

BRIDGING THE GAP: THE HARINGEY SUPPORT FUND

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About LSE Housing and Communities

LSE Housing and Communities is a research unit within the Centre for Analysis of Social Exclusion (CASE) at the London School of Economics led by Professor Anne Power. CASE is a multi-disciplinary research centre which focuses on the exploration of different dimensions of social disadvantage, particularly from longitudinal and neighbourhood perspectives, examining the impact of public policy. We aim to understand the social dynamics of disadvantaged neighbourhoods; promote models of housing and neighbourhood management; develop ways to support community and resident self-help action, especially in social housing areas; and shape government policy.

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1. Executive Summary

Introduction

LSE Housing and Communities was approached in late 2013 to carry out qualitative research into the Haringey Support Fund. Haringey Council was keen to find out how people felt about the Fund, why there was lower take up than had been expected, and the best ways to target help at the most vulnerable and needy within the borough going forward.

Methodology

This project started in March 2014 and split the work into three parts:

- Part One involved background research and analysis on the Department for Work and Pensions (DWP) Social Fund and the Haringey Support Fund. We also looked into similar schemes operating in neighbouring London boroughs. Detailed analysis of data provided by Haringey and its outsourced provider Northgate assessed how the scheme was working. This part of the study covered the 59 week period of 3,036 applications between 1 April 2013 and 20 May 2014, including those processed by Northgate from 18 November 2013 onwards.
- Part Two was made up of telephone and face-to-face interviews and focus groups with local staff within the borough of Haringey, including those working for the Council and local advice and support services such as housing, Citizens Advice, family services.
- Part Three was 71 qualitative, semi-structured interviews in person and by phone with Haringey residents, both with those who had applied for the Fund (successfully and unsuccessfully) and who hadn't but may have been eligible to do so.

Local Welfare Provision

The Social Fund provided by the DWP was abolished on 1st April 2013 as part of the Welfare Reform Act 2012. Local authorities were then tasked with taking on responsibility for the Crisis Loans and Community Care Payment elements of the Social Fund through their own local welfare provision. The new local welfare assistance was designed to meet local needs and priorities with the acknowledgement that there is **no statutory duty requiring local authorities to deliver the service**. Furthermore, in keeping with the wider Localism agenda introduced by the Coalition Government from 2010, funding was not to be ring fenced, enabling local authorities the freedom to deliver and link with their own existing services as was appropriate according to local needs and demand.¹

The main principles of the Haringey Support Fund scheme introduced in April 2013 are:

¹ DWP: Local welfare assistance to replace Social Fund Community Care Grants and Crisis Loans for general living expenses, Equality impact assessment October 2011

- it operates at the discretion of the Council;
- people do not have a statutory right to an award;
- the total amount of money available to applicants in a financial year is cash-limited.

The scheme has been designed to increase financial independence and decrease formal support and is intended to avoid duplicating provision that is delivered already elsewhere in the borough. The Council currently views this as an interim scheme that will be monitored and assessed in planning how it will work going forward.

How is the Haringey Support Fund working

Our analysis of how the Support Fund is working, based on data provided by Haringey and Northgate showed the following:

- Overall decisions are made quickly, with few cases remaining unresolved more than five days after an application has been received.
- The average rate of awards to applications is 37%, although Haringey applications were more likely to have been successful than Northgate are now (Northgate = 32%).
- The average Community Care award is £459; and the average Crisis award is £80. Community Care awards make up 61% of all awards (but 23% of Northgate awards).
- 45% of awards are for amounts less than £100; and 11% for amounts over £800.
- Around 40% of awards concern *immediate food and money emergencies*; the other main categories of *remaining in the community* and *resettlement into the community* are equally split at about 30% each.
- Households who are couples are less likely to get awards than single person headed households.
- People with long term illnesses, mental health problems, blindness or deafness are more likely to be successful.
- There is a very low rate of application from Asian applicants; and people with learning difficulties or whose language is not English are more often refused; but there are no statistically significant biases towards any ethnicities or faiths amongst applicants.

Findings from Interviews

Consistent responses were given by both Haringey residents who were successful in their applications and those who were not. For example:

- people generally sought help from the same places – friends and family, the Council, Job Centre Plus and Citizens Advice;
- people applied to the Fund most often for furniture, food and utilities

There were also differences; unsurprisingly more than half (56%) of those who were successful found the process either good or excellent. For those who were unsuccessful less than a quarter (23%) felt this way with over a third of unsuccessful applicants (38%) feeling it was bad or terrible. Most of those who received an award felt that the process was fair whilst only one unsuccessful applicant felt that way. Suggestions for change to improve the system centred on more personal, face-to-face contact and speeding up the process, in addition to improving communication once awards were made and extending the limited choice and quality of goods people were able to access from specific shops.

Almost all applicants felt that the Fund should be continued, mostly as a means to assist the most vulnerable and those with least means in a crisis of unexpected time of difficulty. Interviewees identified the potential for Haringey to make improvements to the Fund including:

- providing more choice and flexibility in how awards can be made;
- more personal contact – more “sympathetic” staff;
- clearer explanation of eligibility criteria;
- better publicity of the scheme, including posters and leaflets across the borough and in council buildings, and better information sharing with key agencies working with vulnerable people such as housing and social services.

We also spoke to representatives of local organisations working within Haringey. The key headlines from these staff interviews are:

- there is a need for an emergency payment or local welfare provision fund in Haringey;
- the current system of online and phone applications can present problems for vulnerable people in particular, and also for others;
- a local presence would allow for a more joined up system that could help address underlying issues more quickly and effectively;
- there is a lack of knowledge and confidence amongst client facing advisers about the Fund and a feeling that it needs to be better advertised in the borough.

Conclusions and Recommendations

There is an overall **need for a scheme to meet urgent, unexpected, and unusual needs**. We therefore **recommend** that as a starting point Haringey continue with a scheme of this type.

NATURE AND LEVEL OF AWARDS

We **recommend** that Haringey:

- reviews its current guidance to Northgate on the criteria and level of awards, with a view to considering more generous levels where circumstances warrant it;
- reviews the structure of data collection by Northgate so that it can provide information more in-line with the formal structure of the scheme (and in particular in relation to the type of vulnerability and priority circumstance) as well as taking measures to improve the rate of provision of diversity and disability information on applications. This will permit greater and simpler understanding of the patterns of awards and refusals going forward;

- seeks to increase the number of appropriate applications by reviewing the way the scheme is linked into local communities, other Council services and wider local needs, primarily in accordance with the more specific recommendations below on the administration of the scheme. This can be in the context of a wider review of options for 2015-16 and thereafter;
- initiates specific tracking of clients post award/refusal in order to provide more systematic evidence of the impact of the decisions (including whether applicants remain in the community for a significant period, become homeless, are hospitalised and other similar priority outcomes). This will build a better understanding of the cost effectiveness of the scheme (and any future variants of the scheme).

ADMINISTRATION OF THE SCHEME

Given the lower than expected level of applications and awards and the expected context of similar or increasing levels of local need, how can the scheme more effectively target and reach those it is intended to help? Furthermore, in relation to all local residents who have contact with the scheme or are potential applicants, how can the nature of the scheme, the criteria for awards, the application process, the delivery of the award, and the reasons for the decisions made be more clearly and efficiently administered.

We are conscious that Haringey has limited administrative resources to devote to the scheme, and that increasing numbers of inappropriate applications would add to this burden, as would dealing with each application in person. Consequently we **recommend** that Haringey:

- work with existing statutory and voluntary agencies to develop a simple but extremely clear means for receiving priority applications from residents with a high chance of success from agencies granted “trusted partners” status;
- as part of this develop a continuing dialogue with these agencies and partners around the eligibility criteria and priorities for the scheme with a view to simplifying and focusing them more on current pressing local needs;
- provide more publicity / advertising of the Fund and more training and knowledge sharing for Council staff in Customer Service Centres, housing, social services and external organisations such as Citizens Advice, Probation Services and other charities working with vulnerable residents.

Our evidence from interviews with residents suggests that the route of using third party agencies only works where people are in contact with them, and many people are not. There is therefore a wider need for publicity to reach these residents, though this must be clear and targeted.

Evidence from the interviews also identifies concerns about the current system of phone and online applications. Many residents would prefer more face-to-face contact and a chance to explain their situation more comprehensively to a sympathetic member of staff in the local area. In addition, applicants often report a lack of understanding of the eligibility criteria and decision making process – people were unsure why they had received or not received awards, and why they were awarded what they got if successful. We are conscious that, as set out above, Haringey needs to run an efficient and effective system that precludes widespread personal interviewing, although it may be that more could be made of the telephone interviewing that is already used.

There was also considerable dissatisfaction with the way awards were only made through a limited range of suppliers. This led in some cases to (reportedly) no goods being received and more generally to a feeling that this was not value for money or appropriate for the need.

In the light of this evidence **we believe it would help clarify communication** if Haringey did the following:

- Make clearer and give more prominence to the eligibility criteria and the categories of applications who receive priority.
- Make the Support Fund pages of the website simpler, clearer and more accessible to users.²
- Haringey should test the clarity and accessibility of its information using a sample of customers in order to ensure that communication works, bearing in mind the low literacy and IT skills of many applicants.
- Highlight the availability of phone applications in order to address the frequent requests for more one-to-one contact. Some applicants appear unaware of this option.
- Discuss with Northgate the possibility of installing a “ring-back” option and consider making phones available from Haringey Customer Service Centres for applicants to use. The poorest applicants who might need the longest interviews but have the least money to spend on calls, should be advised to use Customer Service Centres or trusted partners to make applications.
- Review the clarity of the award letters in relation to the reasons for the decision (including the amount of the award and method of payment); and review the letters accompanying payment cards and other letters to third party distributors. This could also help improve levels of satisfaction with those applying to the Fund who may have greater understanding of why they received what they did, or why their application was refused.
- Review the limited number of outlets where award recipients can use their awards, with a view to clarifying whether value for money is being achieved for the residents with awards.

These suggestions are made in response to Haringey’s concerns that some people are not applying for the help available through the Support Fund. Our interviews have convinced us that clearer, simpler information would help. The overriding problem that we uncovered is people’s inability to find relevant information, or use the phone and online systems properly to access the help they need. Bridging this gap is one of the biggest challenges facing organisations trying to help people in need.

² For examples from other London boroughs see:
<http://www.newham.gov.uk/Pages/Services/Newham-community-and-crisis-support.aspx> and
http://www.barnet.gov.uk/info/930394/changes_to_social_fund/1088/changes_to_social_fund

2. Introduction

The LSE Housing and Communities team was approached in late 2013 to carry out qualitative research into the Haringey Support Fund. Haringey Council was concerned about the low take up of the scheme and wanted to look into both the delivery and design of the Fund. When our discussions began (October 2013), 1,750 of the 36,000 residents within the borough claiming Housing Benefit had applied and of those 530 had been successful and received support through the Fund.

Haringey Council was keen to find out how people felt about the Fund, why there was lower take up than had been expected, and what were the best ways to target help at the most vulnerable and needy within the borough going forward.

Haringey

Haringey is located in the North of London and has a total population of 254,900 (2011 Census). The population is growing, having increased by 18% between 2001 and 2011 – slightly higher than the London and England average increase over the same period of 14%.

Haringey has a young population with almost a quarter of residents (22%) aged 25-34 in 2011 and a smaller proportion of over 65s than London as a whole, and England and Wales.

Haringey is a deprived borough, ranking 13th (where 1 is the most deprived local authority) in the country and 4th in London – using the average deprivation score on the Index of Multiple Deprivation 2010. Over half of the borough, 55.3%, falls within the 20% most deprived in the country.

A third of households in the borough are single person households and over a quarter (28%) of all households have no adult in employment. 7% of households in the borough include dependent children and no adult in employment, higher than the London average of 5.7%. More families are now headed by lone parents than in 2001 representing over 10% of households in the borough and of these around half are not in employment.

Around two thirds of the Haringey population is made up of non-White British ethnic groups, this is higher than both London (55%) and England and Wales as a whole (19.5%). The largest non-White British ethnic groups are: Other White – 23%, Black African – 9% and Black Caribbean 7.1% (ONS 2011 Census)

The Haringey Citizens Advice Bureau is well used and dealt with over 19,000 enquiries in 2012-13 with the top issues being:

- benefits;
- debt;
- housing.

Haringey has an economic inactivity rate of 24.5%, higher than that in London (23.2%) and Great Britain (22.6%) (April 2013-March 2014 figures – NOMIS). The total number of JSA claimants in the

borough in June 2014 was 6,710 or 3.7%, this is slightly higher than the London rate of 2.6% and the 2.4% claiming in Great Britain. (NOMIS). Haringey also has a slightly higher number of those who have never worked or are long-term unemployed than the rate in London (10.4% compared with 8.3%).

The proportion of households that are privately rented in Haringey has increased between 2001 and 2011 and now covers 31.5% of the population – this is amongst the highest of all London boroughs. Over-occupancy is also up significantly with around 16% of households now over-occupied by at least one bedroom, this is much higher than the London overall rate of 11.6%.

Methodology

This project started in March 2014 and split the work into three parts:

- Part One involved background research and analysis on the DWP Social Fund and the Haringey Support Fund. We also looked into similar schemes operating in neighbouring London boroughs. Detailed analysis of data provided by Haringey and its outsourced provider Northgate assessed how the scheme was working. This part of the study covered the 59 week period of 3,036 applications between 1 April 2013 and 20 May 2014, including those processed by Northgate from 18 November 2013 onwards.
- Part Two was made up of telephone and face-to-face interviews and focus groups with local staff within the borough of Haringey, including those working for the Council and local advice and support services such as housing, Citizens Advice and family services.
- Part Three was 71 qualitative, semi-structured interviews in person and by phone with Haringey residents, both who had applied for the Fund (successfully and unsuccessfully) and who had not but may have been eligible to do so.

Figure 1 provides a breakdown of those interviewed.

