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# Experiences of the Scottish Welfare Fund



**EQUALITY, POVERTY AND SOCIAL SECURITY**



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# Background

The Scottish Welfare Fund is a grant based scheme run by the 32 local authorities, using statutory national guidance.

The Fund is designed to provide a safety net for people living on low incomes in Scotland. The fund has been running since April 2013 and has two parts:

- The Crisis Grant, which aims to help people who are in crisis because of a disaster or emergency (such as fire or flood, or if they have had to face an unexpected expense); and
- The Community Care Grant which is to help vulnerable people to set up home or continue to live independently within their community, for example where there is a risk of homelessness.

Between December 2018 and January 2019, Scottish Government ran a self-selecting survey to gather experience and views of the Scottish Welfare Fund. It was sent to all members of the Social Security Experience Panels and was circulated to other potential applicants to the Fund through stakeholder organisations. This report is on the findings from this survey. Views in this report may reflect different practice by different local authorities.

## Summary

Most respondents who had applied for Scottish Welfare Fund said that they found out about the Scottish Welfare Fund through a support and advice service, through friends or family, or online.

A number of the respondents who had not applied for the Scottish Welfare Fund said that they weren't aware that it was available. Some of these said that they would have found it helpful to know about the fund and believed that it could have helped them.

Most respondents applied for the Scottish Welfare Fund either over the phone or online, some applied by post, and a small number applied in person at their council office. More than two in five respondents said that the process of applying for Scottish Welfare Fund was "difficult or very difficult". Over a quarter said that it was "neither easy nor difficult" and over a quarter said that it was "very easy or easy".

Among those who had been unsuccessful in their application, most said that they didn't understand the reason from their decision letter. Others felt that decisions were inconsistent or unfair. A number of respondents spoke about a lack of clear information about applications and decisions, or felt that their personal circumstances were not considered.

A number of respondents described positive experiences of applying for Scottish Welfare Fund. Reasons included having a choice of how to apply, finding the process simple and quick, and finding staff to be helpful and supportive.

Others described less positive experiences and highlighted a number of areas where they felt that the process could be improved. This included improving the information available about Scottish Welfare Fund, faster processing times and ensuring consistency about how the fund works across different areas. Other areas mentioned included ensuring staff are supportive and understanding, making sure that the fund is equipped to meet the needs of disabled applicants and can be flexible to individual circumstances – including in terms of how payments are made.

## About the research

This report details the key themes which emerged from a survey carried out in Scotland between 6 December 2018 and 17 January 2019. Respondents could complete this survey online, over the phone or on paper.

The survey included questions on:

- How the respondent had heard about the Scottish Welfare Fund
- Their experiences of applying for the Scottish Welfare Fund
- Things that worked well about the Scottish Welfare Fund
- Things that could have improved their experience of the Scottish Welfare Fund.

Those whose said that they didn't have experience of applying for Scottish Welfare Fund were also given the opportunity to feed in their views, which included comments around their awareness of the fund or any barriers they had faced to applying.

## About the participants

171 people responded to this survey from across 30 of the 32 Local Authorities in Scotland.

106 respondents said that they had experience of applying for the Scottish Welfare Fund. This report will focus primarily on the responses of those 106 respondents, however those who had not applied for the Scottish Welfare Fund were given the opportunity to feed in their comments and these are included in the qualitative analysis in this report.

In this report, we have included percentages to give a sense of proportion, but it should be borne in mind that these refer to only these self-selecting responses and should not be taken to represent the views of everyone who has applied for Scottish Welfare Fund.

Of the 106 with experience of applying for the Scottish Welfare Fund, a quarter (25 per cent) said that they had applied for the Crisis Grant only and more than a

quarter (28 per cent) said that they had applied for the Community Care Grant. One in five (twenty per cent) said that they had applied for both the Crisis and Community Care Grants. Two in five (40 per cent) said that they had applied for the Scottish Welfare Fund but that they didn't know what type of grant it was for, this included some respondents who had also said they had applied for the Crisis or Community Care grants. Where applicants are unclear what they have applied for, it is possible that their answers may relate to Crisis Grants and Community Care Grants provided previously by the DWP under the discretionary Social Fund.

More than two in five (44 per cent) of respondents said that they received "some" of what they applied for (for example if they got a payment that was less than what they applied for or if they only received some but not all of the items they applied for) (n=98). Three in ten (30 per cent) said that they received everything that they applied for. More than a quarter (27 per cent) said that their application was not successful.

Just over one in five (21 per cent) respondents who had previously applied for Scottish Welfare Fund said that they had appealed a decision on an application<sup>1</sup>. Around one in eight (12 per cent) said they had appealed unsuccessfully. One in twelve (8 per cent) said they had appealed successfully. As noted above, these figures are included to give a sense of proportion only, and should not be considered representative of all Scottish Welfare Fund applicants.

