

## **Aberlour, Child Poverty Action Group & One Parent Families Scotland Joint Briefing Paper**

### **The Scottish Welfare Fund**

**October 2020**

#### **Summary**

Covid-19 has created ever greater need amongst struggling families affected by the financial impact of the pandemic. Thousands of additional families across Scotland have been looking for financial assistance from the Scottish Welfare Fund as a crucial lifeline during this period of financial uncertainty.

The additional demand caused by the pandemic has exacerbated existing issues and resulted in additional challenges for families relating to the accessibility and administration of the Fund. Families supported by Aberlour and One Parent Families Scotland have highlighted issues and difficulties for families they work with in being able to access the Scottish Welfare Fund, including: apparent suspension of Community Care Grants; accessibility issues regarding the application process; erroneous or lack of up to date information on local authority websites; limited knowledge or awareness of the Scottish Welfare Fund locally.

#### **Key recommendations:**

- Ensure Community Care Grants remain open to applications across all local authorities;
- Simplify the application process;
- Update and revise guidance for local authorities;
- Better promotion of the Scottish Welfare Fund nationally and locally;
- Improve data recording to include rejected or unsuccessful applications to the Scottish Welfare Fund;
- Consider delivering the Scottish Welfare Fund through the national agency Social Security Scotland.

#### **Introduction**

The additional £45 million investment in the Scottish Welfare Fund (SWF) in response to Covid-19 was widely welcomed and much needed. However, during the pandemic charities and anti-poverty organisations have become concerned about issues and challenges many families across Scotland are experiencing accessing SWF. Since lockdown, organisations such as Aberlour and One Parent Families Scotland (OPFS) have seen an increase in need for financial support and a corresponding rise in applications to their own hardship funds.

Over the last six months Aberlour has supported 2,131 families, including 4,085 children, through its Urgent Assistance Fund. More than £500,000 has been distributed to families in urgent need via small grants for basic essentials, such as food, prepay power cards, white goods, children's clothing, beds and bedding. In addition, Aberlour has supported more than 12,000 additional children, young people and parents previously unknown to their services with food parcels and hot meals.

During lockdown OPFS distributed energy grants with a total value of £238,857 to 4,738 single parent families (averaging £50 per family) and grants for essentials and emergencies worth £138,476 to 712 families across Scotland. 6,000 essential packs (food items, vouchers, school uniforms, meals) were provided to over 1,000 families. Working with donors and funding of £25,000 OPFS have secured 240 laptops/tablets and 120 Broadband connections for families we work with. Similarly, Aberlour, in partnership with Children 1<sup>st</sup> and the Scottish Government through the Connecting Scotland initiative, have provided more than 200 laptops and devices, as well as data packages, to children and families across Scotland experiencing digital exclusion.

OPFS local services saw a 250% increase in demand over the same period last year. Local teams have conducted 12,057 well-being calls, one to one virtual meetings and contacts with single parents and received 516 new referrals.

An increasing number of applicants to both charities' hardship funds have unsuccessfully applied to SWF first, either applying for Crisis Grants for financial support or for CCGs for essential goods and items. Aberlour alone has seen a 1400% rise in applications to its own Urgent Assistance Fund during the pandemic. Around 10% of applicants to Aberlour's fund reference an unsuccessful application to SWF in the same period prior to applying to Aberlour for assistance. This has been spontaneous, unprompted self-reporting when applying to Aberlour and is likely, therefore, to be an underestimate.

The first-hand experiences of families who have been unsuccessful in accessing SWF, and the circumstances of many more who have not applied to SWF at all but have received financial support from these charitable hardship funds, point to a number of concerns regarding the accessibility and administration of SWF locally during the pandemic. In addition, increased applications to the funds administered by charities place further pressure on the limited resources available through these charitable hardship funds, preventing organisations from reaching more families who have nowhere else to turn for financial support and who may not be eligible for support from SWF, such as families with 'no recourse to public funds'.