Figure 1: Breakdown of those interviewed

| Who | How | Total Numbers |
|---|---|---------------|
| Haringey residents who have applied and received support | From Haringey / Northgate records. Telephone interviews | 30 |
| Haringey residents who have applied and been unsuccessful | From Haringey / Northgate records Telephone interviews | 20 |
| Haringey residents who may be eligible but haven't applied | Contact through: <ul style="list-style-type: none"> • Customer Service Centres • Face-to-face interviews | 21 |
| Haringey Council staff and people working / volunteering within agencies / charities providing assistance | Contact through: <ul style="list-style-type: none"> • Customer Service Centres • Other agencies including food banks, CAB and other advice services • Telephone, face-to-face interviews and focus group | 8 |

Once completed interviews were then transcribed and inputted into a database. We then analysed this data to look at the patterns of awards by vulnerability, priority, item applied for, and the influence of diversity and demographic factors.

We also brought together a series of quotes from the interviews under key questions and themes which we have used throughout the report.

3. Local Welfare Provision

The Social Fund

“The Social Fund is an important part of the welfare state. It makes provision for those on very low incomes to help them deal with problems getting affordable credit, sudden unexpected costs and crises. This is vital now in an economy and society which has changed greatly in recent years, and of course even more important in difficult economic times.” (Yvette Cooper, MP – Secretary of State for Work and Pensions, March 2010. (Department for Work and Pensions, 2010, Social Fund Reform: debt, credit and low income households))

The Social Fund provided by the DWP was abolished on 1st April 2013 as part of the Welfare Reform Act 2012. Local authorities were then tasked with taking on responsibility for the Crisis Loans and Community Care Payment elements of the Social Fund through their own local welfare provision. The new local welfare assistance was intended to be designed to meet local needs and priorities with the acknowledgement that there is **no statutory duty requiring local authorities to deliver the service**. Furthermore, in keeping with the wider Localism agenda introduced by the Coalition Government from 2010, funding was not to be ring fenced, enabling local authorities the freedom to deliver and link with their own existing services as they felt appropriate according to local needs and demand. (DWP: *Local welfare assistance to replace Social Fund Community Care Grants and Crisis Loans for general living expenses, Equality impact assessment October 2011*)

The Social Fund was established nearly thirty years ago to provide interest-free loans and grants, mainly to people in receipt of income-related benefits. The main objectives of the Social Fund, as outlined in the 1985 Green Paper, were to:

- concentrate attention and help on those claimants facing the greatest difficulties in managing their normal income;
- enable a more varied response to inescapable individual need than could be achieved under previous rules;
- handle the arrangements in a way that does not prejudice the main income support scheme;
- break new ground in the field of community care.

Before it was abolished in 2013 a number of limitations with the scheme as it operated were identified by government, with claims that it was:

- focused on the short-term needs of the customer and potentially could encourage frequent use of the system without addressing underlying financial needs or problems or helping improve financial capability;
- a passive scheme that did little to help people build up personal financial management skills;
- overly complex– customers could find it hard to understand eligibility and payment arrangements and to know what element of the scheme they should apply for.

That said, the scheme had been in place for over thirty years and had replaced the previously discretionary system of multiple Supplementary Benefit discretionary additional payments which had grown up in the previous period, providing a much more structured, simpler, and uniform approach than previously - which was then, in 2013, replaced with a patchwork of different local schemes.

While the DWP no longer administer the Social Fund, they do provide “Budgeting Loans” for the recipients of certain benefits (Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Pension Credit, all for at least 26 weeks and with other restrictions). Budgeting Loans can pay for:

- rent
- furniture or household equipment
- clothing or footwear
- removal expenses when you move home
- travelling expenses
- things to assist in the search for and start of work
- improving, maintaining or securing your home
- maternity or funeral expenses
- repaying hire purchase or other debts you took out to pay for any of the above

Some claimants can therefore now apply either to DWP, or to their local authority, to meet similar urgent needs.

Haringey Support Fund

“Haringey Council’s scheme has been set up to encourage greater financial capability and resilience so that we reduce dependency on the council for emergencies.” Haringey Support Fund Policy:

http://www.haringey.gov.uk/support_fund_policy_v6_061113.pdf

The main principles of the Haringey Support Fund scheme introduced in April 2013 are:

- it operates at the discretion of the Council,
- people do not have a statutory right to an award
- the total amount of awards made in a financial year is cash-limited.

The scheme has been designed to increase financial independence and decrease formal support and is intended to avoid duplicating provision that is delivered already elsewhere in the borough. The Council currently views the scheme as an interim scheme that will be monitored and assessed to plan how it will work going forward.

According to the Haringey Support Fund Policy, the key **policy objectives** that the scheme is aiming to achieve are:

- prevent serious risk to the health, wellbeing or safety of the most financially excluded residents;
- ease severe financial pressures on families in certain situations;
- help those, without the necessary means, to either establish themselves in the community as a transition from institutional care or to remain in their community;
- alleviate poverty;
- encourage and sustain people in employment;
- safeguard people in their own homes;
- help people who are trying to help themselves;
- keep families together;
- help support elderly or vulnerable people in the local community;
- help people through personal and difficult times;
- support young people in the transition to adult life;
- promote good educational outcomes for children and young people;
- reduce incidents of repeat offending;
- ensure Support Fund awards are made to those most in need.

As was the case with the Social Fund, the London Borough of Haringey chose to split its Support Fund into two distinct types of assistance: Crisis Payments and Community Care Grants. Annex A below provides details of both, and of the previous DWP administered scheme. The main differences between Haringey's scheme and the previous DWP scheme are:

- Grant only (no loans to be repaid as under DWP Social Fund Crisis Loans).
- Awards made mostly in the form of pre-payment cards or goods not in cash.
- Eligibility criteria are stricter – for both Support Fund Crisis Payment and Community Care Grant, the applicant must be in receipt of certain means-tested benefits.

Prioritisation process

An award of a specific type is only appropriate if the Council decides the application passes basic **eligibility criteria** for either a Crisis Payment or a Community Care Payment. These criteria are set out on the LB Haringey website in an attached document entitled Haringey Support Fund Policy: http://applications.haringey.gov.uk/support_fund_policy_v6_061113.pdf

The application is then assessed in relation to “**Vulnerability Criteria**” and also “**Priority Circumstance**” in order to rank it compared to other applications. There is a further element related to the cash limited aspect of the budget, in that the Council must then decide whether an award has **sufficient priority and vulnerability** for a payment from the budget. The different priority and vulnerability criteria are also outlined in the policy document above available from the Haringey website.

The value and duration of each award **will be at the discretion of the Council** based on the needs being presented and the financial situation of the applicant. In most cases, however, support provided to cover needs will usually last no longer than seven days. The award will be fulfilled in an appropriate way and may include pre-payment cards, white goods, and furniture.

Usually **an award under either Crisis or Community Care can only be made once in a 52 week period** except where a resident has '*additional priority circumstances*' where the council feel an award of Crisis Payment or Community Care Payment is warranted to prevent serious damage or risk of health and safety of a person or their family. Examples include:

- Moving to stay safe from domestic violence and abuse.
- Disabled person's impairment has created additional wear and tear on goods.
- Prison leaver in limited circumstances where storage has been a problem.
- Bereavement or sudden illness within the household.
- Significant risk of family breakdown.
- Tenancy at significant risk of breakdown.
- A disaster or emergency that risks the safety of the person or their family.

Additional support available

The Council will consider other available grants and loans the resident may be entitled to through local authority or other agencies if it is more appropriate to signpost the resident to outside agencies or charities rather than grant a Support Fund payment.

Discretionary Housing Payments may be more appropriate support in some cases. A Support Officer within the Council may refer the application for Haringey Support Fund for Discretionary Housing Payment consideration. Discretionary Housing Payments (DHPs) are short-term payments to help people with their rent if they are experiencing financial hardship. They can be awarded as a one-off payment or as a series of payments. DHPs are not Housing Benefit but to be eligible to receive a DHP residents must be paying rent and receiving Housing Benefit or Universal Credit with eligibility for support towards housing costs.

Administration of the Support Fund

The Support Fund was initially delivered through Haringey Council directly but from November 2013 administration and delivery has been outsourced to Northgate on behalf of the Council. Northgate work with a number of other local authorities delivering similar services and the contract was awarded to them for the 17 month period of operation from November 2013 to March 2015.

In the past (under Haringey's direct delivery) applications could be made by filling in an application form (in hard copy or electronically) or by telephone. While there was not direct face-to-face application process, many applicants sought assistance from Council staff in Customer Service Centres (Wood Green and South Tottenham). Since Northgate took over delivery of the service, applications can only be made online or by telephone. Applications can be made by the applicant, their appointee, carer, advocate or a third party acting on their behalf.

There is an approved list of partners that have been issued with secure PIN codes and applications received from this group are fast-tracked in terms of review and notifications.

Once a decision has been made, the applicant is notified of the outcome and next steps in writing. For Crisis Support the decision will be notified by text message where possible. The notification will include the following:

- Where Support Fund is awarded, the item(s) to be provided and the period of the award
- Where Support Fund is not awarded, the reasons for this decision.
-

Awards can be made in a number of formats including:

- Pre-payment cards
- White Goods
- Furniture

A policy decision was made by Haringey not to award cash. This is in stark contrast to the previous DWP administered scheme for discretionary Social Fund payments where the majority of recipients received their award as money directly into their bank account rather than as goods or services.

An accompanying letter will be sent out with all awards which outlines the value of the award (normally three weeks), the necessary security information for using the pre-payment card / award, and information on how long the card / award will be valid and active for. There is also information provided on where the card can be used as well as alternative sources of support and advice.

If applicants disagree with the Council's decision then they are able to ask the Council to conduct a review. Request to review must be submitted within ten working days of the notification decision and the review will be carried out by a Senior Manager and their recommendation will be final. Under the arrangements with Northgate, the initial part of the appeal is dealt with by Northgate but if the applicant remains dissatisfied with the outcome they can ask Haringey to review the decision further. A review decision will normally be made and communicated within ten working days.

4. How is the Haringey Support Fund working

Context of nearby Boroughs

We were asked to make comparisons with the nearby boroughs of Barnet, Camden, Enfield, Islington, Hackney, Newham, and Waltham Forest. Annex B sets out a brief overview of the features of the schemes in these boroughs, looking at what is said in public websites about the focus of their schemes, the eligibility criteria, exclusions, and other notable features of their schemes. While generally similar there are also important differences (although these schemes have been evolving, and not all aspects may be shown in public summary descriptions).

- Single schemes - Barnet and Hackney do not maintain the previous distinction between Crisis payments and Community Care schemes.
- Loans – Newham has only loans (unless exceptional circumstances), and Waltham Forest has interest bearing loans administered through a local credit union.
- Age - minimum age for applicants varies from 16 to 18.
- Travel expenses – Camden, Hackney and Newham explicitly allow emergency travel costs
- Residence period – this varies from six weeks to “six of the last 12 months”.
- Repeat applications – this varies from not more than one in 12 months (Haringey, Newham) to no more than three crisis applications in 12 months (Camden); and each borough is different.
- DWP sanctions or other public body non-cooperation activity – Camden and Hackney disallow crisis loans in these circumstances.
- Work related opportunities – Hackney, Newham, and Waltham Forest explicitly allow payments related to jobs or training; Newham allows childcare and other costs related to starting a new job.
- Money advice – Waltham Forest and Enfield require successful applicants to engage with money advice, and have reducing reliance on loan sharks as explicit objectives of the scheme.
- Qualifying benefits – Hackney does not have a list of specific qualifying benefits, but is flexible.
- Wider counselling – Islington provides complementary access to an automatic benefits check, money advice, employment advice, and advice on social isolation and community involvement if appropriate.
- Cash and vouchers – all have a system of using vouchers or prepaid cards as the main payment method.
- Applications – most use a mix of phone and internet applications though Hackney requires applications through partner agencies and Islington encourages applications through a wide range of council and voluntary agencies.

Analysis of applications and awards

Background to approach

In total 3,036 applications in Haringey were analysed for the period 1 April 2013 to 20 May 2014, including those processed by Northgate from 18 November 2013. There are differences between the way that Northgate and Haringey recorded information about each case and we have adopted an approach which aligns the information for cases. Note also that the disability and diversity information was not required to be supplied, and often was not – Figure 2 shows how often information was supplied relating to the specific diversity or disability categories.

Figure 2: Frequency of indicating diversity or disability

| | Percentage |
|------------|------------|
| Ethnicity | 57 |
| Language | 47 |
| Religion | 46 |
| Disability | 27 |

The full final list of variables is shown at Annex C, and the equivalent Haringey and Northgate equivalent original labels are available if required. Analysis was undertaken in both Excel and SPSS. Cells of particular interest have been highlighted to aid quicker identification of key points. In addition regression analysis was carried out and any statistically significant (95%) relationships are noted.

Headline results

Overall just under four in ten awards were successful (Figure 3). This compares with a 45% success rate shown in the DWP's previous 2011 six month analysis (more detailed comparisons of DWP awards in Haringey during a six month period in 2011 are below).

Figure 3: Success rates of applications

| | Applications | Awards | % successful |
|------------|--------------|-------------|--------------|
| Northgate | 741 | 236 | 32 |
| Haringey | 2295 | 875 | 38 |
| All | 3036 | 1111 | 37 |

Decisions were generally made quickly, with over 80% decided in 1-2 days, although some awards took slightly longer where additional information was needed (as might be expected, and probably reflected in the slightly longer time taken for awards compared to refusals) – though only 4% of cases took over a week to resolve (Figure 4). It is noticeable that the award rate was lower under the Northgate processing than under Haringey's in house administration.

Figure 4: Time to process applications

| Delay | All | Awards |
|-------------|-----|--------|
| 1-2 days | 82% | 78% |
| 3-5 days | 15% | 16% |
| Over 5 days | 4% | 6% |

Sixty one per cent were awards made as “Community Care Grants”, and the average payments by type are shown in Figure 5.

