapter 5.

For the most part, credit users were able to keep up with repayments on their commitments, albeit with a struggle. But a considerable number of people had fallen into arrears and had their credit facilities withdrawn. These were among the heaviest borrowers in the sample, and several of them owed money on revolving credit commitments such as credit cards and overdrafts. While some of these people had repayment arrangements with their creditors, others were either paying back what they could, or not paying at all. Indeed, two people had no intention of paying back what they owed.

Among the small proportion of people who did not owe money to creditors, most had occasionally used credit in the past. Almost all of them, however, described themselves as being ‘anti-credit’. While opposition to borrowing is most prevalent among older people (Berthoud and Kempson, 1992), it was noticeable that these applicants were divided about evenly between retired people and people of working age.

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4 Some of these applicants received Child Benefit.
2.3.2 Saving

The majority of applicants did not have any savings to draw upon, simply because they could not afford to put money aside. Those who were able to save generally had some form of additional income, usually disability benefits. Two people had only started saving since their application for a Community Care Grant, including a male lone parent (mentioned earlier) who was able to put money aside following a significant increase in income when he was awarded disability benefits for his daughter.

The most anyone had saved was about £500, put aside by one man when he was working ‘on the side’. He did not, though, have this money to draw upon at the time when he applied for a Community Care Grant. A few other people had £100 or so saved up. The rest were only ever able to save small amounts of money.

In almost all cases, saving was instrumental, that is, people saved up with a purpose in mind, such as buying a three-piece suite or fares for a family holiday. In contrast, there were very few rainy day savers – people who always liked to have money put aside for emergencies or rainy days – no doubt because of applicants’ constrained financial situations.

Among the savers, about half put money by in a savings account or let money build up in their current account. The other half saved informally in a variety of ways, including giving money to family or friends and keeping money in a pot. Most of them were active savers, although few of them saved regularly. Instead, they tended to put money aside as and when they could.

2.4 How well were applicants able to make ends meet?

In order to assess how well applicants were making ends meet, we drew together objective information about their personal and financial circumstances and their own subjective assessment of how well they were managing. Most were either just keeping their heads above water or were struggling to manage. The remainder (about a quarter of applicants) were managing quite well. The main factors that seemed to determine how well people managed were the financial resources they had available to them and the drains on those resources, including consumer credit commitments, household bills and Budgeting Loans.

2.4.1 Managing quite well

Applicants who were managing quite well tended to be slightly older than the average age of 43. Half of them received additional income in the form of disability benefits or premiums, which allowed some of them to put money aside. Almost all of these applicants were vehemently anti-credit. The few who did have credit commitments were repaying small sums of money for goods bought from mail order catalogues. None were repaying Budgeting Loans and all managed to keep abreast of their household bills.

Managing quite well

Mrs Burns\(^1\) is in her 50s and has recently married for the second time. Her household income is just over £200 a week. This includes Disability Living Allowance, which she saves up if she can. Although she used credit when she was younger, she dislikes doing so and now only buys goods on mail order occasionally, using the commission she earns as an agent.

\(^1\) Applicants’ names have been changed.
2.4.2  Just keeping their heads above water

The largest group of applicants (about half) were just about managing financially, but any additional strain on their budgets would undoubtedly create serious difficulties for them. They were divided into two distinct groups. The biggest of these comprised applicants of about the average age, who were mostly reliant on Income Support or Jobseeker’s Allowance as their main source of income. Moreover, unlike those who were managing quite well, they generally had a number of drains on their income, which typically comprised a combination of:

- repayments on modest credit commitments, with amounts owed typically in the range of £100 to £250;
- household bills, including some people who were paying off unexpectedly large utility bills and others who were paying towards their rent; and
- Budgeting Loan repayments.

### Just getting by

Mrs Prentice is an unemployed woman aged 52, who lives alone in a privately rented flat. Her only income is £51 a week Jobseeker’s Allowance, from which £4 is deducted to repay a Budgeting Loan. In addition, she pays over £10 a week towards her rent and is trying to pay off a water bill of £290. She just about manages to make ends meet by watching what she spends and not going out socially.

Although they just about managed to keep on top of these commitments, some applicants only did so because they received considerable help from their families; by cutting back on spending; or, in two cases, by evading debts accrued in the past. Even so, several of them were savers, and two put money aside on a regular basis.

The second, much smaller, group was somewhat older than the first and almost all of them had additional income in the form of disability benefits. For these applicants, the main drain on their budget was repaying sizeable credit commitments, and in some cases this included the repayment of consumer credit arrears. As a result, most were repaying at least £50 a month to their creditors. In addition, several were repaying Budgeting Loans and a few faced high utility bills on a regular basis. Consequently, they generally found it difficult to save any money at all.

2.4.3  Struggling to make ends meet

Typically much younger than the average applicant who was interviewed, those who were struggling to make ends meet were mostly lone parents and unemployed people. Few had any other income besides basic rate benefits and only two or three ever managed to save up any money. They tended to be heavy borrowers, with most owing £1,000 or more, and many were either in arrears with their current credit commitments or repaying arrears on past credit commitments. One young couple, for example, were paying off credit card debts they had run up some years before, and had recently fallen behind with payments to a doorstep lender as well. Similarly, almost all of them found it difficult to keep up with their household bills and, if they were not in arrears at the moment, they had been in the recent past. As a consequence, trying to make ends meet was a constant uphill struggle.
Struggling to make ends meet

Jackie is a lone parent aged 22, living in local authority housing on Income Support. She owes over £1,000 to a number of doorstep lenders and is behind with some of the repayments. In addition, she has run up debts of £4,000 with her bank, and has been threatened with court action. Her phone was recently cut off and she is also in arrears with her water bill. She feels unable to do anything about her financial difficulties and so tends to ignore them.

2.5 Summary

About a third of the people had unsettled lives and had experienced: time in prison, care or long stay hospital; homelessness; sexual or physical abuse, or drug or alcohol dependency. And over a third were coping with poor physical or mental health or disabilities. Multiple problems were fairly common. Many of the applications for Community Care Grants derived from these situations.

Most applicants who were interviewed were long-term benefit recipients, and basic level Income Support or income-based Jobseeker’s Allowance was the only source of income for half of the people interviewed. The remainder had additional income - usually in the form of disability premiums or benefits. The majority owed money on consumer credit agreements, which ranged from £50 to £30,000. A third owed over £1,000. Most kept up with the repayments, although they found it a struggle. The heavy credit users tended to be in arrears. All but a small minority had no savings at all and said that they were unable to save. The most anyone had in savings when they applied for a Community Care Grant was £100.

Consequently, only a quarter of the people interviewed were able to make ends meet. These tended to be older people with some additional income, who were either anti-credit or owed only modest amounts. Of the rest, half were just about keeping their heads above water but a quarter were really struggling financially.
3 Experience and knowledge of the Social Fund

There were wide variations in both prior experience of the Social Fund and people’s knowledge of the Social Fund and how it works. At one extreme, there were some people who had never applied to the Social Fund before and who knew practically nothing about it, even after making an application for a Community Care Grant. At the other extreme was a group of people who had applied many times to the Social Fund – for both Community Care Grants and for either Budgeting Loans or Crisis Loans – whose knowledge was detailed and extensive.

Most applicants were aware that they could have asked for their application to be reviewed, but only those who went for review knew much about the process.

On the whole, applicants were uncomfortable about requesting a Community Care Grant and felt that it compromised their independence. A minority saw a Community Care Grant as an entitlement, but even some of these people had reservations about applying.

3.1 Prior experience of the Social Fund

Almost half of the people interviewed were making their first application for a Community Care Grant, although only a minority were applying to the Social Fund for the very first time. A small number of people applying for their first Community Care Grant had fairly extensive experience of doing so – including one person who had made nine Community Care Grant applications.

<table>
<thead>
<tr>
<th>Total number of previous applications</th>
<th>Number of people</th>
</tr>
</thead>
<tbody>
<tr>
<td>First application to the Social Fund</td>
<td>8</td>
</tr>
<tr>
<td>First CCG application, but applied to Social Fund before</td>
<td>13</td>
</tr>
<tr>
<td>Second CCG application</td>
<td>15</td>
</tr>
<tr>
<td>Three or more CCG applications</td>
<td>12</td>
</tr>
</tbody>
</table>

The remaining half split about evenly into those who were applying for a Community Care Grant for the second time and those with more extensive experience of doing so – including one person who had made nine Community Care Grant applications.
Almost all of these repeat applicants also had previous experience of either Budgeting Loans and/or Crisis Loans. Just about all of the people who had applied for two or more Community Care Grants previously had fairly extensive experience of the Social Fund.

## 3.2 Knowledge of the Social Fund

Knowledge of the Social Fund also varied considerably, ranging from people who knew almost nothing at all, to those with an in-depth knowledge and detailed understanding of the scheme. Personal circumstances were unrelated to levels of knowledge, which seemed largely to be explained by people’s prior experience of applying to the Social Fund or their contact with others who had made an application.

### 3.2.1 People with little or no knowledge

Just under half of the people interviewed had little or no knowledge of the Social Fund. A minority of them knew nothing at all – other than the fact that Community Care Grants exist and that they had received, or attempted to get, one. A small number were not even aware of this if their application had been made by a care or support worker.

However, most of the people with limited knowledge were aware that the Social Fund includes not only Community Care Grants but also Budgeting Loans and Crisis Loans, which have to be repaid. They were, though, unsure how these two types of loans differ. They also had almost no idea about the eligibility criteria for either Community Care Grants or Social Fund loans, beyond the fact that, if they received one themselves, they must be available to people in their circumstances.

As might be expected, people with little or no knowledge tended to have only limited prior experience of the Social Fund. They also had relatively little contact with friends, family or neighbours who knew about, and had applied to, the Social Fund. Many had no contact with agencies that might have given them information about the Social Fund, and the few who had been in contact with staff in health care, social services or other caring agencies had received so much help with their applications that they had learnt little in the process.

Respondents who had the very lowest level of knowledge were quite a distinct group. Many of them had learning difficulties and/or literacy problems or they spoke very little English. As a consequence, someone else had usually made the Community Care Grant application on their behalf. Limited prior experience of the Social Fund, however, was not a defining characteristic.

The Social Security Committee on the Social Fund (Social Security Committee, 2001), the Social Fund Commissioner (Independent Review Service, 2003) and Citizens Advice (Barton, 2002) have all recommended that Jobcentre Plus and Pension Service staff provide greater guidance to applicants about the type of Social Fund payment that is most appropriate for their needs. This would be particularly beneficial for those with little or no knowledge of the Social Fund, such as one lone parent who was interviewed, who had no idea about the sorts of financial assistance she could apply for. With no prior experience of the Social Fund, she was unaware that she might be eligible for a Community Care Grant when she moved from temporary accommodation to her new home. Instead, she applied for a Budgeting Loan and only later applied for a grant on the advice of a health visitor. Even then, she was under the impression that Community Care Grants and Budgeting Loans were administered by two separate organisations.
3.2.2 More knowledgeable people

Among the other half of people who had more than a passing acquaintance with the Social Fund, there was a core of general knowledge and beliefs. They knew, for example, how the three main components of the discretionary fund – Community Care Grants, Budgeting Loans and Crisis Loans – differ. They were also aware that Community Care Grants are only awarded to people in serious need, compared with Budgeting Loans, which are available to a wider group of people. They knew that Budgeting Loan applicants generally receive a higher proportion of the amount they apply for than those who apply for a Community Care Grant. Finally, they were aware, in general terms, that there are limitations on the amount of help that an applicant can receive from the Social Fund each year, in either Budgeting Loans or Community Care Grants.

3.2.3 The ‘experts’

Knowledge of the Social Fund did not go beyond this basic core of information for a number of people. Around three in ten, however, were really quite well-informed. In addition to this core knowledge, the ‘experts’ had a much more detailed understanding of the eligibility criteria for Community Care Grants and the categories of people likely to be given highest priority. In particular, they were aware that these grants are specifically designed to help people leaving prison, care, or a long stay in hospital, to set up home independently.

They also knew the types of goods and services for which Community Care Grant applications are most likely to be successful and were able to list things that would be considered a necessity and those more likely to be treated as ‘luxuries’. They were aware of the restrictions on repeat Community Care Grant applications for the same items as well as the maximum awards in practice; they also knew the maximum amounts, in pounds per annum, available in Budgeting Loans for people in their circumstances.

Besides knowing the ‘rules’ of the Social Fund, they also knew a good deal about how the Fund operates in practice. For example, they knew that a Community Care Grant applicant is usually likely to receive between a third and a half of the money they request. They were aware that the Social Fund is cash-limited and that individual offices have different budgets. Consequently, it is better to apply to the Social Fund early in the financial year, although it is possible, occasionally, to ‘strike lucky’ if an application is made when the local office is trying to spend up its budget. Finally, they were aware that decisions should be made on applications within a specified period. Opinions differed, however, on the actual time frame; some said it was seven days; others 14 or even 21 days. In fact, there are no legal time limits although internal targets specify that decisions on Community Care Grants should be made within nine days, Budgeting Loan decisions within eight days and decisions on Crisis Loans on the day the need arises.

Compared with other applicants, these ‘experts’ were more likely to have had extensive dealings with the Social Fund. They had all made three or more applications for a Community Care Grant, and had applied for a Budgeting Loan and/or a Crisis Loan on a number of occasions as well. They were also part of a network that was well-informed about the Social Fund. A number of them had friends, relatives or neighbours who used the Social Fund a lot, and many had quite considerable contact with health or social care agencies, sometimes over long periods of time. So, for example, they included ex-prisoners who were in regular contact with the Probation Service; people who had left hospital to live in a homeless persons’ unit; young people who had been in care; and others with prolonged contact with social workers or psychiatric services. In addition, some were, or had been, in a position where they advised others on the social security system. Two people had formerly worked for a social care agency and two others were currently very active volunteers in disability rights organisations.
3.3 Sources of information about the Social Fund

There were two main ways by which people had obtained information about the Social Fund. These were formal word of mouth from friends, family or neighbours, and one-to-one contact with social welfare agencies, including health and social workers and voluntary bodies such as Citizens Advice Bureaux. In general, information gleaned by word of mouth led to more extensive knowledge and a deeper understanding of the Social Fund. Only a minority of people had found out what they knew from official leaflets and a small number of people said that they had been told about the Social Fund by Jobcentre Plus staff.

3.3.1 Word of mouth

Many people said that they had got some information about the Social Fund by word of mouth and about half of the people interviewed said it was their main source of information. Some of the most detailed knowledge and understanding of ‘the system’ had been obtained in this way – especially where people had been in prison, lived in hostels or been in care. A young lone mother, for example, described herself as ‘streetwise’ about social security. As a child, she had been in care and she first applied for a Community Care Grant when she set up home independently at the age of 18. Since leaving care she had also spent a short time in a women’s refuge, where all the residents were dependent on social security for their income.