In many cases SWF does not appear to be acting as the safety net it is intended to be for some families in urgent financial need. The experience of organisations working directly with those families and providing help and support, such as Aberlour and OPFS, is that families are turning to charities and other support organisations unaware that they may be eligible to receive support from SWF. Many of the issues reportedly experienced by families supported by Aberlour and OPFS locally are consistent with those highlighted by the Poverty and Inequality Commission's recent briefing paper on the role of SWF during the Covid-19 pandemic<sup>1</sup>.

### **Key Issues and Challenges**

Some of the key issues and challenges in accessing SWF reported by families, and by those organisations which support them, include:

- apparent suspension of the CCG element of SWF in some areas;
- accessibility issues regarding the application process;
- erroneous or lack of up to date information on local authority websites;
- limited knowledge or awareness of SWF locally.

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<sup>1</sup> <https://povertyinequality.scot/wp-content/uploads/2020/08/Scottish-Welfare-Fund-briefing-.pdf>

We recognise that some of the issues outlined regarding SWF have persisted since before the pandemic. The work undertaken by Child Poverty Action Group, Nourish Scotland, Oxfam Scotland and Poverty Alliance, through their joint A Menu For Change programme<sup>2</sup>, have previously highlighted issues in relation to the accessibility and administration of SWF. The current crisis has seemingly magnified these issues at a time when families in urgent financial need should find it easier to access support through SWF, but many are experiencing additional and increased challenges in getting the help they need.

### **Apparent suspension of Community Care Grants**

Amongst those families Aberlour has supported who have unsuccessfully applied to SWF for CCGs, most have been refused due to the CCG element of the fund reportedly being 'closed' or 'suspended'. This is most prevalent in one of the country's largest local authorities. Many supporting organisations are reporting that they are hearing by word of mouth that this is the case, and therefore are not advising or supporting families to apply to the SWF currently.

From the available local data held by Aberlour and OPFS, one local authority accounts for nearly all instances of unsuccessful 'closed/suspended' CCG applications and more than half of all unsuccessful applications to SWF amongst families they support. It has been reported locally those supporting families to access Aberlour and OPFS hardship funds that this local authority stopped processing CCGs in order that all available staff could process Crisis Grants instead, however this has not been disclosed publicly and no publicly available information advises this is the case.

### **Accessibility**

Across some local authorities, the application process for SWF is creating further barriers. Some local authorities appear to have moved to online applications only, which discriminates against families who are digitally excluded with limited or no access to devices or data.

In addition, navigating many local authority websites to access the relevant SWF pages and information can be convoluted and unclear, and the language and terminology is often inaccessible and confusing for applicants. In some instances, applications online appear to be time limited and have to be completed within a twenty-minute window. Alternatively, some local authorities are processing telephone only applications. However, it is reported that phone lines are regularly busy and advisors unavailable, and not all phone numbers are freephone numbers creating further costs to families already struggling financially.

### **Information**

While SWF is promoted on local authority websites, it is generally not well advertised and information regarding SWF appears out of date or incorrect. One local authority website describes SWF as a 'new' fund despite it being established in 2013. In most cases, information provided does not appear to have been updated to reflect current circumstances.

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<sup>2</sup> <https://amenuforchange.files.wordpress.com/2020/01/a-menu-for-change-scottish-welfare-fund-briefing-.pdf>

There is little or no reference to the pandemic in relation to SWF on most local authority websites. However, one local authority does highlight that there may be a delay in processing Crisis Grants due to the pandemic. Two further local authorities have highlighted on their SWF webpages that additional money has been received from the Scottish Government for the fund. However, most still contain incorrect information regarding eligibility criteria and do not reflect updated guidance information from the Scottish Government that the pandemic constitutes 'exceptional circumstances', and consequently a relaxation of eligibility for those who have made previous SWF applications.

In addition, there is an absence of accessible information for applicants who may have limited literacy skills or for whom English is a second language. Aberlour has seen a significant rise in applications to its fund from within the BAME community, however no local authorities appear to provide accessible or translated information regarding SWF on their websites.