Figure 5: Awards and payments by type

| Awards | Number | Average payment |
|----------------|--------|-----------------|
| Community Care | 675 | £459 |
| Crisis | 435 | £80 |
| Total | 1110 | £310 |

The more general distribution of the value of awards is shown in Figure 6. It is of note that 11% of awards were for over £800. The 45% of low level awards were mainly those for food and utilities in the form of crisis payments.

Figure 6: Awards by value (1,110 total)

| Distribution of Awards | Number | Percentage |
|------------------------|--------|------------|
| less or = £50 | 102 | 9% |
| £50.01-100 | 403 | 36% |
| £100.01-200 | 156 | 14% |
| £200.01-400 | 133 | 12% |
| £400.01-800 | 200 | 18% |
| over £800 | 117 | 11% |

Reasons for awards

Cases processed by Haringey showed the “vulnerability” under which the award was made. The distribution of awards under these headings showed that health and mental health related issues, maintaining accommodation, and debt were the most important criteria, with health and mental health statistically significant in terms of making an award more likely.

Figure 7: Awards by type of vulnerability

| Type of vulnerability | Percentage |
|---|------------|
| Maintain current accommodation/ special needs | 39% |
| Health/mental health related | 34% |
| Benefits/debt/money/ hardship/subsistence | 19% |
| Priority resettlement | 6% |
| Domestic Violence | 2% |

Base: 1,111 awards

Looking at the separate category of “priority circumstance” under which the award was made, we can see that resettlement and maintaining accommodation were important, but that payments to alleviate immediate hardship was the most prominent. Although “Health and mental health” also appears as a “priority circumstance” it appears that these criteria were used to assess “type of vulnerability” as set out above.

Figure 8: Haringey awards by priority circumstance

| Priority Circumstance | Percentage |
|---|------------|
| Benefits/debt/ money/ hardship/ subsistence | 50% |
| Maintain current accommodation/ special needs | 25% |
| Priority resettlement | 24% |
| Health/mental health related | 0% |
| Domestic Violence | 0% |

Base: 875 awards

Northgate had a similar set of criteria shown in its records, although the distribution of awards seemed different, which may reflect coding of cases being processed rather than differences of approach to decision making (Figure 9).

Figure 9: Northgate awards by reason

| Northgate Awards – Reason for award | Percentage |
|-------------------------------------|------------|
| Resettlement | 44% |
| Address current pressures | 44% |
| Other | 6% |
| Emergency/cash assistance | 4% |
| Domestic Violence | 3% |

Base: 276 awards

This is also shown by Northgate’s categorisation of more awards as Community Care rather was the case with Haringey (Figure 10).

Figure 10: Categorisation of awards

| Categorisation of Awards | Crisis | Community Care |
|--------------------------|--------|----------------|
| Northgate | 23% | 77% |
| Haringey | 44% | 56% |

Base 1,110 awards

The information for both Haringey and Northgate shows that immediate assistance to relieve hardship is the most pressing driver of awards, with both resettlement and remaining in the community having similar priority levels (Figure 11).

Figure 11: All awards by reason

| All awards - reason for award | Percentage |
|--|------------|
| Benefits/debt/money/ hardship/subsistence | 41% |
| Priority resettlement | 29% |
| Maintain current accommodation/special needs | 28% |
| Other | 2% |
| Domestic Violence | 1% |

Base: 1098 awards

We also looked at what the award was used for, using fairly wide categories as below. Clearly the items awarded could be in relation to several of the categories set out above. The outcome, for all awards, indicates a fairly even balance of urgent money, food, or emergency items with a similar volume of furniture and white goods, with a 17% expenditure on items specifically related to more general costs of resettlement.

Figure 12: Item awarded

| Award for: | Percentage |
|---|------------|
| Food, subsistence, utility money, clothes, day to day costs | 40% |
| Furniture - white goods, beds, major items, home maintenance, ReStore | 36% |
| Starter pack, rent in advance/deposit, moving costs, resettlement | 17% |
| Special items, other | 5% |
| Missing | 2% |

Base: 1111 awards

Demography and diversity

We also examined demographic and diversity issues within the database. Each aspect is set out in a table below and includes cases where the demographic or diversity variable has been recorded. It is important to recap, as noted above, that the evidence provided by applicants was patchy here – reflecting the fact that these were not mandatory fields to complete.

The tables show both the percentage of awards made to each of categories (e.g. to specific ethnic groups); and also the success rate of applications by people where the specific diversity or demographic characteristics is recorded (e.g. the success rate of older applicants).

Most applicants are of between 26 and 59, and the success rates of each group are in line with the average.

Figure 13: Awards by age

| Age | % of awards | Success rate |
|--------------|-------------|--------------|
| 60 or over | 5% | 39% |
| less or = 25 | 15% | 38% |
| 26-59 | 80% | 36% |

Base 2411 applications, 884 awards

More men than women apply, but the success rates are similar and in line with the average.

Figure 14: Awards by gender

| Gender | % of awards | Success rate |
|--------|-------------|--------------|
| Male | 57% | 39% |
| Female | 43% | 36% |

The majority of applicants are not living in a household as a couple; and the success rate of couples are statistically lower than applications from single people.

Figure 15: Awards by household type

| Household | % of awards | Success rate |
|-----------|-------------|--------------|
| Single | 94% | 38% |
| Couple | 6% | 29% |

Base 1935 applications, 762 awards

We looked at the success rate for applicants with disabilities, and how awards are distributed amongst people with specific disabilities.

Figure 16 indicates that with the exception of people with a learning disability, the success rate of people with disabilities is higher than the average of 37%. This reflects the statistically significant bias of awards to people with health or mental health “vulnerabilities” noted above. It is also noticeable that people with mental health problems make up 15% of all awards and have a higher than average success rate although people with a learning disability (and, as will be seen later, those whose language is not English) had lower success rates – perhaps an area for review by Haringey.

Figure 16: Awards by disability

| Disability | % of disability indicated awards | Success rate | % of all awards made |
|--------------------------------|----------------------------------|--------------|----------------------|
| Mental ill health | 40% | 43% | 15% |
| Long term illness or condition | 26% | 42% | 9% |
| Physical disability | 15% | 40% | 5% |
| Learning disability | 9% | 35% | 3% |
| Blind/deaf | 5% | 42% | 2% |
| Other disabilities | 5% | 40% | 2% |

Base 346 applications

In relation to ethnicity, 31% of records did not indicate the ethnicity of the applicant. The table below suggests that applicants with mixed ethnicity have a higher success rate (statistically significant at the 90% level). The numbers of applications indicating Asian and Chinese/Other are too small to be considered; and black ethnicities are marginally less likely to have a successful application but this is

not a significant difference. A final point here is to note that amongst the Haringey cases, non-English speakers had a 29% success rate – much lower than the 37% average – in the 347 cases where this was recorded.

Figure 17: Awards by ethnicity

| Ethnicity | % of ethnicity indicated awards | Success rate | % of all awards made |
|-----------|---------------------------------|--------------|----------------------|
| White | 48% | 40% | 33% |
| Black | 36% | 35% | 25% |
| Mixed | 12% | 45% | 8% |

Base: 2017 applications, 762 awards

On religion there appear to be no major points here except that greater success fell to applicants specifically stating that they had no religion (as opposed to cases where the information was not recorded); and that a third of all applicants stated that they were Christians, and 8% that they were Muslim. None of these relationships were statistically significant.

Figure 18: Awards by religion

| Religion | % of awards indicating religion | Success rate | % of all awards made |
|------------------|---------------------------------|--------------|----------------------|
| Christian | 57% | 37% | 33% |
| Indicated "none" | 22% | 41% | 13% |
| Muslim | 14% | 35% | 8% |
| Other | 7% | 36% | 4% |

Base: 1688 applications, 638 awards

Concluding remarks

While we are confident of the robustness of the analysis above, it has not been possible to provide as full an analysis as we would have liked for several reasons. The difference between the Northgate and Haringey data collection categories meant that strict comparability was undermined. Haringey data was much more extensive for successful applicants than for unsuccessful, (for example in relation to the priority categories and vulnerabilities of applicants). In contrast, Northgate provided information on items requested for all cases, but in place of detailed information on vulnerability and priority used a much shorter list of four general categories of which the most used (42%) was “OTHER”. Northgate provides detailed monthly information setting out variables such as the type of item awarded, demographic and diversity summary figures, and spend information, all of which is useful, but there is an underlying absence of more detailed recording of how these items fit together, and in particular the specific underlying vulnerability, or circumstance, which combined with the specific item requested to make it a priority award. This absence of sufficient systematic data for all cases meant that a full systematic regression of analysis to compare the characteristics of successful

and unsuccessful cases was not in fact possible, which would have been an essential complement to the type of comparisons set out above.

One recommendation we would make is that for similar exercises of this type there should be more attention paid to the consistency and structure of monitoring, to improve Haringey's ability to understand patterns of service provision and awards. In particular the previous Haringey use of the additional categories to mark vulnerability and priority, extended to all cases, and enhanced by more useful categorisation of reasons for refusal (which for Haringey was most usually simply the uninformative "did not meet criteria") could usefully be extended and re-introduced by Northgate. It would also assist to have a much smaller set of consistent data labels throughout – one recent Northgate report for example, had nine different specific descriptions of types of beds or mattresses, and no indication of whether these were for resettlement or supporting people to remain in the community, and no cross-reference to the priority group or vulnerability which drove the decision to make the awards.

That said the main points emerging above are (with * indicating a statistically significant relationship):

- Overall decisions are made quickly, with few remaining unresolved more than five days after the application has been received
- The average rate of awards to applications is 37%, although Haringey applications were more likely* to have been successful than Northgate are now (Northgate = 32%)
- The average Community Care award is £459; and the average Crisis award is £80. Community Care awards make up 61% of all awards (but 23% of Northgate awards)
- 45% of awards are for amounts less than £100; and 11% for amounts over £800
- Around 40% of awards concern immediate food and money emergencies; the other main categories of remaining in the community and resettlement into the community are equally split at about 30% each
- Households who are couples are less likely* to get awards than single person headed households
- People with long term illnesses, mental health problems, blindness or deafness are more likely to be successful
- There is a very low rate of application within the local Asian population. Applicants with learning difficulties or whose language is not English are also more often refused. However, there are no statistically significant biases towards any ethnicities or faiths among applicants.
- There are issues about the completeness and consistency of data collection which make some comparisons less useful than they could be

Comparison with previous DWP Activity and Expenditure

Haringey received £1,118,562 as legacy programme funding for 2013-14, and also for 2014-15. The 2011-12 DWP expenditure on the Social Fund in Haringey was £1,533,700 including £213,900 for “crisis fund alignment” which refers to Crisis Loan payments in anticipation of benefits being paid shortly. If this is removed (as it is not formally part of the Haringey scheme) the equivalent amount would be £1,318,800 in cash terms. Spend in 2013-14 totalled £270,000 which is 24% of the allocation, and in cash terms 20% of the final year of the DWP Social Fund spend in 2011-12.

Information is available from the DWP on the breakdown of expenditure during the period April – September 2011 (see Annex B which has details of Haringey and the nearby boroughs listed above). We can compare this to the Haringey figures for the 59 weeks included in our study as below.

We have made assumptions about the “fit” of the previous scheme with the new Haringey arrangements; specifically how the numbers and spend under DWP categories overlap with the Haringey categories set out above. As such these comparisons are estimates but offer useful information.

Table 19: Comparison of DWP and Haringey awards adjusted for differences

| DWP and Haringey Comparisons | DWP | Haringey |
|-------------------------------|------|----------|
| Overall award rate | 45% | 37% |
| Average Community Care award | £690 | £459 |
| Average Crisis Loan | £235 | £80 |
| Average payment for any award | £502 | £310 |
| Applications per week | 89 | 51 |

Sources: DWP figures; Haringey and Northgate data

This suggests that the DWP scheme received about 80% more applications, decided claims in favour of applicants more often, and made higher awards for both Community Care Grants and Crisis Loans. This confirms the concerns which led to the commissioning of this study.

5. Findings from interviews

Support Fund applicant interviews

As set out above we have interviewed 71 Haringey residents including 30 successful applicants, 20 unsuccessful applicants, and 21 people who did not apply at all. Copies of the questionnaires used are at Annex D.

We have set out here what people said about their own personal experiences of the Haringey Support Fund. Sometimes they will make statements which in fact contradict Haringey's published and implemented policy – for example about payment methods or criteria for awards. In some cases this can indicate misunderstanding or mis-remembering on the part of interviewees of what they have been told; in other cases it could indicate mistakes in applying the rules of the scheme, or difficulties in presenting and communicating clearly how the scheme is structured. We cannot comment on the actual reasons such as differing accounts of how the scheme works, but have tried to indicate in some of the more striking cases if the formal Haringey policy is actually different.

There were some consistent responses across both those who were successful in their applications and those who were not. For example,

- people generally sought help from the same places – friends and family, the council, Job Centre Plus and Citizens Advice;
- people applied to the Fund most often for furniture, food and utilities

There were also differences. Unsurprisingly more than half (56%) of those who were successful found the process either good or excellent whilst for those who were unsuccessful, less than a quarter (23%) felt this way with over a third (38%) feeling it was bad or terrible. Most of those who received an award felt that the process was fair whilst only one unsuccessful applicant felt that way. Suggestions for change to improve the system centred on the need for more personal, face-to-face contact and an accelerated process, in addition to improving communication once awards were made and extending the limited choice and quality of goods people were able to access from specific shops.

Almost all applicants felt that the Fund should be continued, mostly as a means to assist the most vulnerable and those with the least means in a crisis or unexpected time of difficulty. Interviewees identified the potential for Haringey to make improvements to the Fund including:

- providing more choice and flexibility in how awards can be made;
- more personal contact – more “sympathetic” staff;
- clearer explanation of eligibility criteria;
- better publicity of the scheme, including posters and leaflets across the borough and in council buildings, and better information sharing with key agencies working with vulnerable people such as in housing and social services.