3.3.2 The role of social welfare agencies

Most of the people interviewed had had some contact with social welfare agencies. Indeed, it was quite common for them to have been in contact with more than one agency.

Often it was these agencies that had made people aware of the existence of the Social Fund and, in some cases, encouraged them to make an application. This was not invariably the case, though. Some people had extensive contact with social workers, community psychiatric nurses and health visitors, but had never been given any information about the Social Fund by them. Previous research has also found that contact with social welfare agencies does not guarantee that people in need are told about the Social Fund (Kempson et al., 2002).

In addition to telling people about the Social Fund, social welfare agencies also helped some people to obtain and complete the application form and even, in a minority of cases, applied on their behalf. The people helped in this way, though, were not necessarily more knowledgeable about the Social Fund.

Agencies that appear to have been particularly proactive in raising awareness of the Social Fund and helping people to apply were Citizens Advice Bureaux, the Probation Service and hostel workers. They were also the agencies that tended to pass on the most detailed information about the Social Fund.

3.3.3 Benefits Agency and Jobcentre Plus

As noted above, a minority of people said that they had been told about the Social Fund by staff in Job Centres, Benefits Agency offices or, more recently, Jobcentre Plus offices. Occasionally, these staff provided further help and both encouraged a claim and assisted with form-filling. In other instances, assistance was more perfunctory.

Overall, applicants’ views of the staff were mixed. Some members of staff were thought to have been very helpful indeed, telling people in detail about the assistance they could get from the Social Fund in response to general remarks about financial difficulties and even helping people to complete the
application form. For example, one man had found staff happy to assist him when he first applied to the Social Fund when moving out of a homeless persons’ hostel.

‘I found them completely helpful and completely well-informed and everything they told me was pretty well right.’

But at the other extreme, there was a view that staff never volunteered information and only responded to specific enquiries. In these instances, when people asked staff about the Social Fund they were simply given the application forms. Indeed, several people felt that staff did not go out of their way to tell people about Community Care Grants.

‘I think the Community Care Grant itself is almost a secret. You feel that. They don’t tell you about it. If you went to Social Security and said ‘I’m desperate, what can I do?’ they’d say ‘You can get a loan’. They don’t tell you a grant’s available. It was my social worker who told me grants were available.’

In addition to direct contact with staff, a small number of people had found out about the Social Fund from seeing other people making applications at Jobcentre Plus offices. One man, for example, had noticed people filling in forms for Crisis Loans and so asked staff for more information.

Previous research on use of the Social Fund identified people, like the lone parent mentioned earlier, who had never heard of the Social Fund but had existing needs that could potentially be met by a Community Care Grant (Kempson et al., 2002). It highlighted the need for Benefits Agency staff to be more proactive in providing information and advice about the type of financial assistance that benefit recipients could apply for. People interviewed in the current study echoed these views.

‘... you can only apply for something if you know about it, and no one seems to want to tell people what they can and can’t claim for... it’s very poor.’

In particular, several applicants said they would like one-to-one advice provided by someone like a personal adviser.

‘... you can get New Deal Advisers now to help you get back into work – it would be lovely if we could have someone that could say ‘Well, right, we’re assigning you to this person’ ... Just so that you’re having one-to-one contact with someone that knows what they’re talking about and knows your circumstances.’

In fact, the Government has indicated that this type of help will be available from Jobcentre Plus advisers. Older people will be able to access advice through the Pension Service (Department for Work and Pensions, 2002).

3.3.4 Written information

As well as a booklet on the types of help available from the Social Fund (GL18, June 2003), information about the Fund is included in a range of other leaflets produced by the Department for Work and Pensions.

Only a very small number of people who were interviewed said that they had obtained information about the Social Fund from leaflets they had picked up at either the Post Office or their local Jobcentre Plus office. Others had been given leaflets but they were not their main source of information. Either the leaflets went un-read or they supplemented existing knowledge.

5 This study included eligible non-applicants as well as applicants to the Social Fund.
3.4 Knowledge of the review process

Awareness of the review process was very high – only seven of the 48 people interviewed said they did not know that they could have asked for the decision on their Community Care Grant application to be reviewed. Four of these people also knew very little about the Social Fund generally; the others were fairly knowledgeable, but were under the erroneous impression that decisions could not be reviewed.

The letter telling applicants the outcome of their application also informs them that they have the right to request a review. Consequently, the majority of people had found out in this way. A few already knew about the review process either from their family or friends, or more generally on the grapevine. These tended to be the ‘experts’ with fairly detailed knowledge and understanding of the Social Fund. A minority of people had learnt about their right to request a review from other sources, including advice or support workers and Social Fund staff themselves.

In line with the findings of earlier research (Dally and Berthoud, 1992), most people’s knowledge did not extend beyond the fact that they could ask for a review. The only ones who knew anything more were people who had actually asked for a decision to be reviewed. As a rule, these people knew that there is a time limit on the right to request a review – with some even knowing it is 28 days from the receipt of the letter giving applicants the initial decision. They were also aware that their application would be reviewed by someone other than the initial decision-maker. Finally, they knew that there is more than one stage in the review process, although knowledge was more hazy about what these stages are. Some people described them (correctly) as an internal and an external review; others as a written review, followed by a telephone review.

In addition, the people who had more than a passing knowledge of the review process also volunteered information on how the review process actually works in practice. For example, they often saw a review as an integral part of the application process, as so few people get a full award at the initial application stage and decisions are often changed at review. They also believed that reviews are more successful if applicants take account of the reason why they have been refused or given a partial award and address this when they ask for a review. For much the same reason, they believed that reviews were more often successful if applicants seek the help of an adviser, such as a Citizens Advice Bureau worker.

3.5 Attitudes to applying for a Community Care Grant

Most people were uncomfortable about applying to the Social Fund for a Community Care Grant and their views tended to mirror those that they held about claiming benefit in general. All the people who had applied to the Social Fund only once were negative about the experience; negative views were also common amongst those with only limited prior experience of applying to the Social Fund. Conversely, those who were positive about the Social Fund were mainly drawn from people who had made a number of previous applications both for Community Care Grants and also for Budgeting Loans and/or Crisis Loans.

The principal reason why people disliked applying for a Community Care Grant was a feeling of humiliation and a loss of pride. They did not like to think that they were unable to maintain their independence and needed to ask for help. This was variously described as ‘begging’ or ‘sponging’.

‘Well I felt as though I was begging. I felt awful inside... I felt I was a beggar, do you know what I mean? It was awful, I didn’t like doing it, but what can you do when you need it?’
‘It’s like you’re sponging off the state, sort of thing. So you feel humiliated and sort of like downtrodden even having to ask really. You don’t like having to ask for things.’

They also disliked having to admit that they needed basic items, like bedding, and the feeling that someone else was judging them and how needy they were. As a consequence, these people found it particularly demeaning when their application was turned down or they only received a fraction of the money they needed.

Many of the people who felt humiliated applying for a Community Care Grant did not feel the same stigma about applying for a Budgeting Loan – because the money has to be repaid, it felt less like charity. They had applied for a grant because they had no choice at the time, either because they had already borrowed to their limit or they could not afford to take on any more loan repayments.

In addition, many people disliked the whole experience of claiming benefits and especially of visiting local Jobcentre Plus offices and this, in turn, coloured their views about applying to the Social Fund.

‘You just sit there and queue up for hours. They kind of look down on you and make you feel small… That’s why I did it over the phone… I’ve seen people down there, you know, using the most foulest of language. [The staff] have had so much of a hard time over the years. I don’t think it’s that they look down on you as such... but they look at you as if ‘Are you going to kick off now?’ ‘Are you cheating us?’’

Finally, it was commonplace for people to say that they found the application process stressful, as they were worried about being turned down or of receiving only a small proportion of the amount they had applied for.

‘Well, I find it stressful, it is stressful and there’s always the hoping I’ve requested appropriately.’

Around three in ten people, though, were fairly positive about applying for a Community Care Grant. These people were also quite comfortable about claiming benefits. They clearly felt ‘entitled’ to help from the Social Fund either because they had paid taxes during their working lives or because they believed that they had a need that Community Care Grants are intended to cover.

‘I said to myself ‘This is available, I need the money, this [leaving a homeless persons’ hostel] is a perfect example to qualify for it. That’s what they’re there for’.’

Even so, some people who felt entitled to apply for a Community Care Grant still felt ‘guilty’ when they actually did so – they would have preferred not to need to apply at all.

### 3.6 Summary

The people interviewed had a wide range of prior experience of the Social Fund in general and Community Care Grants in particular. Half were applying for their first Community Care Grant, although only a minority were also applying to the Social Fund for the first time. A quarter had fairly extensive experience, having previously applied for three or more Community Care Grants as well as other applications for Budgeting Loans and/or Crisis Loans.

Knowledge of the Social Fund also varied widely. Just under half of applicants knew very little or nothing at all. In contrast, a third had in-depth knowledge and understanding of the scheme as a whole and of Community Care Grants. Knowledge was generally linked to either prior experience or contact with someone else with extensive experience of applying to the Social Fund.
Most people had found out about Community Care Grants through word of mouth and the most detailed knowledge had often been acquired this way. Most applicants were in contact with one or more social welfare agencies. Some had been told about Community Care Grants by these agencies and even encouraged or helped to make an application. But others had not. Citizens Advice Bureaux, the Probation Service and hostels were particularly proactive. Social workers were less so.

Applicants’ views of the staff they dealt with in Jobcentre Plus offices varied. Some found them very helpful, even to the extent of assisting with form-filling. Others had merely been given the form they had requested.

Most people were aware that they could have requested a review and had found out from the letter telling them the outcome of their application. But few knew any more than this.

The majority of applicants were uncomfortable about applying for a Community Care Grant, saying that they felt humiliated at having to ask for financial assistance. The minority of people who were positive about applying tended to be people who had made a number of previous applications.
Community Care Grants are intended to meet a need for community care and can be awarded in a wide range of circumstances, which include:

- Helping people leaving institutional or residential accommodation in which they received care to become established in the community.
- Helping people remain in the community rather than move into institutional or residential accommodation in which they would receive care.
- Easing exceptional pressure on people and their families.
- Helping people to care for a prisoner or young offender on release on temporary licence.
- Helping people set up home in the community as part of a planned resettlement programme, following an unsettled way of life.
- Helping people with expenses to make certain journeys such as attending a relative’s funeral or visiting someone who is ill.

As we saw in Chapter 1, about half of Community Care Grant expenditure is spent on grants to ease exceptional pressure on families; a further third is spent on helping people to remain in the community.

Community Care Grants can be given for a wide range of different needs or expenses; the most common ones include furniture, bedding, carpets, curtains, clothing, white goods, removal expenses, storage charges and travel costs.

The minimum amount that can be awarded is normally £30\(^6\). There is no upper limit but, in practice, whether an award is made and the amount payable will depend on the funds available in the Community Care Grant budget at that time.

In this chapter, we look first at the reasons why people were applying for a Community Care Grant, the items they were applying for and the amounts of money they requested. We then review people’s experience of the application process and whether or not they applied for a Crisis or Budgeting Loan.

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\(^6\) Separate arrangements exist for travel expenses.
at the same time. We also discuss the other options people considered before applying for a Community Care Grant and the options that, realistically, they might have considered. Finally, we conclude by looking at what determined whether or not people sought a review of the decision and, if they did, their experiences of the process.

4.1 Reasons for applying

The majority of applications were related to house moves, split equally between those needing to set up home and those moving from one home to another.

Mr Delancey is a divorced man in his 60s who lives alone. He was recently released from prison after serving a three-year sentence. He applied for a Community Care Grant of £2,320 when he moved into his council flat from temporary accommodation provided by the Probation Service. He needed to set up home from scratch and so the items he applied for ranged from furniture, white goods and carpets right down to pots and pans, cutlery and kitchen implements.

The circumstances of people setting up a new home from scratch were quite varied and included people being released from prison; young people leaving care; and people being discharged from a long stay in psychiatric hospitals or drug and alcohol rehabilitation units. It also included people who had been homeless and living in hostels, refuges or homeless family units or in some other form of temporary accommodation – one lone parent had been living in a caravan on her sister’s driveway. Some of these people had had an unsettled way of life for some time. Finally, there was a group of people who were moving home with no possessions, as a result of family breakdown or leaving overcrowded accommodation. They included all client groups, with roughly equal numbers of pensioners, lone parents and unemployed people, but rather fewer people who were disabled. They also encompassed all but the last of the situations listed at the beginning of this chapter.

The circumstances of people moving from one home of their own to another tended to be less extreme. They, too, included people who had experienced family breakdown and people whose lives were unsettled. But they also included people moving to larger or more suitable accommodation or to be nearer their family. The largest group were disabled people, but they also included lone parents, unemployed people and pensioners. For the most part these were house moves to enable people to remain in the community; others were to relieve exceptional pressure on families. Some, however, did not obviously fall into any of the situations for which Community Care Grants are normally awarded.

A widow for several years, 58 year-old Mrs Keegan lives by herself in a low-rise housing complex. She has terrible arthritis that makes it very difficult for her to get about. As a result, she had to move from her first-floor flat to one on the ground floor. Just before she moved, she applied to the Social Fund for a Community Care Grant of £1,375 to carpet the bare hallway in her new flat, replace the kitchen flooring and buy a three-piece suite.

A minority of the people we interviewed needed money to buy things that would enable them or other family members to remain in the community. In these cases, the person whose needs were being met was elderly and/or disabled, including a small number of disabled children.
A few people made applications for general needs that were not linked either to house moves or to helping people remain in their own homes. They included a mix of pensioners, lone parents and people who were either disabled or unemployed.

### 4.2 Items applied for

Between them, the people interviewed had applied for most of the items listed above. To a large extent, these items related to their reasons for applying. So people setting up home generally applied for a full range of furniture, white goods, floor covering and curtains. Those moving from one home to another sought help with removal costs, and to buy white goods, floor covering and curtains that they were unable to bring from their former home.

The people who were applying for money so that they, or a family member, could remain in the community were generally applying for items that they needed as a direct result of a disability. This included a range of household items such as washing machines, bedding, new mattresses or beds that were often required as a result of incontinence. They also sometimes applied for items of clothing where the disabled person was particularly heavy on these. Finally, this group of people applied for disability-related equipment including an automatic bed, an electric wheelchair and a bath chair.

Mr and Mrs Winston are both in their late 60s. Mr Winston suffers from arthritis and his wife is bed-bound and doubly incontinent following a series of strokes. Mr Winston found it hard to manage without a washing machine when theirs broke down beyond repair, and so he applied for a Community Care Grant of £500 to buy a combined washing machine and tumble drier.