## Finding out about the Scottish Welfare Fund

The most common way that respondents said that they found out about the Scottish Welfare Fund was through "another organisation or advice service" (33 per cent), other than Citizens Advice Scotland. This is followed by one in five (20 per cent) who said that they heard about it through a friend and family member. One in six (17 per cent) said they saw information about it online.

**Table 1 (n=106)**

Where did you find out about the Scottish Welfare Fund?	
Through another organisation or advice service	33%
Through a friend/family member	20%
I saw information about it online	17%

<sup>1</sup> SWF operates a two tier review process, with the first tier being provided within the Local Authority and the second tier being an independent review by the Scottish Public Services Ombudsman. The survey questions asked about appeals and did not distinguish between the two tiers.

Somewhere else	14%
From DWP	13%
From Citizens Advice Scotland	7%
I saw a leaflet or poster with information about it	2%

Among those who said that they found out about the Scottish Welfare Fund from “somewhere else”, respondents mentioned sources that could also be counted in the categories provided - local Welfare Rights services, online search engines, or other local support services.

Almost four in five (79 per cent) of respondents said that they had not seen any leaflets or posters advertising the Scottish Welfare Fund. Just over one in five (21 per cent) said that they had seen posters or leaflets. Respondents who had seen posters or leaflets said that it was in a Citizens Advice Office, in a local authority office, in a library, or somewhere else including local charities, housing associations, health settings or through Welfare Rights.

A number of the respondents who had not applied for the Scottish Welfare Fund said that they weren’t aware that it was available. Some had a perception that it had not been publicised. Some of these said that they would have found it helpful to know about the fund and believed that it could have helped them.

It seems the majority of people who may be entitled to help are the last ones who seem to find out about it and how to go about it...it's like nobody wants to let you know unless they have to.

I wasn't aware the Fund existed, my local Council has certainly never publicised it. I think making sure that knowledge of the Fund is disseminated to those who may need it or be entitled to apply to it is essential.

There should be a proactive structure to this facility. Possible users should be actively identified and encouraged to apply i.e. homeless people, those at risk of homelessness, where a family member dies, people registered with social work etc.

## Applying for Scottish Welfare Fund

More than a third (35 per cent) of respondents said that they applied for the Scottish Welfare Fund over the phone. A third (32 per cent) applied online, and more than a quarter (27 per cent) applied by completing and posting an application. Around one in fifteen (6 per cent) respondents applied in person at a council office.

One in three (30 per cent) of respondents said that they needed support to help apply for the Scottish Welfare Fund. Respondents said that they got support from their local authority, Citizens Advice Scotland, a family member, partner or other relative, a health professional, a voluntary organisation or charity, a housing officer or support worker, or a Welfare Rights Officer.

More than two in five (45 per cent) of respondents said that the process of applying for Scottish Welfare Fund was “difficult or very difficult”. Over a quarter (27 per cent) said that it was “neither easy nor difficult” and over a quarter (28 per cent) said that it was “very easy or easy”.

A number of respondents described challenges with the application process or their interaction with staff.

The online application runs fairly well but can be pretty daunting when you are being questioned on the phone and make you feel like you have done something wrong for being in the position you find yourself faced with.

## Understanding the decision about your application

Among those who said that their application was unsuccessful or that they didn't receive everything that they had applied for (64 respondents), almost four in five (78 per cent) said that they did not fully understand why from the decision letter. Just over one in five (22 per cent) said that they did understand the reason.

Respondents described feeling that decisions were unfair or inconsistent. In particular, some felt that they were unable to get the grant because they didn't fit the right criteria, without consideration for their individual circumstance or need. This may reflect the eligibility criteria set out in the regulations and statutory guidance for the Scottish Welfare Fund.

I felt that because I didn't know what I was doing, because I'm not on tons of benefits, that I was an easy fail. It didn't matter that I needed the money, I wasn't on their social lists or whatever so that was that.

Apparently as I wasn't just out of hospital or prison I was not eligible for the money

There was no letter - I was told on the phone that the fund could not help because it did not cover heating bills like mine.

Others felt there was a lack of clear information about what is available and the relevant criteria – this was raised in relation to both information available before applying, and in terms of decision letters.

I had been advised by a welfare officer my savings might be disregarded because a lot of it was a benefits back-payment. This didn't turn out to be the case. No explanation was provided in the feedback letter I received other than I had too much in cash/savings.

Some said that they either hadn't received a decision letter, or that their letter was difficult to read and needed to be in plain English.