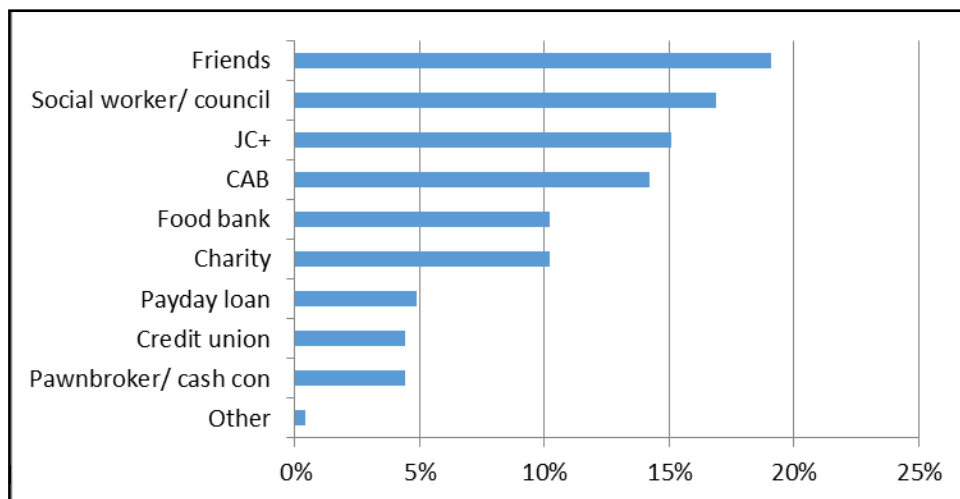
Whoever manages the fund has not put the information out there – wasn't advertised well at all, for example no posters saying the Crisis Fund is ending, there is an alternative etc. My Circle 33 Housing colleague didn't know about it – he provides housing support services so there will have been tenants who have missed out on opportunities.

Where people look for support

Job Centre Plus was the most important source of information about the Haringey scheme, with 15 people identifying it as the source, followed by housing association staff (10) and charitable agencies (6), social workers, probation, CAB (3) as well as the Council, and friends (4).

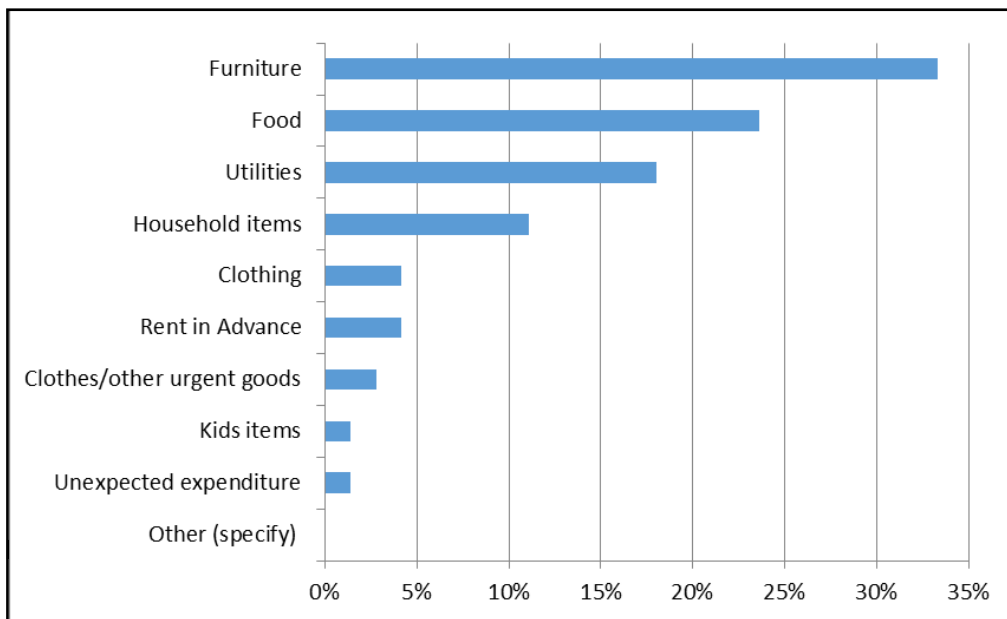
We asked a more general question about those whom people turn to in a crisis, and the replies were consistent over all three groups of successful and unsuccessful applicants and non-applicants. Friends and family are the core source of help and support to residents, followed by the Council itself, Job Centre Plus and the Citizens Advice.

Table 20: Sources of help



A similar pattern of consistency emerged over the items most commonly requested by applicants to the Fund with furniture, food and utilities leading the way.

Table 21: Items requested



Experience of applying for the Support Fund

More significant difference began to emerge in relation to how people found the application process. Note that the word “Terrible” was the final option on the questionnaire and not a term based on what respondents themselves offered in interview.

Table 22: Rating of application process

| | Excellent | Good | OK | Bad | Terrible |
|---------------------|-----------|------|-----|-----|----------|
| Successful | 28% | 28% | 24% | 8% | 12% |
| Unsuccessful | 8% | 15% | 38% | 15% | 23% |

Base: 25 successful and 13 unsuccessful respondents

Note that 11 applicants had not done the application themselves, but rather had a support or social worker do it for them, and did not express an opinion of the process. Unsurprisingly more of the successful applicants thought the process helpful and straightforward than the unsuccessful applicants.

Applications done by friends or keyworkers appear not to have had a significantly different impact on the outcome (five successful, six unsuccessful). Seven unsuccessful applicants described the process as difficult, citing that it was confusing (three) degrading or intrusive (five) or time consuming – and interestingly eight successful applicants also said it was long, stressful or difficult, one adding it was degrading.

Excellent, got what needed, didn't feel embarrassed. Haven't got a bad word to say.

Pretty straightforward if you know what you are doing, and have all proofs.

Made me feel like I was begging because of the attitude taken by staff. Degrading.

When I did it online (first two times) it was quite confusing, I misunderstood a lot of the questions and couldn't be specific on what I needed the Support Fund for. Last time was over the phone and that was easier because you get to talk to someone, you can be more specific about what it is exactly that you need.

Should make it simpler, it was confusing. All you want is someone to speak to not a paper form to take away.

Two successful applicants at this point in the interview also mentioned problems with ReStore³ and payment cards, a theme which will be returned to later.

We asked if more personal contact would have been helpful, and opinion was divided. Nine successful applicants and eight unsuccessful felt it would have been helpful. Nine successful applicants felt it was not necessary, but the biggest difference was that only three unsuccessful felt it would not have been helpful. Having contact was seen as important to be able to explain the situation in more depth, whereas embarrassment or the desire for anonymity were the principal reasons cited for not wanting this assistance.

Yes. One more problem with Haringey Support Fund is that you don't have contact, you can't call them, you can only send letters - this is the problem. They don't have personal contact, it's very bad.⁴

Yeah, so they could have come, seen and assessed my situation.

Yes, to talk you through it, as stressing out if in need and have to figure it out.

No. Should be anonymous and by computer – easier to tick boxes due to embarrassment.

Following this up with questions about use of the online form, it was striking that although only three people seemed to have had difficulty with the internet process this was mainly because 14 applied in person or on paper forms which were available until November 2013 (five of them unsuccessful), ten on the phone (three of them unsuccessful), and as above 11 had support workers apply for them. Three people stated that the internet was efficient and easy.

Was the process fair?

We talked to applicants about whether they thought the process was fair, including whether they understood the decision made and any suggestions for changing the process. Unsurprisingly 19 of

³ Note that the use of ReStore has been discontinued

⁴ Note that in fact telephone applications are offered

the successful applicants thought it was fair, with only one saying it was not really fair but you had to take what you got (and another commenting that if she had known the rules she would have applied for more stuff). Even those who were successful complained, in a third of the cases, that the amount they had received was not enough to address their needs.

Yes. They tried to help me even if they did not give everything.

Yes, gave me everything I needed.

Gave me the bare minimum. But I understand they have guidelines to follow.

As to those who were refused, there is a review/appeal process in place although we did not collect systematic information about how many amongst this group of refused applicants made use of that process (although some mentioned it). Generally only one felt the process to be fair, mainly as “*Haringey has to pinch the pennies*”. Eighteen felt it was not fair, with ten citing the absence of sympathetic and more extensive consideration of their problems as the reason, but seven simply stated it was not fair as they did not get the outcome they wanted and were left to cope with the original problem by themselves.

No. I really needed it, didn't even have food to put on the table. Council staff don't realise the needs and problems that people have.

No. Know there have to be criteria but they should make them clear before one applies, otherwise it's just a waste of time.

No because the only response I got was that I wasn't eligible, they didn't explain what the eligibility criteria were.

Did people understand why decisions were made?

Among successful applicants, approximately for every three that stated that they understood the decision, two stated that they did not. Even out of the 11 successful applicants who claimed to understand, six noted that they did not understand why the amounts had been reduced to a more limited number of items than they had originally applied for. Four stated that they just had to accept whatever the council decided, and there was no room for negotiation.

Yes. Understand they have guidelines but even so didn't really tell me why £70.

Yes, though not really enough but can't push them and its better than nothing.

No, not briefed into anything, they just make a decision.

No, but just have to accept decision. No negotiation.

With the unsuccessful applicants, seven said they understood and 11 that they did not. Of these 11, eight noted that they had been told it was “the law” or “the criteria” but they did not understand what this meant, or which specific aspects of the framework they had not met. Surprisingly one refused applicant cited the reason as “because I am on benefits”, another “as they don't give money for

washing machines” and a third “because they don’t give money for personal items” where he had applied for food and utilities funds, although he had also applied for college fees.

No, just told me I didn’t meet the criteria but I didn’t know what they are.

No, all they said was I didn’t meet the requirements.

No, they just said there was nothing they could do to help me out.

No. I’ve even emailed them back and asked them what the eligibility criteria were, they said the eligibility criteria were on the website, but I couldn’t find them on the website so they weren’t very helpful.

Changes to application and notification process

In relation to what applicants felt could have been usefully changed and improved in dealing with their application, the main issue was wanting more face-to-face contact, which was mentioned by four successful and five unsuccessful applicants. By contrast eleven successful and five unsuccessful applicants indicated they had no suggestions for change. Speeding up processing was suggested by six people.

More contact - to see them, to visit and explain your situation.

There is not enough communication, would be nice to speak to somebody.

Need easier means to apply, and more direct help as when are in trouble don’t have ready access to computer or phone. Card took long to arrive and had to chase them.

More importantly four people mentioned problems with using the payment methods or goods. One had received a self-assembly bed which she could not manage and then had some of the bits stolen; and three mentioned problems understanding how the letter of award or payment card worked, and the short time available to use the card.⁵

Got Argos card which was clear, but also got voucher that was just bit of paper and didn’t understand what it was so didn’t use it and so lost the money. They should send letter to explain what to do⁶

This last point was picked up by people’s responses to the way awards were provided.

- Three of the successful applicants lost their awards, in whole or in part, due to problems with the card expiring before they had used it – in two of the cases because they did not understand that

⁵ Short times were used as payments were for urgent and emergency needs.

⁶ A letter explaining the award was always sent.

there was a time limit. In these cases the applicants stated that Haringey had refused to re-activate the card even though it had not been used⁷.

- Three people cited confusion about what the letters which were to be used at Restore actually meant, and wanted clearer covering information.
- One went to ReStore and was informed that the organisation was no longer contracted by the Council and that they were instead required to visit Euronics.
- Four people noted, at various points, that they had found cheaper or better quality goods online or in local stores than those provided by the designated outlets, and three people complained about the inflexibility of the choice of having to wait for the right goods to come in.⁸

The overall impression was a series of niggles about the restricted nature of the choice and quality of goods, and in four cases a specific suggestion that cash or more flexible vouchers would be better. Eight people would in fact be happy to have second hand goods; but seven were not happy with this idea, in two cases participants cited the problem of such goods having a short working life.

The unsuccessful applicants appealed in four of the cases, four went to JobCentre Plus to seek other loans, and two to other agencies to apply, one got a bank loan, four borrowed from relatives, and two reported desperation and depression, including hospitalisation in one case. Six people reported they had received advice on where they might go for alternative possible help, most citing a letter they received, but 11 reported they had received no further advice. Food banks were also suggested in two cases- a practice that is consistent with the policy of providing information about alternative sources of assistance.

Recommend the Support Fund to others

We also asked whether applicants would recommend the fund to others. Seven successful applicants stated that they would not recommend it, compared to 18 that claimed that they would. Among unsuccessful claimants, nine would not recommend the service and eight stated that they would. Similar comments on this question came from both those who recommended it and those who did not. Nine people qualified their answers in terms of needing to improve the speed (despite the generally fast processing times) and clarity of dealing with applications, and three suggested that they would recommend it only if the quality and choice of goods was improved. A further two participants commented that despite being inadequate it was better than nothing. Quotes about whether they would recommend the fund included:

Yes, for those in desperate need

Yes, if you can use a computer

Yes, but I would make clear that they can help you only once in a year, that after that they don't care.

⁷ Haringey have stated this is not policy and that they are able to monitor use of cards and will re-activate if not used.

⁸ As noted above, ReStore is no longer used.

Yes if they can get it. Don't know what I would have done if hadn't had family

No, it only adds to stress

No, I would suggest that you don't waste your time.

I would it if was only over the phone, takes longer when you apply online.

No as I don't know the criteria and don't want them to be refused

Should the Support Fund continue?

We also asked whether the fund should be continued, and for whom. Among successful applicants, 90% believed it should be continued, compared to 85% of unsuccessful applicants. It was seen almost always as a means to assist those in crisis or unexpected difficulty; but one person was against it as it didn't give what was needed, and the issues of needing clearer and better publicised criteria and a more flexible approach to a wider range of suppliers were re-iterated.

Yes. People in need, people who don't have money, don't have anything, people who really need it, maybe sick people as well, disabled people.