People with general needs most commonly applied for beds, cots, bedding, and clothing. But they also applied for a very wide range of other items, such as a vacuum cleaner, a television set, towels, a stairgate and a fireguard. A handful of people had applied for other reasons, including a retired man who applied for assistance with fares to visit his sick sister and a woman whose disability meant that she needed hand-made footwear, who applied for money to meet the petrol costs her friend would incur driving her to a hospital some distance away to buy special sandals.

Of the applicants interviewed, only the ‘experts’ knew that some items were likely to be given a higher priority than others.

### 4.3 Amounts applied for

The sums of money people applied for ranged from £130 to £5,545. The average (mean) amount was £1,311, but this was distorted by a few large claims. The median sum was £920. The amount varied quite considerably with the reasons why people were applying.

People setting up home tended to apply for the largest amounts, with most of them applying for more than £1,000. The sums of money ranged from £560 (a single man leaving prison) to £3,210 (a couple with three young children leaving a homeless family unit). In general, single people applied for smaller amounts than families with children. The average sum for people setting up home was £1,695.

As might be expected, people moving from one home to another applied for slightly smaller sums. About half of them applied for more than £1,000 and the amounts ranged from £500 to £2,910. The smaller amounts were just to meet removal costs; the larger sums covered a range of white goods, curtains and carpets too. The average, overall, was £1,216.
Three of the people applying for money to buy things that would allow them or a family member to remain in their home, made fairly modest applications for between £510 and £750. The other two applicants wanted much larger sums for expensive equipment, including a disabled man applying for £2,142 to buy an automatic bed and an elderly disabled couple who applied for £5,545 to buy a number of expensive mobility aids as well as waterproof sheets, bedding and towels.

It was, however, the people with general needs who applied for the smallest sums of money – from £130 requested by the woman who needed special sandals to an application made by an unemployed man for £1,195 to buy a cot, bed and television. The average amount among this group of people was £554.

As in earlier studies of the Social Fund (Kempson et al., 2002; Whyley et al., 2000), a third of people said that they had applied for more money than they needed because they knew that their application would not be met in full. This ranged from a young man in his twenties who said that he applied for ‘a bit more’ to a single disabled man in his fifties who said that he applied for three times more than he needed. Most commonly, people had doubled the sum they estimated that they required. Almost all of these people had quite a bit of prior experience of applying to the Social Fund and said that their past experience of receiving only part of the money requested had shown them that they needed to increase the amount in future. Others were advised to over-apply – by social workers or advice workers. In general, this group of people seemed more informed about the amount to ask for. So although, on average, they applied for much the same amounts as others (and for much the same needs too) they had applied for sums of money that were not very widely dispersed. The majority of them applied for between £900 and £2,000. This was in contrast with other applicants, most of whom applied for sums that were either smaller or larger than these amounts.

In addition, around a quarter of people said that they knew that most Community Care Grant applicants received less than the amount they had applied for, but they had nonetheless costed their application realistically, often referring to the Argos catalogue as they had been recommended to do. They did so for a variety of reasons. Some thought it was pointless to ask for more than they needed as they believed that it would not result in them receiving any more money. Some believed it was morally wrong to inflate the amount. Others thought it might jeopardise their application – or future applications.

‘I don’t want to say ‘It’s so and so in Argos’ because they might look it up and find it isn’t, and that might jeopardise it altogether... so I just put down what it is.’

Only a small number said that they were aware that the chances of receiving payment were better if they applied early in the financial year when there was more money in the budget. But none of them had timed their applications with this in mind, saying that they had to apply when they needed the money.

4.4 The application process

Fewer than half of the people interviewed had filled in the application form themselves and said it was straightforward. The remainder had either received help to complete the form from an advice worker or support worker or they had done it themselves and found it difficult to do.

The application form was criticised – even by people who had found it straightforward to complete. In particular, it was thought to be lengthy and very detailed.

‘... they’re not easy things to fill in. I mean, it’s not like a piece of paper, it’s a damn great book now... and they do repeat themselves an awful lot.’
A number of people said either that they did not know why some information was needed or that they suspected that not all the information was actually used. Quite a few of these people commented that the Budgeting Loan application form was a lot simpler to fill in. A minority of people found the questions intrusive.

In addition, people felt that the rules under which they had to apply for a grant were not sufficiently transparent. Several applicants said they would have welcomed some guidance about the types of items and the overall amounts of money that they should apply for.

‘... if they’ve not told you what you can claim, how do you know what you can claim?’

‘... it’s strange because they don’t stipulate any amount, it’s what you feel you need, so you can go out and look at particular goods and things that you need and price them up...’

Other applicants said that they found it difficult to explain in writing why they were applying. Indeed, it seemed likely that several people had failed to explain their circumstances adequately, as they had been turned down because they did not meet the criteria for a Community Care Grant, yet their circumstances differed little from others who were successful. One or two people felt that a better means of assessing need was required, over and above the application form, such as a home visit.

Although the application forms were criticised, hardly anybody complained about the speed of the decision-making. Most said that they got a decision within one to two weeks. One man’s forms were lost and he had to re-apply, which meant that his application took longer than others.

This account of applying for a Community Care Grant contrasts quite sharply with people’s experiences of applying for Budgeting Loans. Previous research has shown that the current Budgeting Loan form and application process were considered straightforward by almost all applicants (Whyley et al., 2000). In part, this could be because (as noted in Chapter 2) Community Care Grant applicants often had stressful lives and some had poor literacy skills.

### 4.5 Applications for Budgeting Loans and Crisis Loans

Just under half of applicants had also made an application for a Social Fund loan at the same time as their Community Care Grant application. In the majority of cases this was for a Budgeting Loan.

Only half of them did this intentionally to increase their chances of receiving some money. Some based this decision on past experience; some were recommended to do so by an adviser; and others were unofficially advised to do so by the staff who gave them the forms.

Other people were given or sent a Community Care Grant and a Budgeting Loan application form so filled them both in. Not all of them were even aware that they had done so and were surprised when they were offered a loan, not a grant. Once again, this indicates that people require information, help and advice to apply for the type of help that is most appropriate for them.

Interestingly, people who had applied for a Budgeting Loan and Community Care Grant at the same time, for the same needs, complained that the same questions were included on both the application forms. This is ironic, as until fairly recently there was just one application form. Separate forms were produced when simplified criteria for Budgeting Loans were introduced in April 1999.
4.6 Other options considered at the time of the application

Everyone was asked what other options they had considered or tried at the time they applied for a Community Care Grant. The great majority said none. Only a small number of people had tried – or even considered trying – other options at that time. (We discuss in the following chapter the strategies that people actually used when they did not obtain the money they required).

We noted above that quite a number of people had applied for a Budgeting Loan at the same time as they made their Community Care Grant application, either because they were hedging their bets or because they had been sent both application forms. Others had applied, or considered applying, for a Budgeting Loan before they made their Community Care Grant application. A lone parent moving from temporary accommodation first applied (successfully) for a Budgeting Loan and got a partial award; she applied later for a Community Care Grant for the remaining furniture she needed. She was, however, unaware that she had applied to the Social Fund both times and thought she had applied to entirely different organisations. Two others said that they would have applied for a Budgeting Loan instead of a Community Care Grant, but both had already borrowed to their limit.

Five of the 48 people interviewed had also applied for other grants from charities or their local authority at the same time as applying for a Community Care Grant. Four of them had been successful but only received money for part of their needs. An elderly disabled man applied to the Social Fund for £2,142 to buy an automatic bed. He also applied to SSAFA-Forces Help and his old regiment, each of whom gave him some of the money he needed, and the British Legion, which turned his application down. A male lone parent applied to the Family Fund for a tumble drier at the same time as he made a Community Care Grant application for both the drier and a variety of other items for his disabled daughter. And two people received help from their local authority when they moved house – a young lone mother with decorating costs and a disabled couple with installing a shower and other adaptations. In addition, a man who suffered from depression and had been in and out of hospital for twelve years was told by his social worker to try other charities only if his Community Care Grant application was unsuccessful.

Just one person – a married man with a baby daughter – had tried to borrow the money they required from a commercial lender. He had applied for a bank loan and hire purchase to buy the stairgate, cot and fireguard they needed for their young baby but both applications were turned down.

Finally, two recently released prisoners admitted that they had considered returning to crime to buy the things they needed to set up home.

4.7 Other options available at the time of the application

As well as asking people what options they considered, we have also assessed whether they might reasonably have had other ways of meeting their needs. In particular, we have looked at whether they had friends or family who could have lent or given them the money they needed; whether they had savings they could draw on; and whether they were able and willing to borrow the money commercially.

Over a third of the people we interviewed clearly had no other resources they could draw on – they had no friends or family to help out; no access to credit and no money saved at all. At the other extreme, a small number had two other options – family/friends and either commercial credit or some money they had saved (Table 4.1).

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7 SSAFA (Soldiers’, Sailors’, Airmen and Families Association) - Forces Help is the national charity helping serving and ex-Service men, women and their families in need.
4.7.1 Family and friends

Altogether, about half of the people interviewed had someone they could turn to who had helped them out financially in the past. For the most part, younger people tended to look to their parents; older people were helped by their adult children. A few people had friends they could turn to in an emergency.

Table 4.1 Options available to Community Care Grant applicants

<table>
<thead>
<tr>
<th>Possible options</th>
<th>Number of applicants (48)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>16</td>
</tr>
<tr>
<td>Savings only*</td>
<td>7</td>
</tr>
<tr>
<td>Commercial credit only</td>
<td>2</td>
</tr>
<tr>
<td>Family and friends only</td>
<td>13</td>
</tr>
<tr>
<td>Family and savings</td>
<td>3</td>
</tr>
<tr>
<td>Family and commercial credit</td>
<td>6</td>
</tr>
<tr>
<td>Family, savings and commercial credit</td>
<td>1</td>
</tr>
</tbody>
</table>

* In reality the sums of money saved were so small that these people, too, had no other option in practice.

Those with no friends or family to offer them financial help fell into two groups. In some cases, their family was in much the same financial position as they were; others were estranged from their families – often as a result of turbulent relationships, including ones involving physical or sexual abuse.

4.7.2 Savings

We noted earlier (in Chapter 2) that only a minority of people had any savings at the time they applied for a Community Care Grant. And all of them had fairly small amounts so that, in reality, their savings would not nearly have covered the cost of the items in their Community Care Grant application. A disabled woman applied for £497 for removal costs, carpets and lino. She had just £30 in savings. A lone mother, awaiting major surgery, tried to save pound coins and only ever managed to save up £20 to £30 before she needed to spend it. She had applied for £317 for bedroom furniture for her three teenage boys. To all intents and purposes, most of these people also had no other option when they applied for their Community Care Grant.

4.7.3 Credit

Likewise, using commercial credit was not an option for the great majority of people.

Only a minority of people had credit facilities they could have used for the items they included on their Community Care Grant application. Most common were mail order catalogues, followed by doorstep lenders and credit cards. In many cases, though, the cost of the items they needed would have well exceeded their remaining credit limit.

A similar number had no access at all to commercial credit, as a result of past financial difficulties. This included people with County Court Judgements, one family who had been made bankrupt, and several ex-prisoners with a history of bad debt.

Others had very limited access to credit for other reasons. Some were already at their limit on existing credit commitments such as overdrafts, credit cards or doorstep lenders. Some were in a position where they could only have borrowed from doorstep lenders but were totally opposed to doing this because of the very high charges. Other people had no licensed lender who was prepared to lend to them. One man already owed £500 to an unlicensed lender, which he was unable to repay. He was very worried about the lender becoming violent.
The largest group of people, though, was totally opposed to using credit of any kind. Many of them had always been anti-credit; others had used overdrafts, credit cards or doorstep lenders in the past and their borrowing had spiralled out of control. This deterred them from ever borrowing again.

### 4.8 Applying for review

As we noted in Chapter 1, only a minority of Community Care Grant applicants request a review, despite the fact that the great majority either have their application refused or receive only a partial award. Of the 593,000 applications made in 2002/2003, only 99,812 were sent for initial review at the office where the original decision was made and 14,170 of these went on to the Independent Review Service. Yet at each stage there is a high likelihood of the original decision being overturned. Just over half of cases considered by an internal Review Officer were revised. And Social Fund Inspectors at the Independent Review Service changed the decisions made on more than six in ten of the cases they reviewed.

#### 4.8.1 Reasons for not requesting a review

The depth interviews identified several reasons why people had not asked for a review. As we noted in Chapter 3, only a minority of people were unaware of the review process, although they were a more significant group among those who had not asked for a review.

The main reason, however, was that people had serious doubts about their likelihood of success, typically saying that there was ‘no point’ asking for a review or that it would be a ‘waste of time’.

‘I wouldn’t have won. I doubt very much if I would have won.’

‘I’ve been told by so many people that you don’t get anywhere, I just didn’t.’

Many of these people were either irritated or disappointed with the decision they had received and thought it unlikely that it would be changed - either because their circumstances were unchanged or because staff would be inclined to justify the decision made rather than looking at it afresh.

‘Well if the need and the circumstances are the same, why do you reassess really? ‘Cos at the end of the day, it’s down to somebody’s personal will, about how they feel and how they choose to interpret [the rules].’

A smaller group of people said that they had not sought a review because they needed the money immediately. Consequently, they accepted the amount they were offered and raised the remainder in other ways.

A similarly small group of people said they had no need to go to review as they had managed to meet their needs - either from a partial award or by other means, which was often a Budgeting Loan.

In addition to these more concrete reasons, some people said that they ‘weren’t the type’ to pursue the matter and that they ‘disliked make a fuss’ or ‘begging’.

‘I’m not a person to beg, if you know what I mean. I’d rather carry on. I don’t owe nobody anything and I’ve never asked nobody for anything.’

Others could not face taking things further - mainly because of other things going on in their lives. They included people suffering from depression or physical health problems, people trying to re-establish themselves in the community or, in one case, a woman with a new-born baby.
4.8.2 Reasons for applying for a review

Altogether, 19 of the people we interviewed had experience of the review process, plus a further two who had been encouraged by advice workers to apply for review but decided not to do so because they were ‘too busy’. Of these 19, five had gone to the Independent Review Service; the remainder had gone no further than an internal review by a Social Fund Review Officer.

Those who had requested a review split into three fairly distinct groups. The first comprised people who believed that the original decision was wrong or unfair and that their circumstances more than justified a Community Care Grant.

‘I was desperately in need and I thought it’s not fair ... I know somebody that gets a lot of grants and loans and everything just because she’s been in care but I thought it’s not really fair that every time she applies, she gets even more than what she asks for. And someone like me that’s really suffering and I really need the money and they’re refusing me. So that’s what made me do it.’

In fact, they were possibly correct in their belief, as almost all of them had the original decision changed at review. All of these people had applied for review personally.

The second group of people had been heavily influenced by advice or support workers in their decision to request a review. These people almost certainly would not have gone for review without this help and encouragement. Indeed, in several cases, the adviser had made the application on their behalf.