### **Knowledge and awareness**

A lack of promotion of SWF nationally and locally has resulted in limited knowledge or awareness of the fund, both amongst families who may be eligible for support SWF and also amongst organisations that provide support to families. Based on the evidence provided through their own applications processes, most applications to charitable hardship funds would meet the criteria for SWF, however reportedly the majority of applicants, and a surprising number of sponsoring organisations, often have little or no awareness of SWF.

### **Further issues and challenges reported by families, practitioners and support organisations:**

#### Accountability

It is unclear what measures and mechanisms the Scottish Government is using to ensure transparency and accountability regarding the appropriate administration of SWF across Scotland.

#### Organisational access

Housing associations have reported successfully supporting new tenants in accessing SWF with little difficulty to furnish new tenants' homes. This is in contrast to the range of issues and challenges outlined that individuals report they experience in accessing SWF for CCG, Decisions should not be dependent on whether an organisation is supporting the making of an application or an individual is making an application to SWF on their own.

#### Eligibility

At least one local authority has an eligibility checker on their website as part of the SWF application process, which can't be bypassed, seeking information not relevant to eligibility, and another asks if applicants have received a food parcel, preventing applications from proceeding without providing this information. It does not appear that decision makers are having regard to the guidance on use of CCG to support families facing exceptional pressure.

### Quality and choice

The quality of goods supplied through CCGs varies across local authority areas, but a number of local authorities offer no choice to applicants when applying for furniture. Applicants have highlighted that *“everyone gets the same brown couch that the homeless flats have”* and that the quality of items is reported as ‘poor’ and stigmatising.

### Personal information

It has been reported to Aberlour that in one local authority SWF administrators have accessed individual social work records to seek further information before making a decision regarding an individual’s SWF application. This would appear to be a breach of data protection regulations, regarding the sharing and use of confidential personal information in a non-consensual way.

### Funding

Despite the further investment in SWF by the Scottish Government, the most recently published SWF figures<sup>3</sup> indicate a substantial reduction in the number of CCGs provided during the pandemic, as well as a reduction in the total amount of money provided via SWF across both Crisis Grants and CCGs for the same period last year. However, as highlighted, many organisations are seeing a rise in levels of need for urgent financial support for families across Scotland. This indicates that the crucial funding made available by the Scottish Government to address increased levels of need as a result of the pandemic is not all getting to those it is intended to help.

### **Good Practice**

There are examples of good practice locally in relation to the administration of SWF. One local authority is accepting telephone applications on any given day, and also offers a call back option for applicants. Families who have successfully applied to SWF have reported that they were surprised at how relaxed the process was in comparison with pre-lockdown.

There have been instances of a families accessing support three times in a two-month period. In this same local authority, parents have reported being paid in cash straight into their bank accounts, rather than receiving food or supermarket vouchers or having their energy topped up remotely. This has been much easier and less stigmatising for families.

Such examples and evidence of good practice should be shared and included in strengthened guidance to promote greater consistency in how SWF is managed across local authorities.

### **Key Recommendations**

We believe accessibility to and the administration of Scottish Welfare Fund could be improved by:

- Ensuring Community Care Grants are open for applications across all local authorities for all those who may be eligible for support, including families under exceptional pressure;
- Simplifying the application process to ensure it is consistent across local authorities, easily accessible and includes easy read information, including information available in relevant languages;

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<sup>3</sup> <https://www.gov.scot/publications/swf-monthly-management-information/>

- Revising and updating guidance for local authorities regarding the accessibility and administration of SWF to improve consistency of decision making and promote good practice across all areas;
- Better promotion of SWF nationally and locally to promote knowledge and awareness of the fund amongst the general public;
- Improving data recording to include rejected or unsuccessful applications to SWF to better understand why applicants have been unsuccessful and ensure consistency of decision making locally;
- Consider delivering SWF through the national agency, Social Security Scotland, to improve administration of the Fund across Scotland.

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