*Yes, for people with children, and sudden hardship; young people and homeless people.
Not for drink or drugs*

Yes. Sometimes people fall into difficulties. For people who are unwell, with problems, can't work and bills to pay

Yes, and Social Fund used to work well. Should be for anyone in crisis

Yes, people having problems, like they are sick and haven't got family around. If I had my family here I would have coped while my benefits were processed...but if the council don't help you it's hard.

Yes, for people with lots of problems, unemployment, gaps in wages

Yes, there needs to be away to borrow money in a crisis. People on benefits, people in low incomes.

No, don't get the help you need.

No, it should go back to DWP, back to the Crisis Loan. Should help people that can prove they are in genuine need.

What can Haringey do better?

The final section concerns what Haringey could do more generally to improve the scheme in order to address some of the problems raised above. Some of the issues raised in relation to previous applications have since been addressed by changes which Haringey have already made to their procedures (such as no longer using ReStore). The matters below were cited by the people we spoke to, and represent their experience of the scheme.

- The most pressing issue was to **give more choice and flexibility** about how payments are made and where people can go for the goods. Five people re-iterated that they felt other outlets provided cheaper and better goods and a further four complained about the difficulty and inflexibility of the payment method.
- Seven people wanted **more personal contact** and individual discussion of their case. Three cited a lack of sympathy on the part of the administrators as having been a problem.
- Four suggested a **clearer explanation of the criteria** for application at an earlier stage and six cited a wish for a wider set of eligible items. A further two stated that they wanted more money to be awarded.
- Three suggested that **more publicity** would benefit potential applicants. One advised that improved links to social services would be advantageous, with one each suggesting the provision of loans and a return of the scheme to DWP.

Quotes around these issues included:

[They should] give you more options where you can buy your stuff from. The items I bought from some shops were very expensive, I could have bought them cheaper elsewhere. Budgeting Loan was better because I could use money on what I wanted.

Don't give you an option of where to go - only go to expensive places like Euronics and Homebase. Could have got all I wanted if could have gone elsewhere

Make more accessible. Must be on individual merit, can't just say sorry not available. Should interview people to see what help can give them. Could refer me to support team to get off streets. Left me with no choices

There was no sympathy towards my needs. No one was helping me. I'm supposed to be in recovery, so what happens if I lose my home? I'd just go back to use drugs and crime, but they don't care. I can't work full time because I've got drug problems, and I can't read and write properly because of my dyslexia, I don't understand a lot of things, but nobody wanted to listen to me, nobody would help me filling out forms, nobody wanted to hear what I was saying.

Make the criteria more available to everyone, make online applications more understandable and speed up notification process, because its people lives that is depending on this.

Provided more information, should at least let people know what the criteria are.

Non-Applicant interviews

Most of the non-applicants we spoke to shared some views with those who already had direct experience of the Fund, most notably where they usually looked for support and a strong assertion from the vast majority that the Fund was a good thing and that it should continue. People also shared the view that more personal contact with Council staff would be useful and would help those working with people to understand the real issues that they were facing but were not always able to convey on an online form or by telephone.

Of the 21 non-applicants we interviewed, only a third already knew about the Haringey Support Fund and of these, five people had only just been informed about the Fund by the staff at the Customer Service Centre where our interviews were taking place.

Where people look for support

We asked people where they would normally look for assistance in an emergency or time of crisis. The most common responses were the council or social workers, friends and family, Job Centre Plus and the Citizens Advice Bureau.

Could the Support Fund help

Once people knew about the Fund almost all (19) felt that it sounded like something that could be helpful to them and all 21 said that they would apply. Some (13) felt that it could have been useful to them in the past but others (7) had never previously needed such assistance:

Yes, when my working hours dropped in September last year. And also four years ago, when I was looking for help, I lost my house, my husband died, my son died, I lost everything, found myself out, I came here and the council told me they couldn't give me nowhere, I was in the street.

Yes. But they don't make us aware of these things, even my Housing Association, they didn't tell me I could apply for the DHP or anything, they didn't tell me nothing like that.

Yes, when I've waited for four months for my Housing Benefit to be paid.

No, it's the first time I'm facing something like this.

Most people (18) had not applied for the DWP Social Fund in the past but the two Haringey residents that had received support of this kind in the past found the process quite straightforward and had received the assistance they needed (deposit for accommodation and household items).

Other agencies

Most of the Haringey residents we interviewed had weak connections with other forms of support or different agencies. In 15 of the 21 cases, those interviewed said they were not in contact with other

agencies that could help. Of the five that were in such contact, the the support was often psychological or spiritual rather than financial:

With a Christian religious organisation but it's just where I go for worship.

Yes, I go to church. They help me but not financially.

But no-one can give you money! They can advise you but they can't give you money. Like, I go for sessions with my therapist, but all I can do is talk, not get money or help in kind.

However, for two of our interviewees their Church had provided vital assistance in terms of helping to find accommodation and meeting day to day needs:

Yes, I'm in contact with CARIS, a charity based at St Ann's Church. Two ladies from the NHS came to check my kids, they saw how bad the situation was ...CARIS sent emails to the council on my behalf, they helped me a lot to find this temporary accommodation.

Yes, my Church, they have a lunch club on Thursdays; and my parish, they also supply me with fresh dairy food. I'm also in touch with Irish Elderly Charity, they help people having housing problems. They have an office in my Church, they gave me a referral note for a place in Tottenham Hill where you can have furniture for £200....

Should the Support Fund continue?

We asked people if they thought there should be a Support Fund in Haringey and the overwhelming response was that it should. Everybody thought there should be a fund and most felt that that it should generally support those who are in need and the most vulnerable or disadvantaged. Some identified specific groups they felt warranted such support including: families, single people, homeless people, sick or disabled people, and those on low wages.

People that need help, because many people have problems but they don't know where to go for help.

It should help the vulnerable, people that are less fortunate, people that have no money to keep themselves afloat.

Many people are in need, especially people with children, like in my case.

The most disadvantaged people.

People who need emergency assistance like to pay for a deposit, white goods breaking down, or short term to assist them. Quite a lot of help for families but I think single people sometimes need support.

Single parents, because they don't get a lot of help from anyone else. Students, older people, people with part-time jobs and unemployed people as well.

A lot of people are going through hardship, they don't know where to go.

People on low wages, disabled people, people suffering from depression and that sort of things.

Poor people, homeless people.

More personal contact wanted

We asked if people would apply for help from the Council if it meant involving council officers such as housing staff or social services. The vast majority (18) said that they would and many felt that this would actually be a better approach:

Yes, I'd rather speak to someone so they can see my expression, my feelings.

Yes, face-to-face is better.

Yes, better to talk to someone directly, they can tell you what actually might be possible. Do the application online but then follow up with someone face-to-face.

Yes, I think I actually need a social worker, but I don't know how to go about getting one.

Yes, actually it would be better.

Of the interviewees, two stated that they would not apply this way and that they preferred the greater anonymity gained from online applications:

No, I'd rather apply online, that would be easier. I feel uncomfortable having a face-to-face contact.

Most (16) could apply online if they had to, although often this would involve using public facilities such as the library or getting help from friends and family. Only four stated that there would be no way for them to do this:

Yes, have a laptop and free wifi access.

Yes - I don't have any internet access, I would have to go to an internet shop.

Yes, but I don't have a computer and I have no money on my phone so I don't have internet on my phone either. I'll have to go to the Library to use a computer. I haven't got a computer but a relative could help.

Yes, but I don't have my own laptop so I'd have to ask someone, like a friend.

No, I don't have internet at home, maybe I could go to the internet café, that's £1 per hour.

Don't have anything to apply online.

Staff and third party advisors

We carried out five individual interviews in person and by telephone and held a small focus group discussion for some local customer facing advisers. Those interviewed represented:

- Haringey Council Customer Service Centre
- Haringey Families First
- Haringey Citizens Advice Bureau
- Circle Support

We asked interviewees a series of questions about their own experiences and impressions of the Fund covering:

- how their own work brings them into contact with the Fund and with potential applicants;
- their views on why people apply;
- whether the process is fair and well-targeted;
- why there may have been a lower take up than expected;
- what could be done to improve delivery of the Fund; and
- what Haringey Council should do when the specific funding for the Fund is withdrawn in April 2015.

There was general consensus that people apply to the fund for a number of reasons including: homelessness, evictions, gaps in benefits and changes to benefit payments, replacement of white goods and furniture, payment of utility bills, illness and general hardship.

Replacement of white goods and furniture - things that the families wouldn't normally be able to afford in addition to day to day living.

Homelessness, evictions, moving into unfurnished accommodation, need to buy white goods, plus a lot of benefits issues. This is a big issue, it happens quite often that people experience benefits 'gaps'...The benefit cap has had a big effect on people, things have got worse since the welfare reforms.

Most of those we spoke to in the borough that worked with vulnerable and needy clients felt that the **Support Fund was not particularly fair or well-targeted** in its delivery. The main issues people had with the Fund were around the application process and the timescale involved in getting the award to the successful applicant.

The **application process was of particular concern** based on the fact that applications were now only able to be completed online or by telephone. There was a widespread acknowledgement that many people who may be eligible to apply may also have **limited literacy, competence and confidence in using computers, or lack of resources to use their mobile phone** for a potentially long and expensive telephone conversation (even at a local call rate).

People who really need it they have no money and they might be put off because...they hate filling in forms, but they hate online forms even more.

I think a lot of people who apply for Support Fund are quite vulnerable, they don't know how to use the computer, and usually they give them the phone number and they say I don't have a phone, and they can't use our phone...I think that's a bit of a problem there.

The clients are vulnerable, they are not literate, they are not computer literate either, most of the Haringey clients are vulnerable. And some of them are not English speakers...they have nobody to help them.

The same issues were given as reasons why there may have been a lower take up than expected:

We signposted a lot of people to the Support Fund but once we have given them the information we don't know... so maybe there is low take up because they get frustrated. I did try the website and it can get very confusing, you need to have patience to work out the whole process.

Because it isn't locally delivered and the application is online. Illiteracy is a big problem in Haringey. Many families we work with wouldn't be able to understand and apply for the form online without assistance. Many don't have access to the internet at home so would have to go to the library or to our building.

Also, going back to paper forms would make things easier for people, they don't like internet and are put off. I've had people coming in and asking for paper forms, but I had to tell them to go online or apply over the phone.

Other reasons given for the possible lower take up of the Fund were a lack of awareness of the Support Fund because of **limited advertising and the strict eligibility criteria**.

People don't know about it. It hasn't been advertised.

Because of the criteria...and the publicity. They knew there would be low take up, that's why they are not publicising it.

Personally I think that when the Council was responsible for the Support Fund it was better advertised, more people knew about it. It's not out there, if you look on the Haringey website you don't find it on the front page! Should be better advertised.

There were a number of suggestions on possible ways to improve delivery of the Fund. Some of these have financial implications for Haringey (such as more face-to-face-interviewing) but could nevertheless be considered including:

- providing a more localised face-to-face service;
- return to paper forms;
- free phone available for people to use to make applications;
- better information for linked in services such as support services and advice bodies in order to strengthen applicants' understanding of the criteria and eligibility more clearly and refer people with more chance of succeeding in an application;

- better and more comprehensive advertising of the Fund.

There should be a free phone first of all, let's be fair, because this is poor people struggling with no money...and the website is too complex, make it simpler, just simplify the whole process.

Would be better if it was done face-to-face and delivered locally – if we or others need to support someone applying you could explain that more easily to someone else locally – can't always get all the information necessary onto an online form. Local delivery could also make it more responsive – providing a whole package of support to the applicant.

It should be local, this service should be local. Why are they sending the application to Northgate, to God knows where it is. It should be local and accessible. I don't wanna have someone who doesn't know me, I wanna see somebody face-to-face.

Advertise it, let people know about it.

They should provide forms so they can take it away to someone and get help completing it.

There was **universal agreement that there was a need for continued emergency support from the Council** for the most vulnerable Haringey residents in some form or another, although many thought that the current system needed some adjustment.

If it was a simpler process, yes, 'cause a lot of support is needed and if it's for the right reason.

I think maybe more provision into the Discretionary Housing Payments, because for me the most common thing people ask for is help with Rent in Advance or Deposit, which DHP does cover, but that's only if you are receiving Housing Benefit, so a lot of people don't have that.

I think it would be a good thing to bring it back under the council. This service is important, we see so many people in need, struggling because of the benefit cap, because they are being evicted...it's important to make sure they can get a deposit for a new place.

It's crucial because in circumstances like this – there are young people who don't have access to money. It prevents crime, if young people don't have money they will find it someway. However Haringey budgets, the Support Fund should be maintained.

There was also an emphasis on services being provided with a more local base in order to understand local conditions and problems and to help address some of the larger underlying issues affecting the people concerned:

Those who are assessing, it shouldn't be an electronic service, it should be live human beings assessing your application, and somebody with competence and experience in vulnerability, and what Haringey residents experience at the same time.

Services should be available locally – should be a service for the local area so that people know the families as well and can signpost to other services. Important to be aware of the context of the families' lives – understand issues locally. Not easy to get that understanding with someone at the end of a phone.

Local knowledge can be shared through direct contact. Agree that only one award should be given in a 12 month period because ideally people should be receiving longer term support as well and have local services linked in to helping them. Northgate don't ask questions about whether people are engaging with other organisations or not – the questions are not about the family circumstances. There will remain outstanding issues to be addressed even if the Fund is awarded.

Some staff, particularly those working within the Council's own Customer Service Centre and also the CAB felt that they were **not well informed enough** about the Fund and how decisions were made to feel totally confident in referring people there. The CAB staff noted that they felt more comfortable giving food vouchers as it meant that at the very least that the client and their children would definitely be fed.

This is disgraceful that we are giving people food vouchers. Having said that, we are happy to give food vouchers because we know that person will have food in their mouth and in their childrens' bellies...But we are running out, we are giving more food vouchers since Christmas, we are giving more and more food vouchers.