Finally, there was a group of people who either through their own experience, or that of people they knew, believed that requesting a review was an integral part of the Community Care Grant application process.

‘… the impression I’ve got is that it is part of the process to appeal really, you don’t stop dead at the first one.’

‘There’s a sort of word on the street thing, that they do turn you down the first time, they’re trying to fob you off so you lose interest and go away. So if they do turn you down, get down the Citizens Advice and get some backing, get a letter off somebody.’

They were aware that many decisions are changed following review. These tended to be the people who had detailed knowledge of the Social Fund.

4.8.3 The internal review process

When they had received the initial decision on their application, some people had telephoned to say that they were unhappy with the decision; others had written to say that they wanted the decision to be reviewed. They were then sent the forms to request a review. Some, but not all, also had subsequent telephone contact.

Most people had applied personally; only a minority had received help from an adviser or support worker and some of these were unaware that their application had even been reviewed. Those who applied personally did not find it a difficult process, although they often commented that it seemed to be going over old ground. A minority commented that the time limit for requesting a review is too short as they had found the initial refusal upsetting and needed time to summon the courage to take things further.

People differed in their view of the speed of the process. Some felt that the decision had been reached fairly quickly; others that the internal review took far too long – two to three months for most of the
people we interviewed. Some of the people who had long waits said that they had found them stressful. In the past, both the Social Security Committee and the Social Fund Commissioner (Social Fund Commissioner’s Annual Report 2001/2002) have commented on the slowness of the review process. In response, an internal standard of 10 working days was introduced for the clearance of internal reviews in May 2003.

### 4.8.4 Independent Review Service

As the official statistics show, in 2002/2003 Social Fund Review Officers did not change the decision made on 41,220 applications they reviewed. Only 14,686 applications were made to the Independent Review Service, including some applicants who were seeking an increase in the amount they had been awarded (Department for Work and Pensions, 2003). The depth interviews provide some insights into the reasons why people did not take things further.

Most commonly, people who did not pursue things beyond the internal review were unaware that they could have asked for a further review. In fact, one person had gone to their MP instead, believing that there was no more they could do when their partial award was not increased by the Social Fund Review Officer. This lack of awareness is interesting given the fact that the majority of people were aware of the internal review process. A minority of people had found the process too stressful to contemplate requesting a further review.

The small number of people who had had their award increased by the Social Fund Review Officer were prepared to accept the amount even though it fell short of their needs. They either did not think it worth trying to put the case for more money or, in one instance, feared that they might end up with a reduced amount if they took the review further.

In this context, it is also important to note that the people who had gone to independent review had not made a conscious decision to do so. They had merely written to challenge the decision made by the Social Fund Review Officer and, typically, said that their letter had been sent on ‘to the Birmingham Office’. The 2002/2003 Annual Report of the Social Fund Commissioner notes that only 40 per cent of the applications they receive were made on the tear-off sections of their leaflet.

In contrast to the time taken for internal review, applications considered by the Independent Review Service were processed much more quickly; usually in two to three weeks.

### 4.8.5 Overall views of the review process

On the whole, most people felt it had been worthwhile taking their application to review, especially if their award was increased. For example, one woman, who had had two separate applications reviewed by Social Fund Review Officers, said that it was certainly worth appealing as she felt that her case had been looked at far more closely the second time round. Predictably, the people whose applications were still unsuccessful following review were rather less satisfied with the process. In the words of one man ‘they were just sticking to their guns’.

Several people said that they had not found Social Fund Review Officers particularly helpful. In contrast, the people who had taken their application to the Independent Review Service all said that the staff there had been very helpful. Moreover, they often contrasted the assistance at the two stages of review. For example, one woman asked for a review when her initial application was refused. The internal review had taken some time to process and information about the progress of her application had been difficult to get. When she telephoned she was told to call back in two weeks’ time. She called several times more and each time was told that they could not give her any information about her review as they did not have the information to hand. It eventually took three
months for the internal review to be completed. She felt that her experience with the Independent Review Service had been altogether different.

“They were a lot more helpful than Social Security in saying, ‘Well, I’ll see what I can do for you and I’ll get back to you inside two weeks’... The lady who I spoke to, she was actually very informative towards me... And in the letter they sent me back, the details written there said ‘We can’t award you this because basically you don’t qualify for it. You’re not in a high category, or you’re not considered as urgent’. And if they’d said that to me in the first place, it would have been ‘Fine, okay, that’s fine’.”

4.9 Summary

The majority of applications related to house moves, split evenly between people setting up a new home and those moving from one home to another. People setting up home were applying for a Community Care Grant as a result of upheavals in their lives. They typically applied for a full range of furniture, white goods, flooring and carpets. The circumstances of those moving home were usually less extreme and they applied for items that they could not bring from their previous home (flooring, curtains and some white goods). A minority of applicants needed money to enable them or another family member to remain living in the community. They generally applied for items linked to incontinence (washing machines and mattresses, for example) or for disability-related equipment. Finally, a small number of people made applications for a range of other needs and had, as a consequence, applied for a diverse list of items, ranging from a vacuum cleaner to fares to visit a sick relative.

The sums of money people applied for ranged from £130 to £5,545; the median sum was £920. People setting up home had applied for the largest amounts; those applying for diverse general needs the smallest. A third applied for more (usually double) the sum they needed because they knew that their application would not be met in full. No-one had timed their application to maximise the chances of an award. The minority who were aware that this might benefit them had to apply when they needed the money.

Fewer than half found applying for a Community Care Grant straightforward – the rest had either been helped to fill in the application form or did it with difficulty themselves. Some were unsure about the items they could apply for; others found it difficult to explain why they were applying. No-one criticised the speed with which their application was processed.

Just under half of the people interviewed had applied for a Social Fund loan (usually a Budgeting Loan) at the same time. About half of these did so intentionally, to increase their chances of getting the money they needed; others were given both Budgeting Loan and Community Care Grant application forms so filled them both in.

Very few people had tried other sources to raise the money they needed before they made their Community Care Grant application. One person had already applied for a Budgeting Loan and five others had applied to charities or their local authority for a grant. All but one of these had raised part of the money they needed.

At the time of their Community Care Grant application, most people had few, if any, other options. About half had received help from friends or family in the past but most of these did not want to ask for help again. This was either because they were now estranged from them or because their friends and family were in much the same financial situation. Although a small number had some money in savings, none of them had anything like the amount they had requested as a Community Care Grant.
Likewise, commercial credit was not an option for most people. Either they were totally anti-credit or their access was constrained by poor payment in the past or the fact that they had reached their credit limit. In the minority of cases, where people did still have access to credit, the cost of the items they needed would have exceeded their remaining credit limit.

Official statistics show that most people whose Community Care Grant applications are either refused or only met in part do not apply for review. The interviews showed that only a minority of people had been able to meet their needs from either the partial award or a Budgeting Loan application made at the same time. Most people did not request a review because they did not expect it to be successful. In addition, they either did not want to ‘make a fuss’ or the stress in their lives meant that they could not face taking things further. People who did request a review fell into three groups. Some felt the original decision was wrong or unfair; some were encouraged to apply by an advice or support worker; while others knew that the decision was likely to be reversed.

Most of the people who applied for internal review had done so personally and did not find it difficult. Few were aware of the Independent Review Service and even those who did go to independent review had not consciously requested it – merely challenged the decision of the internal Review Officer. On the whole, people commented more favourably on the independent review process than they did on their internal reviews.
5 Outcomes of Community Care Grant applications

One of the main criticisms of the Community Care Grant scheme is the high proportion of applications that are unsuccessful. Although the refusal rate has fallen somewhat over time, latest figures, nonetheless, indicate that 58 per cent of applications were initially turned down in 2002/2003 (Department for Work and Pensions, 2003). Moreover, among those applicants who are successful, most do not receive the full sum of money they apply for (Social Security Committee, 2001).

Regardless of whether they were awarded any money or not, most of the applicants interviewed were disappointed with the outcome of their application. Partial awards were generally not sufficient to allow applicants to obtain all the items they needed, and, as a result, they employed a wide range of strategies to make up for the deficit. Unsuccessful applicants had to overcome a much greater financial hurdle and were more likely to go without some of the items they had applied for. This chapter examines, in detail, the outcomes of applications as well as the impacts for applicants of being refused a Community Care Grant or receiving only a partial award.

5.1 Outcomes of applications

The outcome of Community Care Grant applications is based upon two key factors. First and foremost, the applicant has to qualify for an award under the eligibility criteria set out in Direction 4 of the regulations (see Chapter 4). Secondly, the application must be judged to have sufficient priority to warrant an award. In deciding whether to make an award, all the circumstances of the application and the extent of the need are considered. The state of the district budget and the level of priority are also taken into account (Department for Work and Pensions, 2000).

5.1.1 Reasons for refusal

As we saw in Chapter 1, most Community Care Grant applications that are initially turned down do not meet the eligibility criteria set out in Direction 4. Over half (58 per cent) of unsuccessful applications in 2002/2003 were turned down for this reason, although the proportion was much higher among the unemployed (74 per cent) and lone parents (71 per cent). In addition, around a fifth

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It has been established in case law that priority must be decided without any consideration of the budget for Community Care Grants.
of unsuccessful applications were refused because, while they satisfied the eligibility criteria, they were deemed to have insufficient priority. Among disabled people and pensioners, this rose to a third (Department for Work and Pensions, 2003).

Most people who were interviewed in depth did not know why they had been turned down and it was not always easy to match their own accounts of their experiences with the administrative data supplied by the Department for Work and Pensions.

According to the administrative data, 23 of the people interviewed ultimately had their Community Care Grant application turned down, including some who were still unsuccessful after their case was reviewed. In most instances (17 out of 23), their applications were rejected because they did not satisfy Direction 4.

The remaining six applicants were refused for other reasons, including item priority; not being on a qualifying benefit; making a repeat application; and because some other source of help was available. During their interviews, however, three of these applicants recounted their experiences as if they had received a partial award because they had made several applications in quick succession and got some of the money they needed along the way. Consequently, for the purpose of analysis, these three people were counted among the applicants who had received a partial award.

In addition, seven people who were initially turned down for a Community Care Grant received an award after their case was reviewed. This is discussed in greater detail in Section 5.1.2.

On the whole, applicants who had applied for a grant to move house or to meet general needs were less likely to receive an award than those who had applied to either set up home, move to more suitable accommodation or to allow them to stay in their own home. Based on their own experience, several applicants were under the false impression that Community Care Grants were not awarded for certain items, the most commonly cited being carpets.

5.1.2 Decision-making

Concerns have previously been raised that ‘budgetary pressures are improperly influencing decisions about qualification and priority’ (Independent Review Service, 2003, p.13). Of over 14,000 decisions reviewed by Inspectors in 2002/2003 in respect of Community Care Grants, 16 per cent were considered to have been wrongly decided by the Reviewing Officer at the qualification stage (ibid). Moreover, evidence submitted to the Social Security Committee suggested that in large parts of the country, awards are only made for items that are considered to be a high priority (Social Security Committee, 2001).

There was evidence to indicate that budgetary pressures may have affected the decisions reached in relation to some of the applicants who were originally refused a Community Care Grant, with regard to both the qualifying criteria and the priority given to the items that they applied for.

First of all, two applications were initially turned down because the applicants were not considered eligible under Direction 4. Both had applied for financial help to set up home. One was a young lone parent who was living with members of her family in difficult circumstances; the other was a man who was leaving psychiatric hospital following a spell of treatment. Upon review, both decisions were overturned in the applicants’ favour.

In addition, a further four applicants had initially been rejected because, although they fulfilled the criteria outlined in Direction 4, the items they applied for were considered to have a relatively low priority. Indeed, this was true of most applicants who had, at some time or other, been through the review process and had a decision changed in their favour. One lone mother questioned why items
such as washing machines and fridges, which are considered necessities by the majority of the population (Gordon et al., 2000), were, nonetheless, considered ‘luxuries’ by Social Fund staff.

‘... they said that I had to go to the launderette with the kids everyday and wash clothes. Now, how am I meant to take twins and a six-year-old and the clothes to the launderette everyday? And they said, ‘Well, a washing machine’s a luxury.’

Thirdly, several applicants were turned down for a Community Care Grant even though their circumstances were comparable to others who received an award and they had applied for very similar items. None of them, however, sought a review of the decision. Whether people received a Community Care Grant when they were moving from one house to another seemed to be a particularly grey area.

Finally, there were two cases in which the initial decision-making seems to have been flawed. In both, applicants were refused a Community Care Grant because they were not on qualifying benefits and not likely to be in the near future. One was a retired woman who had, in fact, been in receipt of Income Support for over five years when she applied for a Community Care Grant. Furthermore, she had applied for a Budgeting Loan at the same time as a Community Care Grant and was offered the loan when her application for a grant was refused. She did not ask for a review.

The other was a man in his 30s who had made his application after being released from prison, when his claim for Jobseeker’s Allowance had already started. The decision not to award him a Community Care Grant was later overturned by the Independent Review Service.

5.1.3 Views about being turned down for a Community Care Grant

Most people who were turned down for a Community Care Grant accepted the decision without question. In fact, about a third of them had expected as much when they applied, largely based on their past experience of the Social Fund.

‘I thought it was going to be a waste of time, which it was in the end.’

‘To be honest, I wasn’t too hopeful … I just thought I’d be lucky if I got anything.’

A small number of people, though, were clearly unhappy that their application had been refused, and variously talked about being upset, disappointed and angry when they were told the decision. In addition, two applicants felt it was unfair that they had been refused, when other people they considered to be less deserving seemed to be given considerable financial assistance by the state.

‘... when you think of the refugees, I’ve seen it and people have spoken to me about how houses are being converted and all brand new equipment’s going in to accommodate them, it just makes me so angry. I’ve been through such poverty in my life before when my child was small, literally starving and when I think of the injustice of what I went through then and what’s happening now with people that are coming in that haven’t earned any right or proved themselves or whatever... So it’s a painful subject to me.’

As we discuss later, being turned down also influenced people’s willingness to re-apply for a Community Care Grant in the future.
5.1.4 Understanding of decision-making among unsuccessful applicants

On the whole, most unsuccessful applicants did not seem to really understand why Community Care Grants were awarded in some cases and not in others.

One woman, for example, was refused a Community Care Grant to set up home when she left a homeless families unit. She did not understand why her application had been turned down when someone else from the same unit in a similar situation to her own had been awarded £2,000.

In fact, fewer than half of the unsuccessful applicants who were interviewed knew why their application had been refused. Even then, they did not always fully understand how the decision had been reached.

For example, a man who had applied for a Community Care Grant following his release from prison was ‘astonished’ to be told that his application was turned down because he had not been in prison for a long enough period of time. While the retired woman mentioned above was ‘baffled’ when she was refused a Community Care Grant on the grounds that she was not on a qualifying benefit, even though she had been in receipt of Income Support for over five years.