In plain English would have made a difference. If you have learning difficulties it makes it near impossible to understand

I didn't even get to give my circumstances over the phone, I was just told that as I was single I did not qualify. Now I know to demand a letter confirming the "Decision"

Only one in eight (12 per cent) respondents said that they had unsuccessfully appealed an application for Scottish Welfare Fund<sup>2</sup>. Of these respondents, all said that they did not fully understand the reason why their appeal was unsuccessful.

These respondents felt that individual circumstances were not taken into account, for example lack of, or inadequate regular income due to an ongoing appeal against a Department for Work and Pensions decision. Others felt that they were not listened to during the process.

The appeal took what the council employee said as factual and at no point made any attempt to get more information from myself.

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<sup>2</sup> SWF operates a two tier review process, with the first tier being provided within the Local Authority and the second tier being an independent review by the Scottish Public Services Ombudsman. The survey questions asked about appeals and did not distinguish between the two tiers.



# Positive Experience of applying for Scottish Welfare Fund

A number of respondents described positive experiences of applying for the Scottish Welfare Fund. This included having a choice of how to apply – including online, over the phone or with support from an advisor.

Being able to apply, with help online to avoid feelings of humiliation and stress through personal contact.

The online form was easy to fill in. The whole process was easy.

Some described the application form as straightforward or short, and said that the process as a whole was easy to navigate.

The process is quite simple, you say what you need and an explanation as to why, then wait for the decision

It was not too complicated for me. It did not take very long before I got a response. I received a personal call to arrange for the delivery of specific items. The amounts/items were not excessive and did not require lots of justification.

Respondents described the process as quick and straight forward in terms of items or payments being delivered, and others spoke about the positive impact that receiving the payment or items had for them.

This was an incredible life changing resource. I cannot express how grateful we are for the assistance given.

It's a great idea to give people on minimum incomes the chance to buy something essential that they couldn't otherwise afford.

A number of respondents spoke about staff being helpful and supporting them with the application. Others highlighted support they had received from third sector organisations as helpful in accessing the fund.

I was lucky the person last dealt with was really good and helpful and took the time to explain everything to me.

The member of staff from [my local] resource centre told me everything I was entitled to and helped me fill in the forms.

My experience was very positive. It was dealt with professionally and quickly with respect.

## What could be improved about the Scottish Welfare Fund

### Overall negative experiences

A number of respondents said that there wasn't anything positive about their experience of applying for Scottish Welfare Fund. This included some who disagreed with the decision made about their application or felt that the criteria applied were unfair.

Nothing [worked well] I failed to get the grant despite being disabled.

I didn't receive any money despite having no floor coverings etc.

Some felt that the system was unfair, and that certain people were more likely to get help than others.

It is useless and only helps those who get all the help going anyway.

As I said, I didn't get the money, I basically had to go into debt and do without as I didn't know about foodbanks at the time either, it didn't help my depression.

I do not think the fund is accessible to anyone who does not have a social worker, working on their behalf if you do not know THE SYSTEM then you are not a priority.

### Information available

Respondents felt that there was a lack of clear information about how to apply for the fund, what it can cover, who is eligible, or the reasons for decisions once they are made.

The information given was incomplete, incorrect and contradictory. It would have helped if this wasn't the case. Also the criteria [are] being interpreted differently by different council areas.

I didn't realise that the council would buy my carpets and that I had no say in the matter. So, I ordered carpets and then got told I had no right to do that and that my application would be marked as withdrawn as I had negated it. I had no idea what to do next and a friend lent me money.

Nobody seemed willing to tell you about the scheme , it was only through pure luck as i was trying to find out where the nearest foodbank was that a friend told me about the scheme.

Some respondents spoke about challenges with the system itself, in particular not being able to use certain application channels, delays in getting through on the phone, or finding the system as a whole overly complicated or burdensome.

Being told I had to make a phone[call], the woman on the phone making me feel uncomfortable, being given a tiny amount of money, having to go to my local shop to get the money. It was all horrible.

Less questions that I felt were personally intrusive. I appreciate that these are public funds and care must be taken to avoid fraudulent applications, but I felt having to provide bank statements and other screen shots a bit OTT. I can only speak for myself but I was £500 overdrawn at the bank, I found having to make an application for a crisis grant to be a humiliating experience. I would not put myself through that unless I had no other option.

Others described a sense of stigma around applying for the Scottish Welfare Fund. In particular feeling that the process was “degrading”.

Felt too much like begging. Looked at the council website and could not find my way into it. So I just went without.

## **Processing time**

Whilst some respondents said that the process and payment time was quick, others felt that it was too slow or that it should be possible for some applications to be “fast tracked”, and for payments to be issued “within hours not days”.

The length of time it took to process was almost a month. Living with a child for 23 days without a fridge, cooker or any furniture was really difficult.