It is important to remember that memories are short and people tend to look back on a golden age that may not have existed. We report here what people told us. A few of the interviewees compared the Support Fund directly with its predecessor the Social Fund and in most cases felt that the changes had led to the process seeming to take longer.⁹ People generally found the new system harder to access due to less personal interaction.

It [Social Fund] was successful, most of the applications were successful. Say for instance, I've applied for benefits, I'm not entitled to benefits or I've lost my job and applied for benefits and its taking 2-3 weeks, to alleviate hardship I would apply to the Social Fund for a Crisis Loan and I would get it, and the minute that I get my benefits awarded, they will deduct that money that they've given me. Anybody could apply that was faced with hardship.

Yeah, that's the problem, because they are saying now that you don't pay this one back. They need to go back to when you did pay it back, 'cause then the money get recycled, and then more people can get help, and they'll get the money back.

I had one young person who started a tenancy on the Monday and didn't have anything for 3-4 days until the card came on the Thursday – staff here bought her food. Crisis Fund (Social Fund) used to pay out on the same day – that was better.

⁹ Note that in fact the process was generally under 2 days

There is an emergency system in place for the scheme in which an applicant can collect a card directly from the Council or can receive a text with the necessary information they need for the award.

[Compared to Social Fund]: You could have personal interaction, while here there is no personal interaction and our customers need somebody to talk through it and assist them.

Although the Call Centre staff talk people through the application by phone, people do not find this as helpful as face-to-face contact¹⁰.

However, one interviewee did note that the previous system may have been more open to abuse and that the newer Support Fund, whilst more difficult to access, may also be less susceptible to abuse:

Its fair in the case of extreme hardship, won't get it if you have been reckless and spent your money. The Social Fund was easily abused – this isn't abused as much.

The key headlines from the staff interviews are:

- there is a **need for an emergency payment** / local welfare provision fund in Haringey;
- the **current system of online and phone applications can present problems for vulnerable people** in particular, and also for others;
- a **local presence would** allow for a more joined up system that could help address underlying issues more quickly and effectively;
- there is a **lack of knowledge and confidence** amongst client facing advisers about the Fund and a feeling that it needs to much **better advertised** in the borough.

¹⁰ This finding matches what we learnt in Newham for our report on debt and economic resilience: see <http://sticerd.lse.ac.uk/dps/case/cr/casereport83.pdf>.

6. Conclusions and Recommendations

A number of consistent themes emerged from our analysis of the background and interview data. This section will consider in turn: the necessity of a scheme of this type; the advantages, disadvantages, and challenges of the current system; recommendations for the future.

Our first conclusion is that a scheme of this type is required in order to assist households facing urgent or unexpected needs. Around nine out of ten of the applicants interviewed, as well as all the third party advisors and 95% of the non-applicants told us that there was a need for a scheme of this type. Given that there is evidence that hardship and poverty among certain low income groups is increasing, we consider it unlikely that demand for this service will diminish in the near future. We therefore recommend that as a starting point **Haringey continue with a scheme of this type**.

The current system is functioning effectively in a number of regards:

- it provides timely decision making (over 80% are made within two days),
- it effectively targets vulnerable groups in times of crisis. For example, more crisis payments are being awarded to people with health and mental health vulnerabilities, and there is no evidence of discrimination against any ethnic group or faith group. These awards are also being effectively targeted at those that are financially vulnerable and experiencing crises. Four in ten awards are focused on immediate hardship and emergency payments and 44% of all awards are under £100. These awards are typically for immediate essential needs such as food and utility payments. Households headed by single adults, who may have less overall resources, are also more likely to receive crisis payments.
- the Community Care Support system seems to be effectively addressing the longer term needs of applicants. The fact that 61% of all awards to the Support Fund are made for Community Care Support suggests that as was intended, the scheme is also addressing wider issues of resettlement or assistance to remain in the community. In general, people who receive awards from the Support Fund are content with the outcome, although in some cases feeling that the award was not high enough.

Despite the strengths listed above, the current scheme has faced lower demand than was expected. For example, the weekly rate of applications to the DWP social fund, while not strictly comparable, was significantly higher at 89 per week compared to 51 per week for Haringey. An important factor in explaining this drop-off in demand is a perceived inaccessibility of the current system. Evidence from the interviews identifies concerns about the current system of phone and online applications only. Many residents would prefer more face-to-face contact and a chance to explain their situation more comprehensively to a sympathetic member of staff in the local area.

Additionally, applicants often report a lack of understanding of the eligibility criteria and decision making process – people are unsure why they have received or not received awards, or why they received the amount they did if successful. We are conscious that, as set out above, Haringey needs to run an efficient and effective system that precludes widespread personal interviewing, although it may be that more could be made of the telephone interviewing that is already used. In the light of this evidence **we believe it would help clarify communication** if Haringey did the following:

- Make clearer and give more prominence to the eligibility criteria and the categories of applications who receive priority.
- Make the Support Fund pages of the website simpler, clearer and more accessible to users.¹¹
- Haringey should test the clarity and accessibility of its information using a sample of customers in order to ensure that communications work, bearing in mind the low literacy and IT skills of many applicants.
- Highlight the availability of phone applications in order to address the frequent requests for more one-to-one contact. Some applicants appear unaware of this option.
- Discuss with Northgate the possibility of installing a “ring-back” option and consider making phones available from Haringey Customer Service Centres for applicants to use. The poorest applicants who might need the longest interviews but also have the least money to spend on calls should be advised to use Customer Service Centres or trusted partners to make applications.
- Review the clarity of the award letters in relation to the reasons for the decision (including the amount of the award and method of payment); and review the letters accompanying payment cards and other letters to third party distributors. This could also help improve levels of satisfaction with those applying to the Fund who may have greater understanding as to why they received what they did, or why their application was refused.
- Review the limited number of outlets where award recipients can use their awards, seeking to clarify whether value for money is being achieved for the residents with awards.

It is not just applicants that find that system confusing, but also the professionals that refer them. Interviews with professionals working within organisations such as council agencies, Job Centre Plus, CABs etc, indicated that they would like better information about the eligibility criteria and decision making processes in order to more effectively identify and refer clients to the scheme. They also expressed concerns about how effectively applicants can navigate the application process and about the seemingly limited links to local agencies who could provide helpful background and contextual information. This supports the point made by both these third party advisors and many of the applicants that more face-to-face discussion of their application would be helpful. We recommend that Haringey:

- seeks to **increase the number of appropriate applications through reviewing the way in which the scheme is linked into local communities**, other council services and wider local needs. This can be in the context of a wider review of options for 2015-16 and thereafter;
- work with existing statutory and voluntary agencies to develop a simple but extremely clear means for receiving priority applications from residents with a high chance of success from agencies granted “trusted partners” status;
- as part of this develop a continuing dialogue with these agencies and partners around the eligibility criteria and priorities for the scheme with a view to simplifying them and focusing them more on current pressing local needs;

¹¹ For examples from other London boroughs see: <http://www.newham.gov.uk/Pages/Services/Newham-community-and-crisis-support.aspx> and http://www.barnet.gov.uk/info/930394/changes_to_social_fund/1088/changes_to_social_fund.

- provides more publicity / advertising of the Fund and more training and knowledge sharing for council staff in Customer Service Centres, housing, social services and external organisations such as the CAB, Probation Service and other charities working with vulnerable residents.

Supply of awards has also reduced with the local scheme. Our findings confirm that the overall success rate of applications provided by the DWP to the scheme (in the period April – September 2011) was higher than that provided by Haringey (45% and 37% respectively), and that the levels of Community Care payments were also higher under the DWP than with Haringey (£690 and £459 respectively). Crisis Loans are not strictly comparable, but here the average payments are also lower for Haringey (£80 compared to £235 for the DWP).

Worryingly, the rate of awards made by Northgate is also significantly lower than under the previous Haringey administration, with no evidence of a systematic change of policy or priorities to explain this difference. Haringey data had clear markers for the type of vulnerability addressed and the priority circumstance behind the award, which has not been evident in the Northgate data. We can therefore not be sure how systematically different the decision making is, but we also note that 23% of awards by Northgate are for Crisis payments, as opposed to 44% of Haringey payments - again not reflective of any change of policy. In light of this evidence we recommend that Haringey:

- **reviews its current guidance to Northgate** on the criteria for and the level of awards, with a view to considering more generous levels for each where the circumstances warrant it;
- **reviews the structure of data collection by Northgate** so that it can provide information more in line with the formal structure of the scheme (and in particular in relation to the type of vulnerability and priority circumstance), as well as taking measures to improve the provision of diversity and disability information on applications. This will permit greater and simpler understanding of the patterns of awards and refusals going forward;

Finally, it is apparent that the current reporting on awards and refusals is incomplete and in places inconsistent between the original Haringey and current Northgate categories. We recommend that **a simple but more complete structure of monitoring be devised and implemented** to build on what is already in place. Specifically we recommend that Haringey:

- initiates some specific **tracking of clients post award/refusal, to provide some more systematic evidence on the impact of the decisions** (including whether they remain in the community for a significant period, become homeless, are hospitalised, and other similar priority outcomes). This will build a better understanding of the cost effectiveness of the scheme (and any later variants of the scheme).

These suggestions are made in response to Haringey's concerns that some people are not applying for the help available through the Support Fund. Our interviews have convinced us that clearer, simpler information would help. The overriding problem that we uncovered was people's inability to find relevant information and to use the phone and online systems properly to access the help they need. How this gap can be closed is one of the biggest challenges facing organisations trying to help vulnerable groups.

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ANNEXES

Annex A: Main differences between Haringey Support Fund and DWP Social Fund

Annex B: Other Borough Schemes

Annex C: Data labels used in analysis

Annex D: Questionnaires

Annex E: Vignettes of Haringey residents

Annex F: Summary of Recommendations

Annex A: Main differences between Haringey Support Fund and DWP Social Fund

| | Haringey Support Fund Crisis Payments | Haringey Support Fund Community Care Grants | DWP Social Fund Crisis Loans | DWP Social Fund Community Care Grants |
|-----------------------------|---|--|--|---|
| Purpose / Principles | <p>To provide short-term support in a crisis due to a disaster or other emergency and the applicant or their family do not have access to immediate funds to help them through the crisis that would prevent them from serious damage or risk to health, safety or welfare of a person or their family.</p> <p>The principles of Crisis Payments are:</p> <ul style="list-style-type: none"> • Support is discretionary and must be provided within the available funds • Funding allocated on a daily basis with a separate weekly profile for rent in advance / rent deposits to minimise the risk of the funds not being available throughout the year. • Its purpose is to meet urgent needs that cannot be met elsewhere. | <p>The purpose of the Community Care award is to:</p> <ul style="list-style-type: none"> • Help people to establish themselves in the community • Help people remain in the community • Help with the care of a prisoner or offender on release or temporary licence • Ease exceptional pressures on families • Help people setting up home as part of a resettlement programme | <p>Intended for applicants who are unable to meet their immediate short term needs either in an emergency or as a consequence of a disaster.</p> <p>Interest-free loans that can help with immediate living expenses for a short period not normally exceeding 14 days or a specific item or service.</p> | <p>Community Care Grants are non-repayable grants awarded for a range of expenses including household equipment.</p> <p>Primarily intended to support vulnerable people to return to or to remain in the community or to ease exceptional pressure on families.</p> |
| Eligibility criteria | <p>The qualifying conditions for a Crisis Payment are strict:</p> <ul style="list-style-type: none"> • Been resident in the borough for a minimum period of 3 months • Be over 16 years old • Be in receipt of a means-tested benefit, or have an underlying entitlement to that benefit: <i>Child and working tax credits; Income support; Job Seekers Allowance income based; Employment Support Allowance income related; Pension Credit Guarantee Credit; Housing Benefit and Council Tax Support</i> | <ul style="list-style-type: none"> • Been resident in the borough for a minimum period of 3 months • Be over 16 years old <p>Be in receipt of a means-tested benefit, or have an underlying entitlement to that benefit: <i>Income support; Job Seekers Allowance income based; Employment Support Allowance income related; Pension Credit Guarantee Credit</i></p> | <p>Available to anyone (whether on benefit or not).</p> <p>Applicants may be awarded a Crisis Loan for four separate reasons:</p> <ul style="list-style-type: none"> • items or services; • rent in advance; • general living expenses; or • alignment payments to cover living expenses up to the first payment of benefit or wages | <p>Eligibility is conditional on receipt or imminent receipt of an income-related benefit.</p> |