Most, however, were unable to tell us the reason why their application had been refused. Half of these people knew very little about the Social Fund and, as a result, had no idea how decisions were made. The other half drew on their knowledge and experience of the Social Fund to arrive at their own explanation for the refusal. Some of them put it down to the cash-limited nature of the Community Care Grant scheme.

‘They keep coming up with the same answer all the time. They say ‘It’s the financial year’ or ‘We haven’t got enough to last through the year’ or ‘It’s the end of the year’.’

Others thought that they had probably been turned down either because of their personal circumstances or because the items they had applied for were not considered ‘essential’ or ‘appropriate’.

In addition to the 20 people whose applications were unsuccessful, a further seven people had initially been turned down for a Community Care Grant, but received an award once their case had been reviewed. They, too, did not know in any detail why their application had initially been refused. Most felt strongly that the original decision was unfair and this led them to seek a review. Their views were subsequently corroborated when the initial decision was overturned in their favour. Two of the seven, however, had little to do with either the initial application or subsequent review, as they were dealt with entirely by an advice or support worker. As a consequence they knew nothing about the decision-making process.

5.1.5 Other factors related to outcomes

Regulations and budgetary constraints aside, there were a number of other factors that seemed to be related to the outcome of Community Care Grant applications.

First of all, knowledge of the Social Fund appeared to be closely associated with a successful outcome – twice as many well-informed applicants received a partial award than were unsuccessful. In addition, receiving help to apply seemed to improve applicants’ chances of being awarded a grant, particularly for those whose knowledge of the Social Fund was limited.
5.2 Amounts awarded

Analysis of a sample of administrative data indicates that about three-quarters (74 per cent) of successful Community Care Grant applications resulted in awards of less than £500. The average amount awarded was £374, or about a third of that applied for initially.

Among the applicants interviewed in depth who received a partial award, the picture was fairly similar. So, while the amounts awarded to them ranged from £75 to £1,645, the average (median) was £350, equal to about two-fifths of the sum they had originally applied for. Most received between a quarter and half the amount they had applied for.

While none of the applicants who were interviewed received the full amount they requested, ‘over-appliers’ tended to receive slightly more generous awards than other successful applicants (£412 compared with £350). This also equated to a somewhat higher proportion of the amount they had applied for than those who only applied for the sum they needed.

5.2.1 Views of amounts awarded

Around two-thirds of the Community Care Grant applicants who got a partial award had expected to receive less money than they applied for. This was largely based on prior experience of the Social Fund or what they had heard ‘on the grapevine’. Some people had been told they would not get the full amount they had applied for by the advice or support worker who assisted them with their application.

A handful of people considered themselves lucky to get any money at all.

‘... I thought, well at least they’ve given me something. Some people aren’t allowed it, you know, and I thought, well you’re lucky, you’ve got what you’ve got, so be grateful.’

The majority of people with partial awards, though, felt it was unfair that, even though they were considered eligible for financial assistance, they still received less money than they had applied for. Even so, most of them simply accepted their partial award as the ‘norm’. Only three of them had asked for their applications to be reviewed. In two cases, the amounts were increased; in the third, the original decision was upheld.

5.2.2 Understanding of decision-making

As with the unsuccessful applicants, only a small number of people who received a partial award were able to say why they had not received the full amount they requested. These views were generally based upon what they had been told by Social Fund staff or in letters.

Several applicants were told that the sum of money they had received was determined by the amount of money left in the Community Care Grant budget.

‘This is the thing he impressed on me, he said, ‘We have a limited budget. We only get a certain amount, and if we’ve exhausted that we’ve exhausted that. We can’t give you all that, because somebody else wants some’.’

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9 The sample comprised recent Community Care Grant applications in the two areas from which applicants were drawn for interview, which resulted in either a refusal or a partial award and included partial awards made following review. National statistics show that the average initial award in 2002/2003 was £342; the average award made by Social Fund Inspectors following review was £381.
One lone parent with considerable experience of the Social Fund felt that applicants were systemically awarded less than they applied for to try and save money.

‘... they offer you a smaller amount to see if you’ll accept it, and if you accept it they’re laughing, they’re not bothered.’

Two people cited reasons other than budget limitations to explain their partial awards. One elderly man said he was refused money for the electric scooter that he included on his application on the grounds that he could obtain one from the National Health Service. Another man knew he had only received money for some of the items he applied for because the others were considered to be a low priority. This, he felt, was simply an excuse to fob him off.

‘They have their phraseology… [it’s] just an airy fairy way of saying ‘Well, we’ve had a good look at it, we don’t think you need that much money to buy what you put down. So you can’t have this and you can’t have that. If we know you, you’ll use some of the money for other things anyway.’ That’s how I read it.’

5.3 Adequacy of awards to meet applicants’ needs

In relation to Community Care Grants, the Social Fund Guide states that ‘an award should be sufficient to provide serviceable items, either new or reconditioned from a reputable dealer’. Recent research indicates, however, that the amount successful applicants receive may not be adequate to meet their needs (Barton, 2002) and this was borne out by the experience of the applicants who were interviewed in depth.

On average, the shortfall between the amount that successful applicants had applied for and the amount they received was just over £600. Looked at another way, even after they had been awarded a Community Care Grant, the average applicant still had to find three-fifths of the money they had originally applied for.

A small number of successful applicants did, however, receive enough money to obtain all the items they had applied for. Having requested sums of money that were generally less than the average (median) of £920, they also faced significantly smaller shortfalls, and most received over half the amount they requested. They had generally applied for a Community Care Grant to buy specific items such as furniture, white goods or decorating materials. While some were able to buy the things they needed new, at least one person made do with second-hand goods.

Unsuccessful applicants had, on average, applied for fairly similar sums of money to those who were awarded a Community Care Grant. Having been refused a Community Care Grant, they were left to find all the money they needed themselves. This ranged from £130 to over £3,000, the average amount being £865.

5.4 Dealing with shortfalls

Although Community Care Grants generally fell far short of the sums of money that applicants required, partial awards did at least allow most people to buy some of the items they needed new, even though this occasionally meant settling for the cheapest models or buying shop-soiled ‘seconds’.

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10 Only people with shortfalls of at least £50 were interviewed. In practice, this meant excluding only 15 people from the original sample of 248 who had received a partial award. As a result, the shortfalls discussed here are fairly typical of those experienced by applicants who receive a partial award.
To try and meet their remaining needs, they employed a range of strategies, which included applying for Social Fund loans, buying items second-hand, turning to family and friends for help, saving up, borrowing commercially, and applying to charitable organisations.11

Unsuccessful applicants, on the other hand, were completely reliant on these strategies to fulfil their needs. In particular, they depended more heavily on the Social Fund and friends and family than successful applicants, who were more likely to buy second-hand goods and to save up (Table 5.1). It was notable that, among applicants as a whole, there was little overlap between use of commercial credit and Social Fund loans.

Table 5.1  Strategies used to make up shortfalls in Community Care Grants

<table>
<thead>
<tr>
<th>Strategies</th>
<th>All applicants (48)</th>
<th>Partial award (28)</th>
<th>Unsuccessful (20)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Fund Loan</td>
<td>14</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>Bought second-hand goods</td>
<td>15</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Help from family or friends</td>
<td>16</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Saved up</td>
<td>12</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Commercial credit</td>
<td>9</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Charitable organisations</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

Regardless of whether they had been awarded a Community Care Grant or not, applicants generally patched together what they needed from several different sources, although this could take a considerable length of time to achieve (Table 5.2).

A few applicants were unable to buy any of the things they needed when their application for a Community Care Grant was turned down. Others did without some of the items they had applied for, and this was true for some people who received a partial award as well as for unsuccessful applicants. This is discussed in detail later in the chapter.

Table 5.2  Number of strategies used

<table>
<thead>
<tr>
<th>Strategies</th>
<th>All applicants (48)</th>
<th>Partial award (28)</th>
<th>Unsuccessful (20)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None needed</td>
<td>6</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
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5.4.1  Social Fund loans

As we noted in Chapter 4, just under half of applicants had applied for a Social Fund loan at the same time as a Community Care Grant. In the event, Social Fund loans were used by about a quarter of applicants to help plug the financial gaps left following their Community Care Grant application. While most of these applicants had requested a grant and a loan concurrently, a small number of people only applied for a loan once they knew the outcome of their Community Care Grant

11 The one exception to this general pattern was a retired man with mental health problems who was awarded £100 to visit his sister. This was not enough to cover both his travel and accommodation costs so instead he put the money towards a convalescent holiday for himself, at the recommendation of his psychiatrist.
application; in one or two cases this was quite a while afterwards. For a small number of people, though, even Social Fund loans were not an option, because they had already borrowed up to their limit.

**Unsuccessful applicants**

Analysis of the Families and Children Survey shows that, among benefit recipients who were turned down for a Community Care Grant, three-quarters subsequently applied for a loan from the Social Fund and half were successful (Appendix A).

Among the applicants who were interviewed in depth, about half of those who were turned down for a Community Care Grant accepted a Social Fund loan instead, either at the time or later on. Even so, most were still left with significant shortfalls (typically £600 or more), and could only buy some of what they needed. Often, they had applied for a grant to help them furnish a new home, and the Social Fund loan was used to purchase new beds or cots, carpets or white goods.

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### Clive, aged 38

Clive, aged 38, is unemployed and lives alone. His two young children live with their mother. An ex-offender, he applied for a Community Care Grant of £990 when he was released from prison. He wanted the money to buy carpet and furniture for his spare bedroom as well as clothes for his children, so they could stay overnight rather than just come for the day. When his application was turned down, he applied again some months later for both a Community Care Grant and a Budgeting Loan. Refused a grant once more, he accepted a loan although it was only enough to buy some children’s clothes. With no other options for obtaining the carpet and furniture he needed, he intended to do without them until he was able to find a job.

In three cases, however, unsuccessful applicants were able to buy what they needed using a Budgeting Loan. Two had applied for relatively small Community Care Grants to buy a number of specific items – one had requested about £300 to buy bedding, clothes and towels, the other around £200 for a cot, stairgate and fireguard – and the Budgeting Loans they received came close to these amounts. In contrast, the third applicant, a single disabled man, applied for a grant of £1,500 to buy furniture and white goods when he moved from his bedsit to a flat. Having applied for a loan at the same time to hedge his bets, he was offered £212, which he accepted. Although considerably less than he had originally asked for, he was able to buy most of what he needed either second-hand or from a friend who sold stolen goods.

In addition to those who accepted a loan, three unsuccessful applicants were offered a Budgeting Loan but turned it down. Rather than applying tactically, they had simply filled in the forms they were sent, and in fact two of them did not realise they had applied for anything other than a grant. Consequently, both were extremely annoyed when they were offered a loan, not least because they were fervently against any form of borrowing. They also objected to the inadequate sums they were offered and the high repayments.

'I didn’t feel I could go round second-hand stores to buy a bed and a wardrobe. I just felt that at my time of life, if I can’t have something a little bit decent... So I didn’t respond, I didn’t accept the offer.'

'I didn’t reply, I daren’t reply because they’d have had such a nasty letter... But I was very cross, very angry when I read, ‘You’ve got to pay it back at twenty pound a week’.'
Although the loan she was offered would have covered the items she needed, the third applicant was also deterred by the high weekly repayments that were required.

Partial awards
By comparison, the use of Social Fund loans to augment partial grant awards was relatively rare. Only five successful applicants were offered Budgeting Loans; four of them had applied for a loan at the same time as a grant in the hope of getting one or the other.

Four of the five were single men who had each applied for a Community Care Grant of around £1,000 to either set up home following a spell in prison or a hostel, or to move house. Two had histories of alcoholism, while a third had, until recently, been addicted to heroin. The Community Care Grants these applicants were awarded generally provided them with between a quarter and half of the amount they had applied for. With a Budgeting Loan, this rose to between half and three-quarters, and one man received slightly more than he had originally applied for. With this combination of grants and loans, they were able to furnish their new accommodation, in all cases by purchasing what they needed second-hand. One man also received help from friends.

The fifth applicant, a lone parent, intentionally applied for both a Budgeting Loan and a Community Care Grant when she had to move house following the breakdown of her marriage. She was offered both, but only accepted the grant because she was worried about managing on a reduced income if she had to repay a loan. This meant she had to find other ways of making up the considerable shortfall in her Community Care Grant.

5.4.2 Buying second-hand goods
Including the applicants already mentioned, about a third bought items second-hand, and it was more common among applicants who had received a partial award. Some (discussed above) bought most or all of what they wanted second-hand. More often, though, applicants just bought one or two used items, typically pieces of furniture, white goods or beds, usually from commercial second-hand shops or charitable organisations selling refurbished goods. A few applicants bought furniture and white goods from their family or friends. Smaller items – towels, bedding, pots and pans, curtains – were generally bought from charity shops or car boot sales.

Under present legislation, all second-hand consumer goods sold by traders have to meet legal safety requirements. This is not the case for goods sold privately, and consumers who buy from a private seller also have few rights if something goes wrong. Several applicants had experienced problems with used goods in the past, particularly white goods, which were generally not under warranty.

One young woman had bought a second-hand fridge and cooker when she received a partial Community Care Grant. These had broken down within the space of about a year, and her application for a further Community Care Grant to replace them had been turned down; this decision was currently under review. She felt that she was in a vicious circle – she applied to the Social Fund for money to buy white goods, was only awarded enough to buy them second-hand, and then had to apply again when they invariably broke down. The fact that Social Fund awards were often not adequate to buy new goods was criticised by a number of other people as well.

‘... they want you to look everywhere second-hand and that’s not fair all the time.’
5.4.3 Help from friends and family

Again, about a third of applicants turned to family or friends to help make up the shortfall in their Community Care Grant. They were divided about evenly into those who said they had received financial assistance from family or friends in the past, and those who had not.

Nicole, a lone parent, applied for a Community Care Grant of over £3,000 to set up home on her own. She was eventually awarded around £300 after her case was reviewed. However, she had not yet received any money as the girocheques sent out to her were stolen. Consequently, she had to rely on her extended family for help and they either bought or gave her most of the furniture and white goods she needed. She did, however, save up to buy a new cooker, using a camping stove and a microwave that her mum bought her while she did so. She still did not have a washing machine and could not afford to buy a bed for her 18 month-old daughter, who was currently sleeping in a cot that she had outgrown.

Several people were reluctant to ask their family for help, even if they had done so in the past, usually because their family’s financial position was little better than their own. For this reason, some applicants called on their friends instead.

Unsuccessful applicants relied much more heavily on their family and friends than those who received a partial award, a finding mirrored in analysis of the Families and Children Survey (Appendix A). The same was true of applicants who were either just keeping their heads above water financially or struggled to manage.