## **Lack of consistency in how the fund is managed**

Others suggested that they felt the information and guidance available was inconsistent across different Local Authority areas, or that they had found it difficult to find out about what support was available to them.

Different information from different local authorities

Others felt that that there is a challenge in striking the balance between accessibility and guarding against perceived misuse of the fund.

It actually seemed 'too easy' and could be abused since it did not appear to be monitored. I am aware that some people have relied on it on a number of occasions that might not necessarily be genuine. I imagine it will be difficult to strike the right balance between accessibility and monitoring.

## **Staff behaviour**

A number of respondents also described facing behaviour from staff that they felt to be rude, unhelpful, or lacking in empathy or understanding.

The attitude of the people dealing with the application, they very much looked for reasons to deny the help instead of give it. I was at one point accused that it was my fault for not having enough money, as I decided to pay my rent. I could have not paid rent and would have had enough money for food apparently. Also working between different departments didn't work well at all.

Speaking to someone who had a little empathy would have been nicer. Every time I have applied, I have had to speak to someone who hasn't treated me with much care despite being in a difficult situation.

Some respondents said that the staff member hadn't provided them with information that they would have found helpful, for example the reason for a decision or how to appeal.

Others described finding their interaction with staff to be stigmatising, for example when assumptions were made about them, feeling that they were being blamed for their situation

Don't speak to people as though they are scroungers.

Someone from [my] Council arriv[ed] at my door going from room to room checking if I was telling the truth that I lacked the items that I listed on my community care grant application form. It made me feel like a criminal.

## Accessibility issues

There were also a number of accessibility issues highlighted – this included people with mental health conditions finding the application process overly stressful or distressing, and not being able to have the support of a care worker or advocate. Other issues included exclusions on equipment that is required to meet the needs of certain disabilities or health conditions, and a feeling that the language used in documents associated with the fund (for example forms and decision letters) was too complex and difficult to understand – in particular the need for plain English for people with a disability or health condition that impacts on their ability to read and write.

The form could have included a list of exclusions to getting any help e.g. if you have an accessible kitchen they do NOT provide any suitable white goods to fit it so you are left without any cooker.

## Lack of flexibility

Some felt that the amount that they were awarded was not enough, or that there was not enough consideration for individual circumstances.

Greater flexibility in level of payment, for example an award for 2 weeks seems counter-productive when faced with several weeks delay in universal credit payment

I was having to throw out mattresses due to a mite infestation - they were king size and I could only receive singles so that meant I would have had to get rid of my beds as well, and they were wood and metal so did not need thrown out and they matched my bedroom furniture.

A number of participants spoke about a lack of flexibility in how the fund was administered – in particular not being able to account for individual needs. For example one respondent described having severe anxiety about allowing strangers into their home, so being unable to access the fund because they wouldn't allow someone in to inspect their property.

A particular issue was raised relating to the need for support during the time waiting for Universal Credit payments to start. Respondents spoke about needing to go into debt to survive during this period because they had not been able to get support in other ways.

[I] don't understand the policy of forcing applicants to take 'Govt Debt' in the form of a Universal Credit Advance. If the Scottish Welfare Fund supported me at £32 per week for 5 weeks till 1st UC payment, that would have been £160 in total. I don't think that's a huge amount of money. Now I'll be struggling financially each month for the next year or so paying back the £500 advance. I really don't know how I will manage this and already have to make choices of eat or heat. I'm just grateful that I don't have any children.

## How the fund is paid

A number of respondents described concerns about Community Care Grants being often paid as goods and services rather than as cash payments. These concerns related to the quality of the goods received, a lack of choice, or a feeling that they could have got a better deal through a cash payment – for example by shopping at a charity shop.

Giving the customers the actual money instead of goods they supply as you can find things much, much cheaper and you can shop around more.

The quality of the goods received is not always the best so it's really a false economy

## Next steps

The findings outlined in this report are being used to inform the annual review of the Scottish Welfare Fund Guidance, which is the guidance issued under the Welfare Funds (Scotland) Act, 2015 to Local Authorities who administrate the funds. The guidance is used by decision makers who process applications. Issues raised in the survey have been highlighted in this year's guidance. The findings will also be shared directly with Scottish Welfare Fund teams across Scotland to inform their practice, and with the Scottish Public Services Ombudsman who carries out independent reviews of SWF decisions.

### How to access background or source data

The data collected for this social research publication:

- are available in more detail through Scottish Neighbourhood Statistics
- are available via an alternative route <specify or delete this text>
- may be made available on request, subject to consideration of legal and ethical factors. Please contact [SocialSecurityExperience@gov.scot](mailto:SocialSecurityExperience@gov.scot) for further information.
- cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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