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|---|--|--|--|--|
| Eligibility criteria <i>(continued)</i> | <ul style="list-style-type: none"> ● A victim of domestic violence, that requires immediate support to secure their safety. ● Have no access to savings that can meet the need in whole or in part ● Have no other friends/family who can support the need ● Have not received an award in the past 52 weeks ● Be eligible to access public funds | <ul style="list-style-type: none"> ● Have no access to savings that can meet the need in whole or in part ● Have no other friends/family who can support the need ● Have not received an award in the past 52 weeks ● Be eligible to access public funds | | |
| Vulnerability criteria | <ul style="list-style-type: none"> ● Claimant, partner or dependent family member has a serious physical health problem, which they are receiving treatment for; ● Claimant, partner or dependent family member has a dependent child who normally lives with them and that child's health would be at immediate risk; ● Claimant, partner or dependent family member is homeless, or at risk of homelessness; ● Claimant, partner or dependent family member has a substance or alcohol misuse problem, which they are receiving treatment for; ● Claimant, partner or dependent family member is on probation or receiving support relating to their offending history; ● Claimant, partner or dependent family member is affected by, or at risk of domestic abuse; ● Claimant, partner or dependent family member has a learning disability; ● Claimant, partner or dependent family member has a physical or sensory impairment; ● Claimant, partner or dependent family member has a mental health problem, which they are receiving treatment for; ● Claimant, partner or dependent family member is an older person with special needs; ● | | | |

| | | | |
|---|---|--|---|
| <p>Vulnerability criteria <i>(continued)</i></p> | <ul style="list-style-type: none"> ● Claimant, partner or dependent family member is pregnant; ● Claimant is a care leaver; ● Claimant, partner or dependent family member is living in poor standard or temporary accommodation; ● Claimant is a lone parent that has little or no support; ● Families where parenting skills are limited; ● Where there is a high risk of family breakdown; ● Where the child / children has a protection plan in place. <p><i>NB. In exceptional circumstances a claimant may still be given an award even if they do not meet this criteria.</i></p> | | |
| <p>Priority circumstances</p> | <ul style="list-style-type: none"> ● Avoid uncontrollable debt ● Ex-offender ● Leaving hostel or sheltered accommodation ● Domestic abuse ● Hate crime ● Terminal illness ● Runaway ● Children in need ● Housing needs or social services user ● Estranged from parents ● No fixed abode ● On IMPACT offender register ● High level family intervention from Social Services <p><i>NB. In exceptional circumstances a claimant may still be given an award even if their situation is not listed.</i></p> | | <p>Prioritisation of those in certain circumstances:</p> <ul style="list-style-type: none"> ● mental or physical disability and illness and general frailty ● physical or social abuse or neglect ● a long period of sleeping rough ● unstable family circumstances ● behavioural problems, for example, due to drug or alcohol misuse |

| | | | |
|-------------------------------------|---|--|--|
| <p>Conditions</p> | <p>The applicant must meet either of the following conditions:</p> <ul style="list-style-type: none"> • The applicant has suffered a disaster to their home such as major flooding, gas explosion or house fire, where serious damage has been caused to the home or the home is now uninhabitable. • As a direct result of the inability to afford the goods or services requested the health, safety or welfare of either the applicant or their partner will immediately deteriorate. • In relation to the second condition only, the applicant or their partner who lives with them must also meet at least one of the additional priority circumstances where additional priority circumstances criteria has been met. | <p>Loans must be repaid.</p> <p>Repayments made directly from benefit where possible. Separate arrangements made for people not in receipt of benefits.</p> <p>From April 2011:</p> <ul style="list-style-type: none"> • No longer paying Crisis Loans for items such as cookers and beds (apart from cases where there has been a disaster, e.g. due to flooding); • a reduction in the rate paid for living expenses from 75% down to 60% of benefit rate; and • a cap of three Crisis Loan awards for general living expenses in a rolling 12-month period. | |
| <p>Budgetary constraints</p> | <p>If Haringey decide that an award will meet a need, they must then decide whether an award has sufficient priority and vulnerability for a payment from the budget. For example, a grant could be awarded for certain clothing items that will help someone who has just left a care home to establish in the community. On the other hand, the Council could conclude, taking all the facts into account, that the grant for clothing would be of minor importance in helping the applicant to establish themselves in the community.</p> <p>Whether an award is made depends on the funds available in the grant budget. If there is a very high level of demand on the budget, then in the above example, the grant application is likely to be refused on the grounds of priority. If there are significant funds still left in the budget, a grant may still be appropriate.</p> | | |
| <p>Notes</p> | <p>Haringey Support Fund Crisis Payments are different from the Crisis Loans system of the previous DWP social fund not only in being grants but also in that those previous Crisis Loans were often used for a wider range of goods (including furniture) than those fitting Haringey's criteria.</p> | | |

Sources: Haringey Support Fund Policy: http://www.haringey.gov.uk/support_fund_policy_v6_061113.pdf
DWP, March 2011: *Changes to the Social Fund Crisis Loans Scheme from April 2011 Equality Impact Assessment*
DWP, June 2011: *Local support to replace Community Care Grants and Crisis Loans for living expenses in England, Government response to the call for evidence*
DWP, October 2011: *Local welfare assistance to replace Social Fund Community Care Grants and Crisis Loans for general living expenses, Equality impact assessment*

Annex B: Other Borough Schemes

| Borough Categories | Haringey | Barnet | Camden | Hackney | Islington | Newham | Waltham Forest | Enfield |
|--|----------|---------------|--------|----------------|-----------|----------------------|----------------|---------|
| Community Care | | Single scheme | | Single scheme | | All awards are loans | | |
| Regain independence after a period in institutional care; | x | x | x | x | | x | x | x |
| Regain a more settled way of life; | x | x | x | | | x | x | |
| At risk of losing their independence and ending up in institutional care; | x | x | x | x | | x | x | x |
| Ease exceptional pressure on the family | x | x | x | x | | x | x | x |
| Help with the care of a prisoner when they are on release or temporary licence. | x | | x | | | x | | x |
| Reduce dependency on loan sharks and promote financial capacity | | | | | | | x | x |
| Financial assistance for housing related costs | | x | | (includes DHP) | | rent in adv. | | |
| Travel costs for illness, funeral, or move to alternative housing; or other emergency travel | | | x | x | | x | | |
| Moving to work and needs childcare or initial work costs | | | | | | x | | |

| Crisis Payments | | Single scheme | | Single scheme | | | | |
|---|-------|---------------|----------------|---------------|--|----------|----------------------|-------|
| Loan or Grant | Grant | Grant | Grant | | | Loan | Loan (with interest) | Grant |
| Disaster or other emergency - to prevent serious damage or risk to health, safety or welfare of a person or their family. | x | x | x | x | | x | x | x |
| Must be expenses arising as result of this emergency or disaster | x | | | | | | | |
| Applicant or partner must fit one of priority criteria | x | | "circumstance" | | | | x | |
| Skills training for jobs/ access to employment | | | | x | | CC grant | x | |
| Supported actions in place to mitigate causes of crisis e.g. dependency, health, abusive relationship | | | x | | | | | |
| Loss of theft of money, or temporary interruption of normal income | | | | | | x | | |
| Waiting for benefit payment, or spent all benefit | | | | | | x | | |

| Eligibility conditions | Haringe y | Barnet | Camde n | Hackne y | Islington | Newha m | Waltha m Forest | Enfield |
|---|--------------|--------|---|----------------------------|-----------|-------------------------------------|--------------------------------------|--------------------------------------|
| Minimum age | 18 | 16 | 18 | 16 | | 18 (or 16 if living alone) | 18 | 16 |
| Qualifying benefits rule | x | x | x | | | x | x | x |
| A victim of domestic violence that requires immediate support to secure their safety. | x | | | x | | x | | |
| Have no access to savings that can meet the need in whole or in part | x | x | Tapered reductio n for savings | Over £500 to be used | | | x | Yes, but can top up savings |
| Have no other friends/family/other options to meet the need | x | | | x | | x | | x |
| Be eligible to access public funds | x | x | x | x | | x | x | x |
| Period of residence in Borough (with some exceptions): No of months: | 3 | 1.5 | 1.5 | 6 of last 12 months | | 6 | 6 | 1.5 |
| Be in a vulnerable/priority group | x | x | | x | | | Exceptio nal circum- stance | x |

| Exclusions | | | | | | | | |
|--|----|-------------------------|-----------------------------------|---|---|----|--------------------------|----------------------------------|
| Recent previous awards: within No. of months | 12 | no more than 1 in 6mth. | No more than 2 crisis in 12 mths. | 3 | | 12 | 6 for loans 12 grants | 6 for crisis, 12 for CC grant |
| Urgent needs can be met from elsewhere | x | | x | | | | | |
| In hospital, prison, or students | | | x | x | | x | x | |
| Not willing to participate in money advice, join credit union, or similar | | | | | | | x | x |
| Claim covered by insurance | | x | | | | | | |
| Benefit disallowance or sanctions, or other non-cooperation with public agencies | | | x | x | | | | |
| Applicant responsible for or could have avoided crisis | | | x | x | | | | |
| Not eligible for DWP Budgeting Loan or Short Term Advance | | | | | x | x | | x |

SPECIFIC FEATURES

| | Name | Specific Features |
|-----------------------|-------------------------------------|---|
| Haringey | Support Fund | Outsourced applications on line; vouchers and payment cards used; uses RESTORE. |
| Barnet | Crisis Fund | Single framework for crisis and community care; no cash for crisis payments; applications by phone |
| Camden | Local Social Fund | Vouchers and cards used wherever possible; repeat applications only where good reason |
| Hackney | Discretionary Crisis Support Scheme | Applications made through partner agencies. Presumed maximum of £1,000, or £75 for emergency living expenses; cards and vouchers where appropriate |
| Islington | Resident Support Scheme | Set up with Cripplegate Foundation, and includes several previous charitable sources. No cash payments. Applicants get automatic benefits check and money advice, job and training advice if relevant, advice on social isolation and community involvement. Encouraged to apply through social worker or similar, including HB teams |
| Newham | Community and Crisis Support | Apply on phone and discuss need; no cash given. All payments are loans |
| Waltham Forest | Social Fund | Crisis loans carry interest, and are administered by Credit Union |
| Enfield | Emergency Support Scheme | "Emergency payments" and "local assistance grants". Pre-paid cards and orders; if ineligible for emergency payment, can be referred to food bank. Maximum £1,000 grant. Also uses RESTORE |

NUMBER AND TYPE OF COMMUNITY CARE GRANT APPLICATIONS BY LOCAL AUTHORITY BETWEEN APRIL 11 AND SEPTEMBER 2011

| | Barnet | Camden | Hackney | Haringey | Islington | Newham | Waltham Forest |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Total Community Care Grant Spend | £ 321,100 | £ 362,000 | £ 553,300 | £ 420,900 | £ 496,100 | £ 410,200 | £ 299,700 |
| Number of Community Care Applications | 1030 | 1120 | 1950 | 1500 | 1650 | 1630 | 1160 |
| Applications by Direction 4 | Applications | Applications | Applications | Applications | Applications | Applications | Applications |
| Moving out of residential/institutional accommodation | 50 | 50 | 100 | 90 | 110 | 100 | 60 |
| Helping people to stay in the community | 180 | 300 | 410 | 280 | 370 | 230 | 200 |
| Families under exceptional pressure | 320 | 240 | 410 | 350 | 350 | 420 | 300 |
| Prisoners/offenders on temporary release | | 0 | 0 | 0 | 0 | 0 | 0 |
| Planned resettlement | 30 | 40 | 60 | 40 | 30 | 30 | 20 |
| Travel expenses | | 10 | 10 | 0 | 10 | 0 | 10 |
| Directions not satisfied or travel expenses refused on budgetary grounds | 460 | 470 | 940 | 740 | 760 | 830 | 560 |
| Total applications incl. "Directions not satisfied etc" | 1040 | 1110 | 1930 | 1500 | 1630 | 1610 | 1150 |
| Number of Legitimate Demand Applications | 580 | 640 | 990 | 760 | 880 | 780 | 600 |
| Total Number of Awards | 460 | 560 | 860 | 610 | 730 | 610 | 470 |
| | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 0 | 0 | 0 | 0 | 0 | 0 |
| Awards by Direction | Awards | Awards | Awards | Awards | Awards | Awards | Awards |
| Moving out of residential/institutional accommodation | 40 | 50 | 100 | 80 | 100 | 90 | 60 |
| Helping people to stay in the community | 140 | 260 | 350 | 230 | 320 | 180 | 160 |
| Families under exceptional pressure | 250 | 200 | 340 | 260 | 270 | 320 | 220 |
| Prisoners/offenders on temporary release | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Planned resettlement | 30 | 40 | 60 | 40 | 30 | 20 | 20 |
| Travel expenses | 0 | 10 | 10 | 0 | 10 | 0 | 10 |
| Total | | | | | | | |
| Spend by Direction | Spend | Spend | Spend | Spend | Spend | Spend | Spend |
| Moving out of residential/institutional accommodation | £12,570 | £9,490 | £36,140 | £32,140 | £35,920 | £24,490 | £21,240 |
| Helping people to stay in the community | £93,050 | £152,390 | £220,950 | £160,710 | £217,370 | £106,940 | £97,590 |
| Families under exceptional pressure | £206,030 | £168,920 | £252,800 | £197,630 | £219,130 | £255,170 | £166,840 |
| Prisoners/offenders on temporary release | £50 | £1,170 | 0 | 0 | £380 | 0 | 0 |
| Planned resettlement | £17,220 | £27,630 | £43,670 | £24,610 | £23,470 | £20,900 | £13,950 |
| Travel expenses | £130 | £870 | £800 | £530 | £760 | £240 | £930 |
| Total | £0 | £0 | | | | | |
| Total Community Care spend | £321,100 | £362,000 | £553,300 | £420,900 | £496,100 | £410,200 | £299,700 |
| Crisis Loans | Applications | Applications | Applications | Applications | Applications | Applications | Applications |
| Leaving care and not entitled to benefit | 20 | 10 | 20 | 20 | 20 | 30 | 20 |
| Leaving care - rent in advance | 0 | 0 | 10 | 10 | 10 | 10 | 0 |
| Disaster e.g. fire, flood, explosion, chemical leaks etc | 20 | 20 | 30 | 30 | 30 | 30 | 40 |
| Emergency travelling expenses | 0 | 0 | 0 | 10 | 0 | 10 | 10 |
| Lost or stolen money/giro | 340 | 280 | 450 | 450 | 410 | 510 | 410 |
| Capital not realisable | 360 | 290 | 650 | 540 | 420 | 480 | 390 |
| Reconnection of fuel supply | 0 | 10 | 10 | 10 | 10 | 10 | 10 |
| Homelessness - securing accommodation | 30 | 30 | 130 | 180 | 80 | 90 | 60 |
| Benefit spent - living expenses required | 1090 | 730 | 1590 | 1370 | 1050 | 1490 | 1330 |
| JSA disallowance imposed on customer | 160 | 90 | 360 | 340 | 210 | 400 | 300 |
| JSA sanction imposed on customer | 0 | 0 | 10 | 10 | 0 | 0 | 0 |
| Item needs replacement | 30 | 20 | 80 | 50 | 50 | 60 | 40 |
| Total | 2050 | 1480 | 3340 | 3020 | 2290 | 3120 | 2610 |
| Alignment (ie waiting for benefit payment) | 1420 | 1050 | 2250 | 1850 | 1360 | 2270 | 1390 |
| Crisis Loans | Awards | Awards | Awards | Awards | Awards | Awards | Awards |
| Leaving care and not entitled to benefit | 20 | 10 | 20 | 20 | 20 | 30 | 20 |
| Leaving care - rent in advance | 0 | 0 | 10 | 10 | 10 | 0 | 0 |
| Disaster e.g. fire, flood, explosion, chemical leaks etc | 20 | 10 | 20 | 20 | 20 | 20 | 30 |
| Emergency travelling expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lost or stolen money/giro | 340 | 210 | 370 | 340 | 330 | 360 | 290 |
| Capital not realisable | 360 | 240 | 560 | 460 | 380 | 410 | 340 |
| Reconnection of fuel supply | 0 | 0 | 10 | 10 | 10 | 0 | 10 |
| Homelessness - securing accommodation | 30 | 10 | 80 | 130 | 60 | 40 | 30 |
| Benefit spent - living expenses required | 1090 | 590 | 1270 | 1080 | 840 | 1190 | 1080 |
| JSA disallowance imposed on customer | 160 | 40 | 140 | 160 | 110 | 120 | 100 |
| JSA sanction imposed on customer | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Item needs replacement | 30 | 10 | 70 | 40 | 40 | 40 | 20 |
| Total | 2050 | 1120 | 2550 | 2270 | 1820 | 2210 | 1920 |
| Alignment | 1420 | 950 | 2060 | 1680 | 1250 | 2040 | 1250 |
| Crisis Loans | Spend | Spend | Spend | Spend | Spend | Spend | Spend |
| Leaving care and not entitled to benefit | £1,000 | £400 | £1,300 | £1,300 | £1,100 | £1,800 | £1,500 |
| Leaving care - rent in advance | £400 | £600 | £5,100 | £8,200 | £3,000 | £3,000 | £1,900 |
| Disaster e.g. fire, flood, explosion, chemical leaks etc | £1,200 | £1,500 | £1,100 | £800 | £1,900 | £1,500 | £1,500 |
| Emergency travelling expenses | £0 | £0 | £300 | £200 | £0 | £1,000 | £200 |
| Lost or stolen money/giro | £14,300 | £11,900 | £21,000 | £18,400 | £18,100 | £20,700 | £16,700 |
| Capital not realisable | £15,900 | £12,100 | £31,800 | £26,300 | £22,100 | £26,000 | £18,400 |
| Reconnection of fuel supply | £200 | £800 | £400 | £1,800 | £300 | £400 | £400 |
| Homelessness - securing accommodation | £10,500 | £10,400 | £52,400 | £83,000 | £41,300 | £27,100 | £16,900 |
| Benefit spent - living expenses required | £42,600 | £25,900 | £61,200 | £52,500 | £43,700 | £55,900 | £50,100 |
| JSA disallowance imposed on customer | £8,300 | £3,800 | £37,300 | £44,600 | £24,100 | £28,800 | £23,800 |
| JSA sanction imposed on customer | £0 | £0 | £1,700 | £800 | £600 | £0 | £0 |
| Item needs replacement | £3,300 | £2,700 | £18,400 | £14,400 | £7,300 | £7,400 | £4,500 |
| Total | £97,700 | £70,100 | £232,000 | £252,300 | £163,500 | £173,600 | £135,900 |
| Alignment | £80,500 | £59,500 | £128,000 | £105,800 | £75,700 | £121,800 | £79,300 |