Typically, family and friends helped in one of three ways:

- they gave household items that they no longer needed, typically furniture or curtains;
- they bought new items (usually white goods) which they generally gave as presents; and
- they lent money, in some cases £500 or more.

In one or two cases where applicants were moving house and could not afford to employ a professional removals firm, family and friends offered practical assistance such as loading and driving a hired van.

5.4.4 Saving up

As we saw in Chapter 4, if applicants had any money saved at all when they applied for a Community Care Grant, it was wholly inadequate to meet their needs. The same was true when it came to making up shortfalls. About a quarter of applicants, however, saved up money from their benefit income to buy specific items they needed. People who had received a partial award were slightly more likely to do so than those who had been turned down. Moreover, most applicants who did set money aside were either making ends meet or keeping their heads above water financially.

Applicants saved up for a range of things, including carpets and flooring, white goods, furniture and curtains. This usually took several months and, in the meantime, they either made do or did without. People tended to buy the smaller items they needed, such as towels and kitchen implements, as and when they could.

5.4.5 Using commercial credit

Few applicants were in a position to use commercial credit instead of applying for a Community Care Grant. But about a fifth borrowed to make up shortfalls in their awards, and this was slightly more common among unsuccessful applicants who were struggling to make ends meet. They included a
small number of people who were already close to their credit limits, and one retired man who used credit even though he was staunchly against borrowing.

The two forms of credit used most often were buying goods on mail order and loans from doorstep lenders. Analysis of the Families and Children Survey shows that unsuccessful applicants were more likely to borrow from a moneylender than those who had been awarded a Community Care Grant (Appendix A). Applicants used these high-cost sources of borrowing to buy fairly large items including furniture, carpets and white goods.

A few applicants borrowed in different ways. One lone parent bought white goods from a high street electrical store on interest-free credit, and as a result owed around £1,000 which she was paying off monthly. And a retired couple used their credit card to make up the £285 they needed to buy an automatic bed, having raised the rest by successfully applying for a Community Care Grant as well as applying to a number of charitable organisations. Finally, an elderly man who was refused a Community Care Grant resorted to taking out a hefty bank loan and using his credit card to its limit in order to buy an electric scooter and wheelchair for his housebound wife, even though he realised he would never be able to repay what he owed.

In addition, two applicants who received partial awards applied for credit to raise the extra money they needed but were turned down, one by his bank, the other by a finance house.

5.4.6 Charitable organisations

Only two people received financial assistance from charitable organisations that helped them meet the shortfall in their Community Care Grants. In one case (mentioned above) a retired couple applied for a grant of over £2,000 to buy an automatic bed. They were awarded around £700 and raised most of the rest from a charitable organisation and a benevolent fund linked to the husband’s old army regiment. Even so, they still had to use their credit card to meet the full cost of the bed.

In the second case, a male lone parent applied for a Community Care Grant of around £600 to buy a tumble drier and a variety of other items for his disabled daughter. He also applied to the Family Fund charity for a tumble drier at the same time, probably as a fallback in case his grant application was refused. In the event, he was given a new tumble drier by the charity and awarded £285 by the Social Fund, which allowed him to buy all the other items he needed.

One other applicant, a lone parent with two children, had her application for a Community Care Grant turned down. She requested a review of the decision, which was eventually upheld by the Independent Review Service. While she waited for the outcome of the review, she applied unsuccessfully to various charitable organisations for financial assistance.

5.5 Impact of being refused a Community Care Grant or receiving a partial award

As well as having to make do with second-hand goods, there were a number of other impacts of being refused a Community Care Grant or only receiving a partial award that had a significant effect on the applicants who were interviewed.

Nearly half of people who were interviewed had to do without at least some of the things they applied for, either in the short or long term. In several cases, this resulted in considerable hardship. A similar proportion (around half) had to repay commercial or Social Fund loans they had taken out to make up the shortfalls in their Community Care Grant awards. These repayments invariably created an additional financial burden on incomes that were already stretched.
In addition, an unsuccessful application or partial award often reinforced the humiliation that people had felt when applying for a Community Care Grant, and caused some applicants considerable distress. As one woman remarked:

‘… when they turn you down it’s very upsetting and it takes a good while to recover from that upset.’

Finally, analysis of the Families and Children Survey indicates that unsuccessful applicants were slightly more likely than successful applicants to report having financial difficulties (Appendix A).

5.5.1 Doing without

Following the outcome of their Community Care Grant application, a number of people went without necessities such as cookers and beds for several months while they either saved up or obtained the items in some other way. All needed financial help to set up home or move house and included both unsuccessful and successful applicants.

Doing without such essential household items caused considerable hardship. Several people described how they, and in some cases their children, had to sleep on mattresses and airbeds because they could not afford to buy proper beds. Others had to manage with very basic cooking equipment or rely on help from their family because they had no proper cooker.

‘… a friend gave me a slow cooker and an electric frying pan, so I managed with those things until I did get a cooker, it was probably four or five months.’

In the longer term, about a third of applicants were unable to obtain everything they had asked for in their Community Care Grant application and were still without items when they were interviewed. Almost all of them had applied for a Community Care Grant at least six months before; several had initially applied over a year ago.

While some were doing without one of the items they had applied for, others were managing without two or three. Most commonly, they were making do without any carpet or flooring in some rooms; in two cases, applicants had no carpet or flooring whatsoever in their homes. They also lacked furniture or were managing with what they had, which was generally in a poor state of repair. Similarly, several people were making do with old beds or cots that they had been unable to replace. They were generally people who had no viable alternative to the Social Fund to raise the money they needed.

Going without was more common among unsuccessful applicants, nearly half of whom went without at least one of the things they had applied for. In fact, three unsuccessful applicants were unable to obtain any of the things they had requested, although they had applied for small sums of money to buy specific items. They included a disabled woman who had applied for £130 for petrol money so she could collect some special footwear she required from a hospital some miles away. She now planned to apply for a Budgeting Loan to raise the money she needed. The other two applicants, both lone parents, had each applied for around £300, in one case to buy wardrobes for her sons’ bedroom, and in the other to buy a bed, vacuum cleaner and clothing for her two children. The former applicant planned to either save up or buy the wardrobes second-hand, while the latter was considering re-applying for a Community Care Grant.
Janine is a lone parent with six children. She applied for a Community Care Grant to pay for removal costs and flooring for her new home, but was only awarded enough money to hire a van to move house. Because her eldest child suffers from epilepsy, Janine urgently needed to carpet the downstairs rooms in her house, which were concrete. She managed this by saving up her Child Benefit, which she usually spent on children’s clothes. The floors in the upstairs rooms remained bare.

Several other applicants were also thinking about applying to the Social Fund, either for another grant or for a loan, to try and buy the remaining items they needed. Two people who received partial awards had already done so – one for another Community Care Grant, the other for a Budgeting Loan. Both of these repeat applications had initially been turned down and the decisions were now under review. The remaining applicants were mostly just making do. One woman, however, was about to move from benefits into work and intended to save up for the items she still lacked.

5.5.2 Repaying credit

Most of the applicants we interviewed who borrowed money commercially to make up the shortfall in their Community Care Grant were already repaying credit commitments they had taken on previously. They were generally heavy borrowers who found it difficult to make ends meet; some were in default with their creditors. As a result, their decision to use credit in order to buy some of the things they needed had made a bad situation worse. Moreover, analysis of the Families and Children Survey reveals that people who had their applications for Community Care Grants turned down were more likely than successful applicants to be in arrears on a range of forms of borrowing.

Terry, an unemployed man in his 50s, was turned down for a Community Care Grant to furnish his new home. He bought some of the things he needed from a mail order catalogue but soon fell behind with the payments. Prior to this, he had spent up to his £500 limit on a store card and run up an unauthorised overdraft of over £1,000. He was not making any repayments on these commitments, and had been threatened with court action by his bank.

The few remaining applicants were not repaying any other credit commitments, save those they had taken out when they were either refused a grant or only received some of the money they had applied for. One woman, for example, owed £750 for goods she had bought on mail order; an elderly man (described earlier) owed around £14,000 on a bank loan and credit card. Although none of them had fallen behind on these commitments, the repayments were onerous nonetheless and all of them were just about keeping their heads above water. This was particularly the case for two applicants who were also paying back money they had been lent by friends or family. Until recently, one of them had also been repaying a Budgeting Loan at £15 a week, taken out after her application for a grant had been turned down. Now this had been paid off, she found it somewhat easier to manage.

5.5.3 Repaying Social Fund loans

The rates at which Social Fund loans are repaid have attracted a good deal of criticism from benefit recipients (Whiley et al., 2000; Kempson et al., 2002; Barton, 2002). Applicants who accepted a Social Fund loan to help meet their needs were repaying between £5 and £25 a week from their income, the average being £11. For most, this represented between 10 and 15 per cent of their income. Almost all of them described the loan repayment as a considerable strain on their limited
budgets, and they were generally just about managing to make ends meet on their reduced income. One or two people, however, sometimes had to cut back on food shopping.

‘There were a couple of times when I didn’t go shopping for a couple of weeks because I just couldn’t afford it. It’s lucky that my mum lives up the road and we used to go and eat there.’

One of these, a lone mother, had also fallen behind with her water bill because of the additional financial pressure of repaying her Budgeting Loan. She had since repaid the loan and the arrears she owed.

5.6 Future use of the Social Fund

Whether or not people would apply again for a Community Care Grant in the future was undoubtedly determined by the outcome of their most recent application, but also by their knowledge and experience of the Social Fund more generally. People’s underlying views about the Social Fund, on the other hand, did not seem to make a great deal of difference. As we have already seen, most applicants had little choice but to apply to the Fund for financial help. Others, however, saw no reason why they would need to apply for a Community Care Grant, at least in the immediate future.

5.6.1 Unsuccessful applicants

Overall, half of unsuccessful applicants said they would not apply for a Community Care Grant again. For most, this had been their first application for a grant and, having been refused once, they saw little point in re-applying.

‘Being let down once makes you wonder whether it’d be worth applying again.’

This was reinforced by the negative light in which many of them viewed the Social Fund. The fact that they generally knew little about the workings of the Social Fund may also have had an impact. Even so, several had received Budgeting Loans when their grant application was turned down and, apart from one person who found the repayment rates high, said they would probably apply for a Social Fund loan again.

The other half thought they would apply for another Community Care Grant in the future, and one or two people were planning to do so. While they tended to be just as negative about the Social Fund, they had often applied for grants in the past with mixed success, and were rather more knowledgeable as a result. They were divided about evenly into those who were just getting by and those who were struggling to make ends meet. Moreover, they tended to have young families and few options when it came to raising larger sums of money.

5.6.2 Partial awards

Compared with the unsuccessful applicants, people who received a Community Care Grant were rather more likely to apply again. Around three-fifths of successful applicants said they would probably apply for another grant. Indeed, for some, applying for Community Care Grants was an almost regular occurrence. On the whole, they were fairly knowledgeable about the Social Fund, and included many of the best-informed applicants.

Of the remaining successful applicants, some felt that as they had received an award for their stated needs, they were no longer eligible to apply for another Community Care Grant. Others could see no reason why they would need to apply again in the future, now that their needs had been met, and indeed, felt it would be wrong to apply for another grant. The exception to this was one man, a first-time applicant to the Social Fund, who received a partial award after going to review. He had been put off re-applying for a grant by the whole experience. Although they did not intend applying for another grant, most of these applicants had used Budgeting Loans in the past and planned to do so again in the future.
5.7 Summary

Official statistics indicate that in 2002/2003, six in ten of Community Care Grant applications that were turned down failed to meet the criteria set out in Direction 4; in two in ten cases, people had applied for items that were not considered to be of sufficiently high priority; and one in eight applicants were judged not to be on a qualifying benefit (Department for Work and Pensions, 2003). Among the people interviewed in depth, 17 of the 23 applicants who ultimately had their application for a Community Care Grant turned down did not satisfy Direction 4. The rest were refused for other reasons, including item priority, making a repeat application and because some other source of help was available. Moreover, there was evidence to suggest that budgetary pressures had influenced some of the decisions to turn down applications.

When interviewed, it was clear that the majority of unsuccessful applicants did not fully understand why they had been refused a Community Care Grant, even if they could remember the reason they had been given. Some were extremely angry or disappointed with the outcome; most simply accepted the decision. They were left to find the full amount they had applied for, which on average was £865.

People who were awarded a Community Care Grant generally received between a quarter and half of the amount they had requested. Again, they did not really understand why they were awarded less than they applied for, although most instinctively felt it was unfair. Like the unsuccessful applicants, however, few challenged the decision. The money they received usually allowed them to meet at least some of their needs, even if it meant buying the cheapest models or ‘seconds’. Even so, they were still left with an average shortfall of £600.

People whose applications were refused or only met in part employed a range of strategies to deal with the shortfalls in their awards. Buying second-hand goods and saving up were the ones most commonly used by people with partial awards, compared with applying for a Social Fund loan or asking family or friends for help among those whose applications had been refused. A minority of both groups had borrowed money commercially.

Nearly half of the people interviewed had to do without at least some of the items they had applied for in the short term and a third were still without the items when they were interviewed. Some of these managed for several months without essentials, such as beds or cookers, and experienced real hardship as a result. In the longer term, though, floor coverings were the main item that people did without. On the whole, unsuccessful applicants were more likely to be without items than people who had received partial awards.

A fifth of people had borrowed money commercially to buy the items they had applied for. Many of these people were already repaying credit they had taken on previously and often the further borrowing made a bad situation worse. Others had borrowed against all their instincts. People who had taken on Budgeting Loans also commented on the considerable strain the repayments put on their finances.

Whether or not people would apply again for a Community Care Grant was, without doubt, influenced by their most recent application, although their knowledge and prior experience of the Social Fund also played a part. Half of unsuccessful applicants said that they would not apply to the Social Fund again and almost all of these had only ever made one application for a Community Care Grant. Others said they would consider applying in future and these people had often had other grants in the past; they were also, at best, just getting by financially and had few other options to meet needs when they arose. In comparison, people who had received partial awards were rather more inclined to apply again. Those who said they would not do so could not see themselves needing to re-apply as their situation had improved.
6 Main findings and key issues arising from the research

According to the Social Fund Guide, Community Care Grants are primarily intended to help vulnerable people live as independently as possible in the community. As others before us have observed, however, the Community Care Grant scheme is under enormous financial pressure. As a result, while applicants in the most difficult circumstances may receive an award, many others with pressing needs do not. Even when an award is made, in the majority of cases the Community Care Grant budget is insufficient to meet applicants’ needs in full. This final chapter brings together the main findings from the study and draws from them a number of key issues that are discussed more fully.

6.1 Key findings

This study indicates that Community Care Grant applicants are among the most vulnerable members of society. The lives of the people we interviewed were often unsettled or afflicted by poor health, and in many cases these circumstances formed the backdrop to their Community Care Grant applications. Most applications related to house moves, divided equally between people applying for items they needed when setting up a new home as a result of an upheaval in their lives, and those needing to replace items when moving from one home to another. A minority needed disability-related items to enable them or another family member to remain in the community. Only a small number of people had applied for other reasons. People were most likely to be refused a Community Care Grant if they were applying to replace items when moving from one home to another. To this extent, the most vulnerable people generally got some of the money they needed.

The amounts people had applied for ranged from £130 to £5,545, with people setting up a new home applying for the largest amounts. People who received a partial award generally received between a quarter and half of the amount they had requested.

Knowledge of the Social Fund in general, and Community Care Grants in particular, was patchy and most people felt uncomfortable about applying for a Community Care Grant. Fewer than half of the people interviewed found making an application for a Community Care Grant straightforward – the rest had either been helped to fill in the application form or did it, with difficulty, themselves. Some
were unsure about the items they could apply for; others found it difficult to explain why they were applying. No-one criticised the speed with which their application was processed.

Few people understood why their application had been refused or only met in part. And although most people were aware that they could apply for an internal review, they were reluctant to do so, even though this might often be to their advantage.

Most applicants said that they had no other options for raising the money they needed at the time they applied. This lack of choice was reflected in the ways that they managed after they had been refused a Community Care Grant or given a partial award. Most people patched together what they needed from several different sources, including saving up, buying things second hand and borrowing – from family or friends, commercial lenders or the Social Fund.

While they did so, some applicants endured considerable hardship, going without basic necessities such as cookers and beds for several months. Others were still without the carpets and furniture they had applied for some six to 12 months after their initial application. People who had borrowed invariably found the repayments an additional burden on incomes that were already stretched. Being turned down for a Community Care Grant also coloured people’s views about applying again in the future.

6.2 Knowledge and awareness of the Social Fund

In order to make effective use of the Social Fund, eligible benefit recipients must have at least a basic knowledge of the types of financial help that are available to them. But among the applicants who were interviewed, about half knew little or nothing about the Social Fund. In contrast, there were a small group of ‘experts’ who were well-informed about the types of help available from the Social Fund and how the scheme worked. These applicants were more likely to make a successful Community Care Grant application and to receive somewhat higher awards than those with less knowledge and experience of the Social Fund.

Most of the people interviewed had found out about the Social Fund through informal channels or social welfare agencies. Only a few had received information from staff at the Benefits Agency and their experiences suggest that the help and advice currently available from staff is patchy, ranging from very supportive to perfunctory. At best, applicants received detailed advice and even help to apply; at worst, staff did no more than hand out the application forms.

Jobcentre Plus and Pension Service staff have a crucial role to play in making sure that eligible benefit recipients are aware of the types of financial assistance provided by the Social Fund and in helping them decide which type of payment is most appropriate for their particular needs and personal circumstances. Personal advisers are probably best-placed to provide this advice and help on a one-to-one basis.

Most of the people who were interviewed had been in contact with at least one social welfare agency. Both this study and earlier research (Kempson et al., 2002) have shown that some of these agencies are better at raising awareness of the Social Fund than others. Citizens Advice Bureaux, the Probation Service and hostel workers seemed to be particularly proactive in helping people make applications for Community Care Grants. It would clearly benefit potential applicants if all social welfare agencies at least made sure that their advisers were aware of the types of help that might be available to their clients through the Social Fund, and particularly the circumstances in which they could apply for a Community Care Grant.
6.3 Making an application

In order to simplify the application process, separate application forms for each element of the Social Fund were introduced in 1999. Even so, many of the people who had filled in the Community Care Grant application form themselves found it too long and excessively detailed. Others who were interviewed had difficulty completing forms of any kind because of language or literacy problems.

The discretionary nature of the Community Care Grant scheme and its broad eligibility criteria were designed to give Social Fund staff the scope to consider the needs of individual applicants within the overall objectives of the scheme. But broad criteria are, by their nature, rather ambiguous. For this reason, applicants can find it difficult to make a strong case for a Community Care Grant on the application form.

Several of the people who were interviewed (including both successful and unsuccessful applicants) felt that applicants needed much more guidance on how to present their case for a Community Care Grant, along with more information about the types of items that money would actually be awarded for, and the overall amounts of money they should apply for. In other words, they wanted to make sure that, as far as possible, their application fell within the operational parameters of the scheme.

6.4 The review process

Awareness of the review process was high among the people who were interviewed, and they had generally found out about it from the letter telling them the outcome of their Community Care Grant application. Despite knowing that they could request a review of the decision that had been reached, most had never done so; this is true of Community Care Grant applicants nationally as well. People said they simply could not see the point in having their application re-assessed when it had already been turned down and there had been no change in their circumstances.

In fact, under the current Community Care Grant system, a high proportion of initial decisions are overturned at the review stage. In part, this is a reflection of the budgetary constraints under which the scheme operates, which result in some applications being turned down even though they meet all the qualifying criteria for an award. Unless there are significant changes to the Community Care Grant scheme in the near future, it seems clear that more should be done to encourage applicants to request reviews, particularly when they have been turned down for a grant on the basis of priority. Again, staff at Jobcentre Plus and Pension Service offices could provide information and advice to applicants about seeking reviews and how the process works.

As in earlier research (Dalley and Berthoud, 1992), applicants who had been through a review generally came to regard it as an integral part of the application process. But requesting a review was not a decision to be taken lightly – indeed some of the people interviewed for this study felt it was a test of applicants’ stamina as much as anything else. In particular, they considered reviews carried out by Social Fund staff to be unduly slow, with little information from staff about what was happening.
6.5 Impact of being refused a Community Care Grant or receiving a partial award

Despite recent increases in the national budget for Community Care Grants, demand for financial assistance continues to greatly outstrip the money available. Faced with financial constraints at a local level, Social Fund staff have the daunting task of allocating Community Care Grants as best they can under the current rules.

Under these rules, in 2002/2003, around a third of all applicants for Community Care Grants were turned down because they did not meet the qualifying criteria. A further one in ten qualified for help, but were turned down nonetheless because their needs were not considered to have high enough priority (Department for Work and Pensions, 2003). Even when an award was made, budgetary constraints meant that only a minority received the full sum of money that they applied for.

In addition, concerns have been raised that budgetary constraints at a local level can exert undue influence on whether or not a Community Care Grant is awarded. Evidence from the interviews carried out for this study suggests that some applicants who were awarded Community Care Grants on review were indeed refused help initially because their needs were not considered to be of sufficiently high priority.

Most of the applicants who were interviewed faced pressing needs and the Community Care Grant scheme was very much a first port of call. Hardly any of them had considered alternative ways to raise the money they needed. In any case, if they had any options open to them these were usually limited to borrowing from family and friends, which they were reluctant to do.

Applicants with a partial award were left with shortfalls that averaged £600 – three-fifths of the money they had applied for. The situation was, of course, much worse for people who had made unsuccessful applications, who faced shortfalls that averaged £865.

As a consequence, only a few of the applicants who received a partial award were able to meet all their needs with the money they received; even then, at least one person had to buy second-hand goods. The majority had to try to piece together the money for items they needed using a range of strategies, which included asking friends and family for help; buying second-hand goods; borrowing commercially and often at high cost; and taking out a Social Fund loan.

When people had family and friends to call upon, they could usually only provide some of the help that applicants required. And, while some people had no qualms about buying things second-hand, others did so very reluctantly, put off by the inferior quality of goods and white goods in particular. Several applicants questioned why they were only ever awarded enough money to buy the things they needed second-hand, as these invariably broke down and they had to re-apply to the Social Fund to buy replacements.

About half of the people interviewed had borrowed to make up the shortfall in their Community Care Grant, either from a commercial lender or the Social Fund. Repaying these loans was undoubtedly an additional strain on people’s household budgets, particularly for those who were already heavy users of credit. A small number of people described how they sometimes cut back on food shopping or had fallen behind with household bills as a result of the additional financial commitments they had taken on following the unsatisfactory outcome of their Community Care Grant application. Others had fallen into arrears with repayments on commercial credit and faced court action for recovery of the money they owed.
For half of applicants, the harsh reality of being refused a Community Care Grant, or only receiving a partial award, was that they did without items they had applied for. For some, this was inconvenient – they had to manage without carpets or wardrobes or make do with broken furniture. For others, it resulted in real hardship, sometimes for a considerable period of time – a number of people had not had a proper bed to sleep in or a cooker to prepare hot meals for several months.

People's future use of the Social Fund was also clearly influenced by the outcome of their last application, especially if they had been unsuccessful. Overall, half of those who had been turned down for a Community Care Grant said they would not bother re-applying. For most, being refused once was enough to put them off ever applying again.

Taken together, this suggests that if additional resources are made available for the Community Care Grant scheme, they should primarily be used to ensure that high priority needs are met in full and people with real needs are not discouraged from applying again should the need arise.
Appendix A
Analysis of data from the Families and Children Survey

The Families and Children Survey has been running each year since 1999. Recipients of Income Support have been included as a key group each year, and asked a series of questions about their use of the Social Fund.

In each year 1999-2002, the vast majority (84 per cent overall) of families on Income Support had not applied for a grant within the preceding year. About one in ten had made at least one successful application, with six per cent having been turned down, and a small number having a mixed record of success (Table A.1). This apparently high success rate may be because the analysis is in terms of people rather than applications – or perhaps that successful applications were more likely to be remembered.

Treating the data as a series of repeated studies, a total of 355 respondents, over the four years, had been turned down for a Community Care Grant. Among families with children receiving Income Support, in each year there was little difference in rates of applying for Community Care Grants between lone parents and couples.

Table A.1  Income Support and Community Care Grant applications (within previous 12 months) in the Families and Children Survey 1999-2002

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
<th>2001</th>
<th>2002</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No grant application</td>
<td>83</td>
<td>82</td>
<td>84</td>
<td>87</td>
<td>84</td>
</tr>
<tr>
<td>Had 1+ successful applications (0 rejected)</td>
<td>9</td>
<td>11</td>
<td>11</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Had 1+ applications rejected (0 successful)</td>
<td>8</td>
<td>7</td>
<td>5</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Mix of accepted and rejected grant applications</td>
<td>1</td>
<td>1</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Total IS recipients</td>
<td>1,580</td>
<td>1,345</td>
<td>1,244</td>
<td>1,240</td>
<td>5,670</td>
</tr>
</tbody>
</table>

Note: * Indicates less than 0.5%, but more than zero.
Whilst around 16 per cent of Income Support recipients (among families with children) had applied for a Community Care Grant in the past year, some 37 per cent had applied for a Social Fund loan (Table A.2).

Among those who had applied for Community Care Grants, a sizeable proportion had also applied for a loan over the same period. In each survey year, those with a Community Care Grant application rejected were the most likely to have applied for a loan, with between two-thirds and three-quarters doing so in each year. Among those who had a Community Care Grant awarded to them, two in five had also applied for a loan – this could have related to a different need, or possibly reflected a Community Care Grant lower than the amount requested. The lowest rate of loan application was among those IS recipients who had not applied for a Community Care Grant – which was, of course, the overwhelming majority of recipients, as shown above. Around one in three (35 per cent) of this group had applied for a loan in the preceding year (Table A.2).

**Table A.2** Proportions of IS recipients applying for Social Fund loans (within previous 12 months) in the Families and Children Survey 1999-2002

<table>
<thead>
<tr>
<th>Cell percentages</th>
<th>1999</th>
<th>2000</th>
<th>2001</th>
<th>2002</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No grant application</td>
<td>33</td>
<td>37</td>
<td>36</td>
<td>36</td>
<td>35</td>
</tr>
<tr>
<td>Had 1+ successful grant applications</td>
<td>43</td>
<td>37</td>
<td>41</td>
<td>46</td>
<td>42</td>
</tr>
<tr>
<td>Had 1+ grant applications rejected</td>
<td>78</td>
<td>73</td>
<td>68</td>
<td>67</td>
<td>73</td>
</tr>
<tr>
<td>All IS recipients</td>
<td>37</td>
<td>40</td>
<td>38</td>
<td>34</td>
<td>37</td>
</tr>
<tr>
<td>Total IS recipients</td>
<td>1,580</td>
<td>1,345</td>
<td>1,244</td>
<td>1,240</td>
<td>5,670</td>
</tr>
</tbody>
</table>

Note: A small number had both successful and unsuccessful grant applications within the previous year.

Income Support recipients commonly reported problems with managing their money. One in four said they had either some financial problems, or deep problems. Conversely, nearly one in five said they were managing either quite or very well. Those who had been declined for grants were the most likely to report financial difficulties, with non-applicants and successful applicants tending to give rather similar answers (Table A.3).

**Table A.3** Living standards among IS recipients applying for Social Fund Community Care Grants (within previous 12 months) across the Families and Children Survey 1999-2002

<table>
<thead>
<tr>
<th>Column percentages</th>
<th>No grant application</th>
<th>Had 1+ successful application</th>
<th>Had 1+ application rejected</th>
<th>All IS recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage very well</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Manage quite well</td>
<td>16</td>
<td>14</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Get by all right</td>
<td>47</td>
<td>45</td>
<td>39</td>
<td>46</td>
</tr>
<tr>
<td>Don’t do well</td>
<td>10</td>
<td>11</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Some problems</td>
<td>20</td>
<td>21</td>
<td>26</td>
<td>20</td>
</tr>
<tr>
<td>Deep problems</td>
<td>4</td>
<td>6</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Total IS recipients</td>
<td>4513</td>
<td>557</td>
<td>355</td>
<td>5422</td>
</tr>
</tbody>
</table>

Note: A small number had both successful and unsuccessful grant applications within the previous year.
A.1 Other forms of borrowing

Those unable to get Social Fund grants may have elected to apply for a Social Fund loan, or other forms of credit. The breakdown of Social Fund applications has been shown above; the situation regarding other main forms of borrowing is shown in Table A4. Those refused a Community Care Grant were most likely, among other forms of credit, to apply for a Social Fund loan. This was more important than any other single source of credit that was asked about for rejected Community Care Grant applicants – and it is possible that such loan applications accompanied grant applications (or followed shortly afterwards). Their rate of success with loans – 73 per cent in 2001 and 2002 – was the lowest of the groups examined here.

However, among families receiving Income Support, the most common source of credit was mail order catalogues (Table A4). About half the sample (48 per cent) had some outstanding commitments of this type, with most keeping up the appropriate repayments. Those with successful Community Care Grant applications – or who did not make such an application – were in each year the least likely to be getting into credit arrears. Those rejected from the Social Fund grant process were the most likely to be getting into arrears on each of a range of forms of borrowing. They were also the most likely to be using money-lenders to borrow money.

Table A.4 Other loans among IS recipients by application for Community Care Grants (within previous 12 months) across the Families and Children Survey 1999-2002

<table>
<thead>
<tr>
<th>Type of borrowing</th>
<th>No grant application</th>
<th>Had 1+ successful application</th>
<th>Had 1+ application rejected</th>
<th>All IS recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail order arrears</td>
<td>5</td>
<td>7</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Mail order managing</td>
<td>44</td>
<td>34</td>
<td>37</td>
<td>43</td>
</tr>
<tr>
<td>No mail order</td>
<td>51</td>
<td>59</td>
<td>54</td>
<td>52</td>
</tr>
<tr>
<td>Applied for Social Fund loan</td>
<td>35</td>
<td>42</td>
<td>73</td>
<td>37</td>
</tr>
<tr>
<td>** (% accepted)</td>
<td>(93%)</td>
<td>(92%)</td>
<td>(73%)</td>
<td>(91%)</td>
</tr>
<tr>
<td>No SF loan application</td>
<td>65</td>
<td>58</td>
<td>27</td>
<td>67</td>
</tr>
<tr>
<td>Loan from friend arrears</td>
<td>5</td>
<td>5</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Loan from friend managing</td>
<td>18</td>
<td>20</td>
<td>26</td>
<td>19</td>
</tr>
<tr>
<td>No loan from friend</td>
<td>77</td>
<td>75</td>
<td>66</td>
<td>76</td>
</tr>
<tr>
<td>Credit card in arrears</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Credit card managing</td>
<td>9</td>
<td>4</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>No credit card</td>
<td>91</td>
<td>95</td>
<td>93</td>
<td>91</td>
</tr>
<tr>
<td>Money-lender arrears</td>
<td>2</td>
<td>3</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Money-lender managing</td>
<td>5</td>
<td>6</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td>No money-lender</td>
<td>93</td>
<td>91</td>
<td>83</td>
<td>92</td>
</tr>
<tr>
<td>Total IS recipients</td>
<td>4513</td>
<td>557</td>
<td>355</td>
<td>5422</td>
</tr>
</tbody>
</table>

Note: A small number had both successful and unsuccessful grant applications within the previous year. ** This information is only available for 2001 and 2002, not the first two Families and Children Survey years.

A.2 Longer-term patterns

Within the Families and Children Survey, 1014 families have appeared in all four waves and spent at least one wave receiving Income Support. This group may shed some light on longer-term patterns of Social Fund use. Among those taking part in all 4 waves, and receiving Income Support on each occasion, close to half had previously applied for a Community Care Grant, and three-quarters a
Social Fund loan. The figures for other recipients were progressively smaller. Even so, nine per cent of those observed receiving Income Support in just one year out of the four had applied for a grant, and 23 per cent a loan (Table A.5).

Table A.5  Applications for Social Fund grants and loans among IS recipients across the Families and Children Survey 1999-2002

<table>
<thead>
<tr>
<th>Occasions during FACS1-4 when receiving Income Support</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ever applied for a grant</td>
<td>9</td>
<td>19</td>
<td>36</td>
<td>45</td>
<td>32</td>
</tr>
<tr>
<td>Ever applied for a loan</td>
<td>23</td>
<td>39</td>
<td>58</td>
<td>75</td>
<td>56</td>
</tr>
<tr>
<td>Base (in all 4 waves, at least one receiving Income Support)</td>
<td>181</td>
<td>193</td>
<td>200</td>
<td>440</td>
<td>1014</td>
</tr>
</tbody>
</table>

Column percentages
Appendix B
Research methods

The sample for the depth interviews was selected from official records of people who had applied for a Community Care Grant between April 2002 and January 2003 and either had that application turned down or been given a partial award. The records were drawn from two areas:

- an urban area with above-average level of applications for Social Fund Community Care Grants in the North West of England; and

- a non-urban area with below-average level of applications for Social Fund Community Care Grants in the South West of England.

Each person in the sample was sent a letter giving them the opportunity to opt-out of the research. In total, 500 letters were sent out and seven people opted-out of the study at this stage. A further 23 letters were returned because people had moved away. In addition, 15 of the 248 people with partial awards were removed from the sample because the shortfall in their award was less than £50. We did not attempt to make contact with all the remaining 455 people. Others we attempted to contact but did not pursue because the quotas had been met. In total, 48 interviews were achieved, 19 people were contacted but refused to take part, and another four broke appointments and we did not make new appointments because the quotas had been met.

Of the 48 people who were interviewed in depth, 20 had applied for a Community Care Grant and been turned down, and 28 had received a partial award. In addition, 19 had experience of the review process. They were selected to include a mix of men and women, people of different ages, long- and short-term benefit claimants, and people from each of the four main client groups: lone parents, unemployed people, pensioners and disabled people. The characteristics of the people who were interviewed are given in Table B.1.
### Table B.1  Characteristics of the people in the depth interviews

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sex</strong></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>21</td>
</tr>
<tr>
<td>Women</td>
<td>27</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>Under 20</td>
<td>2</td>
</tr>
<tr>
<td>20s</td>
<td>14</td>
</tr>
<tr>
<td>30s</td>
<td>8</td>
</tr>
<tr>
<td>40s</td>
<td>5</td>
</tr>
<tr>
<td>50s</td>
<td>7</td>
</tr>
<tr>
<td>60 or more</td>
<td>12</td>
</tr>
<tr>
<td><strong>Client group</strong></td>
<td></td>
</tr>
<tr>
<td>Lone parent</td>
<td>14</td>
</tr>
<tr>
<td>Disabled</td>
<td>9</td>
</tr>
<tr>
<td>Retired</td>
<td>13</td>
</tr>
<tr>
<td>Unemployed</td>
<td>12</td>
</tr>
</tbody>
</table>

The interviews were conducted using a topic guide, a copy of which is given below. Each interview lasted about an hour; interviews were tape-recorded, transcribed and analysed using thematic grids.
**Depth Interview Topic Guide**

1. **Household and personal details**
   - **Age**
   - Family circumstances and any recent changes
   - Health and disabilities
   - Housing tenure and any recent house moves
     - In sheltered housing?
   - Any regular contact with health care agencies, social services or probation service?

   Explore needs for Community Care Grants – with lead in from either health or family circumstances (see criteria below)

2. **To remain/move back into the community rather than enter care**
   - To ease exceptional pressures on families
   - To move back into community after a stay in institutional or residential care
   - To set up home as part of a planned resettlement programme following a period without a settled way of life

   Complete information sheet before moving to next section

3. **Awareness and knowledge of the Social Fund**
   - What do they know about the Social Fund? (unprompted first; then prompted)
     - Knowledge of the three types of discretionary payment available from the Social Fund
     - Where did they get their information?
     - Do they know anyone else who has used the Social Fund?
   - What are their views about applying to the Social Fund?
     - Do they have different views about applying for grants and for loans?
     - How do they feel generally about applying for benefits?

4. **Experience of the Social Fund**
   - How many times have they applied to the Fund and what for?
     - What types of payment have they applied for (a Community Care Grant, a Budgeting Loan or a Crisis Loan)?
     - When and why did they apply?
     - What were the outcomes?

   Details of their most recent application for a Community Care Grant
     - When did they apply?
     - Why did they apply on this occasion?
     - Amount applied for?
     - We will probe any ‘strategies’ used, e.g. applying at certain times of year, for certain items or for more money than they needed

   What other options did they consider or try before applying for a CCG on this occasion? (including Social Fund loans as well as other sources e.g. family, savings, other grants)

   How did they feel about applying? And did they receive any help or encouragement to apply? If yes, source of help.

   What was their experience of the claim process on this occasion?
     - Ease/difficulty of applying
     - How much did they understand about how applications are assessed and decisions reached?

   What was the final outcome of their most recent application for a Community Care Grant?
     - Refused or accepted?
     - If accepted, full amount or a partial award?

   **Review process**
   - Knowledge of review process and sources of information
     - NB Use these 2 standard prompts here
       - ‘If you have had an application for a Community Care Grant refused, is there anything more you can do or do you have to accept the decision?’
       - ‘Did you know that you could ask for a review of the decision to turn down your application?’
     - Double check whether they have requested a review (this will also be on the sampling sheet)

   **Probe for applicants who KNEW they could request a review and DID so**
   - Knowledge of review process and sources of information
   - Reasons for requesting a review
   - Views and experience of the review process, (including internal reviews and the Independent Review Service if appropriate)
   - Outcome of review(s) and views about this

   **Probe for applicants who KNEW they could request a review and did NOT**
   - Knowledge of review process and sources of information
   - Why did they not request a review?
Probe for applicants who did NOT KNOW they could request a review

Did they accept the decision or have they considered taking the matter further?

If they had known they could ask for a review might they have done so? How would they have liked to be informed?

CHECK SAMPLING DETAILS

if application finally refused go to section 5

if given a partial award go to section 6

5 Outcomes of being refused a Community Care Grant

What other options were open to them when they were refused a CCG?

Go without/Buy second-hand/Borrow/Apply for a Social Fund loan/Other course of action

• And which did they actively consider?

• What did they decide to do, and how did they reach this decision?

Probe If they went without the items applied for:

Impact of going without

Will they buy in the future? How?

Probe If they borrowed the money:

Source used and how chosen?

• Amount borrowed? Enough to meet need?

• Level and period of repayment

• Impact on overall financial situation

Probe If they applied for a Social Fund loan:

Obtain details of application and whether successful

ALL

Would they apply to the Social Fund again? Grant or loans?

Go to section 7

6 Outcomes of receiving a partial award

How much did they get?

• How does this compare with the amount they thought they would receive?

• Double check the extent of the shortfall

What options were open to them to make up the shortfall?

Buy fewer items/Buy second-hand/Borrow to make up the shortfall/Apply for a Social Fund loan/Other course of action

• What did they decide to do, and how did they reach this decision?

Probe If they went without the items applied for:

Impact of going without

Will they buy in the future? How?

How did they spend the CCG money?

Probe If they borrowed the money:

Source used and how chosen?

• Amount borrowed? Enough to meet need?

• Level and period of repayment

• Impact on overall financial situation

Probe If they applied for a Social Fund loan:

Obtain details of application and whether successful

ALL

Would they apply to the Social Fund again? Grant or loans?

7 Expenditure and money management

How easy do they find it to make ends meet?

• What income do they have? Use Show Card A and complete information sheet to record sources of income and overall net income)

• Do they get any financial help from families or friends?

• Are any of their household bills (rent/mortgage, fuel bills, council tax, water) especially high and putting a strain on their budget?

• Do they have any other regular outgoings that put a strain on their budget? (eg large credit commitments; maintenance to ex-partner, child care etc)

• Do they ever need to cut back on items?

• Do they ever manage to put any money by? How much do they have saved? (use Show Card B if unable/unwilling to give amount)
8 Credit

What is their overall attitude to borrowing?
Are they using any credit currently?

Users:
- What types of credit? Using the prompt sheet and recording details on information sheet
- For what kind of things (essentials or ‘luxuries’)?
- How much do they owe in total? (use Show Card C if unable/unwilling to give amount)

Non-users:
- Reasons for not using
- Use in the past
Are there any types of credit they would never use? Why?
- Are there any things they would not be prepared to borrow money for? Why?

9 Experience of other grants

Have they ever applied for grant from a source other than the Social Fund?
- What for? Amount? Who from? What was the outcome?
- Experience of claiming compared with CCG application

10 Close

Is there anything else they would like to say about applying to the Social Fund for a CCG or how the process might be improved?

BACKGROUND INFORMATION SHEET

<table>
<thead>
<tr>
<th>Age</th>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single person, no children</td>
</tr>
<tr>
<td>Couple, no children</td>
</tr>
<tr>
<td>Lone parent</td>
</tr>
<tr>
<td>Couple with children</td>
</tr>
<tr>
<td>Write in numbers and ages of children</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing tenure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outright owner</td>
</tr>
<tr>
<td>Mortgagor</td>
</tr>
<tr>
<td>Social tenant</td>
</tr>
<tr>
<td>Private tenant</td>
</tr>
<tr>
<td>Lives in someone else’s household</td>
</tr>
<tr>
<td>Lives in sheltered housing?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>State retirement pension + MIG only</td>
</tr>
<tr>
<td>JSA/IS/MIG only</td>
</tr>
<tr>
<td>Employment</td>
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**Credit**

**Cash Loans**
- Loan from a company that collects the repayments at your home (e.g. Provident)
- Bank or building society loan (but NOT a mortgage)
- Loan from a pawnbroker
- Payday loan from a cheque cashier (e.g. the Money Shop)
- Any other cash loan from a finance house or other company

**Goods or services bought on credit**
- Repayments on things bought from a mail order catalogue
- Repayments on things bought from a company that collects the repayments at your home (e.g. Shopacheck)
- Hire purchase or other credit that was provided by a shop or dealer that sold you goods on credit
- Rental purchase agreement (e.g. through a company like Crazy George’s or Brighthouse)
- Credit provided by a supplier of services (e.g. double glazing, dentist)

**Revolving credit**
- Credit cards - how many? For each:
  - used and settled in full each month
  - used but not settled in full each month
  - not used/used only for emergencies
- Store cards - how many? For each:
  - used and settled in full each month
  - used but not settled in full each month
  - not used/used only for emergencies

**Overdraft facilities**
- currently overdrawn on an authorised overdraft facility
- currently overdrawn, but unauthorised
- has authorised facility but not used/used only for emergencies

**Any other loans or credit?**

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**SHOW CARD A: SOURCES OF INCOME**

- State retirement pension + MIG only
- IS/MIG only
- Employment
- Interest from savings or investments
- Occupational pension

**Income from lodgers**

**Regular contributions from family/friends**

- Other social security benefits
  - Disability Living Allowance
  - Attendance Allowance
  - Incapacity Benefit
  - Severe Disablement Allowance
  - Widows/Bereavement Benefit
  - Child Benefit
  - Any other social security benefits

- Anything else

**SHOW CARD B: CREDIT**

- Nothing
- Less than £100
- £100-£500
- £500-£1,000
- £1,000-£2,500
- More than £2,500
SHOW CARD B: SAVINGS

- Nothing
- Less than £100
- £100-£500
- £500-£1,000
- £1,000-£2,500
- More than £2,500

TYPES OF CREDIT: READ OUT

Credit

Cash Loans
- Loan from a company that collects the repayments at your home (eg Provident)
- Bank or building society loan (but NOT a mortgage)
- Loan from a pawnbroker
- Pay day loan from a cheque casher (eg the Money Shop)
- Any other cash loan from a finance house or other company

Goods or services bought on credit
- Repayments on things bought from a mail order catalogue
- Repayments on things bought from a company that collects the repayments at your home (e.g. Shopacheck)
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  - used and settled in full each month
  - used but not settled in full each month
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- Store cards – how many? For each:
  - used and settled in full each month
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  - currently overdrawn on an authorised overdraft facility
  - currently overdrawn, but unauthorised
  - has authorised facility but not used/used only for emergencies

Any other loans or credit?
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