Annex C: Data labels used in analysis

| Variable Name | Values | Indicator |
|---------------|--------|--|
| Outcome | 1 | Award made |
| | 0 | Award not made |
| Type | 1 | Community Care |
| | 2 | Crisis |
| | 3 | Not applicable - Haringey refused |
| | 4 | Northgate refused |
| Vulnerable | 1 | Health/mental health related |
| | 2 | Domestic violence |
| | 3 | Priority resettlement |
| | 4 | Maintain current accommodation/special needs |
| | 5 | Benefits/debt/money/ hardship/subsistence |
| | 6 | Northgate - not kept |
| | 7 | Missing |
| | 8 | Not applicable - refused |
| Priority | 1 | Health/mental health related |
| | 2 | Domestic violence |
| | 3 | Priority resettlement |
| | 4 | Maintain current accommodation/special needs |
| | 5 | Benefits/debt/money/ hardship/subsistence |
| | 6 | Northgate - not kept |
| | 7 | Missing |
| | 8 | Not applicable - refused |
| Award | 1 | Food, subsistence, utility money, clothes, cope with day to day |
| | 2 | Furniture - white goods, beds, major items, maintain home, ReStore |
| | 3 | Starter pack, rent in advance/deposit, moving costs, resettlement |
| | 4 | Special items, other |
| | 5 | Missing |
| | 6 | Not applicable - refused |
| Disabled | 1 | Blind/deaf |
| | 2 | Learning disability |
| | 3 | Long term illness or condition |
| | 4 | Mental ill health |
| | 5 | Other disabilities |
| | 6 | Physical disability |

| | | |
|-----------|---|---------------------------|
| | 7 | No disability shown |
| Ethnic | 1 | Asian |
| | 2 | Black |
| | 3 | White |
| | 4 | Mixed |
| | 5 | Chinese/Other |
| | 6 | No ethnicity shown |
| Faith | 1 | Christian |
| | 2 | Muslim |
| | 3 | Other |
| | 4 | None |
| | 5 | Refused/none shown |
| Household | 1 | Single |
| | 2 | Couple |
| | 3 | Not shown |
| Language | 1 | English |
| | 2 | Other |
| | 3 | Not shown |
| Amount | 1 | Less or = £50 |
| | 2 | £50.01-100 |
| | 3 | £100.01-200 |
| | 4 | £200.01-400 |
| | 5 | £400.01-800 |
| | 6 | over £800 |
| | 7 | Not applicable - refused |
| Gender | 1 | Female |
| | 2 | Male |
| | 3 | Not shown |
| Old | 1 | less or = 25 years old |
| | 2 | 26-59 |
| | 3 | 60 or over |
| | 4 | Not shown |
| Reason | 1 | Not applicable - refused |
| | 2 | Domestic violence |
| | 3 | Resettlement |
| | 4 | Address current pressures |

| | | |
|------------|---|--|
| | 5 | Emergency/cash assistance |
| | 6 | Other |
| | 7 | Haringey - not applicable |
| Admin | 0 | Haringey |
| | 1 | Northgate |
| Delay | 1 | 1-2 days |
| | 2 | 3-5 days |
| | 3 | Over 5 days |
| | 4 | Not available |
| Apply | 1 | |
| | 2 | |
| | 3 | |
| Underlying | 1 | Health/mental health related |
| | 2 | Domestic violence |
| | 3 | Priority resettlement |
| | 4 | Maintain current accommodation/special needs |
| | 5 | Benefits/debt/money/ hardship/subsistence |
| | 6 | Northgate Other |
| | 7 | Missing |
| | 8 | Not applicable - refused |

Annex D: Questionnaires

QUESTIONNAIRE 1: FOR THOSE WHO HAVE APPLIED AND RECEIVED SUPPORT

1. Where would you usually look for support or assistance in a time of crisis or emergency, such as: washing machine breaking down or similar. If I run through the list you can just stop me when any apply to you:

| | |
|---|--|
| Social Worker or others in Council | |
| Local charity | |
| Borrowing from friends and family | |
| Payday lenders | |
| Pawnbrokers / cash converters | |
| Credit Union | |
| Food Banks | |
| JobCentrePlus | |
| CAB | |
| OTHER – specify | |

2. How did you hear about the Haringey Support Fund?
3. Why did you apply for the Support Fund? What did you need help for? If I run through the list you can just stop me when any apply to you:

| | |
|--|--|
| Furniture | |
| Food | |
| Rent in advance | |
| Clothing | |
| Utilities (gas, electricity) | |
| Unexpected expenditure (repair / replacement) | |

| | |
|--|--|
| Household items (detail) e.g. bedding, towels, plates etc | |
| Items for children | |
| Subsistence | |
| OTHER – specify | |

4. What was the application process like? How would you grade it from 1. Terrible to 5. Excellent.

| Excellent | Good | OK | Bad | Terrible |
|------------------|-------------|-----------|------------|-----------------|
| | | | | |

Please tell us how you found the experience overall:

Would you have preferred more personal contact, for example through a social worker / housing officer / advisor?

(If applicable) How did you find doing the online application?

Did you use a computer / phone? In own home or elsewhere?

5. Do you think the outcome of your application was fair? Why / why not?

Did you understand the decision that had been made and why?

6. Would you change anything about the application and notification process?

7. What did you receive and how did you receive the support?

| | |
|------------------------------|--|
| Argos / Homebase card | |
| BACS Payment | |
| Euronics Card | |
| Park Clothing Card | |
| PayPoint Cashout | |
| OTHER – specify | |

If the assistance was for furniture, would you have been happy to purchase or receive recycled / second hand goods?

8. When you received the award did you use it as you had planned or had something more urgent come up by that time?
9. Would you recommend the Support Fund to others?
10. What would you have done if you had not been awarded the Fund?
11. Should there continue to be a Support Fund? If so, who should it be helping?
12. Is there anything that Haringey could have done better?
13. Had you ever applied to the DWP Social Fund in the past (before 2013)? What for? How did you find that experience? How would you compare it to the applying for the Support Fund through Haringey?
14. Where would you go for help now if you needed it again within the next 12 months? *EXPLAIN THAT ONLY ONE SUPPORT FUND AWARD GIVEN IN A 12 MONTH PERIOD PROMPT WITH OPTIONS if necessary*

| | |
|---|--|
| Social Worker or others in Council | |
| Local charity | |
| Borrowing from friends and family | |
| Payday lenders | |
| Pawnbrokers / cash converters | |
| Credit Union | |
| Food Banks | |
| JobCentrePlus | |
| CAB | |
| OTHER – specify | |

QUESTIONNAIRE 2: FOR THOSE WHO HAVE APPLIED AND NOT RECEIVED SUPPORT

1. Where would you usually look for support or assistance in a time of crisis or emergency, such as: washing machine breaking down or similar. If I run through the list you can just stop me when any apply to you:

| | |
|---|--|
| Social Worker or others in Council | |
| Local charity | |
| Borrowing from friends and family | |
| Payday lenders | |
| Pawnbrokers / cash converters | |
| Credit Union | |
| Food Banks | |
| JobCentrePlus | |
| CAB | |
| OTHER – specify | |

2. How did you hear about the Haringey Support Fund?
3. Why did you apply for the Support Fund? What did you need help for? If I run through the list you can just stop me when any apply to you:

| | |
|--|--|
| Furniture | |
| Food | |
| Rent in advance | |
| Clothing | |
| Utilities (gas, electricity) | |
| Unexpected expenditure (repair / replacement) | |

| | |
|--|--|
| Household items (detail) e.g. bedding, towels, plates etc | |
| Items for children | |
| Subsistence | |
| OTHER – specify | |

4. What was the application process like? How would you grade it from 1. Terrible to 5. Excellent.

| Excellent | Good | OK | Bad | Terrible |
|------------------|-------------|-----------|------------|-----------------|
| | | | | |

Please tell us how you found the experience

Would you have preferred more personal contact, for example through a social worker / housing officer / advisor?

(If applicable) How did you find doing the online application?

Did you use a computer / phone?

In own home or elsewhere?

4. Do you think the outcome of your application was fair? Why / why not?

Did you understand the decision that had been made and why?

5. Would you change anything about the application and notification process?

6. Once you had been informed that your application was unsuccessful, what did you do?

Did you seek other forms of financial support and advice? If so, which ones:

| | |
|---|--|
| Social Worker or others in Council | |
| Local charity | |
| Borrowing from friends and family | |
| Payday lenders | |
| Pawnbrokers / cash converters | |
| Credit Union | |
| Food Banks | |

| | |
|------------------------|--|
| JobCentrePlus | |
| CAB | |
| OTHER – specify | |

If not, why did you decide not to look elsewhere?

7. Were you advised to contact / signposted by the Council to other sources of support?
8. Would you recommend the Support Fund to others?
9. Should there continue to be a Support Fund? If so, who should it be helping?
10. What could Haringey have done better?
11. Had you ever applied to the DWP Social Fund in the past (before 2013)?
 - What for?
 - How did you find that experience?
 - How would you compare it to the applying for the Support Fund through Haringey?
12. Where would you go for help now if you needed it within the next 12 months? *PROMPT WITH OPTIONS if necessary*

| | |
|---|--|
| Social Worker or others in Council | |
| Local charity | |
| Borrowing from friends and family | |
| Payday lenders | |
| Pawnbrokers / cash converters | |
| Credit Union | |
| Food Banks | |
| JobCentrePlus | |
| CAB | |
| OTHER – specify | |

QUESTIONNAIRE 3: FOR THOSE WHO HAVE NOT APPLIED

Select people based on referrals from agencies including Council – people recently moved / resettling to area, accessing support such as food banks etc.

1. Where would you usually look for support or assistance in a time of crisis or emergency, such as: washing machine breaking down or similar. If I run through the list you can just stop me when any apply to you:

| | |
|---|--|
| Social Worker or others in Council | |
| Local charity | |
| Borrowing from friends and family | |
| Payday lenders | |
| Pawnbrokers / cash converters | |
| Credit Union | |
| Food Banks | |
| JobCentrePlus | |
| CAB | |
| OTHER – please specify | |

2. Have you heard about the scheme where the Council can give small amounts of money to residents (Haringey Support Fund) for emergency assistance? **Yes / No / not sure**

If yes, how did you hear about it?

If no, explain briefly what it is and give information.

3. Does it sound like something that you think could help you? **Yes / No / not sure**

If yes, in what ways?

If no, why not?

Would you apply if you found yourself in a difficult situation?

Could it have been useful to you over the past year or so?

4. Had you ever applied to the old DWP Social Fund in the past (before 2013)? What for? What happened? How did you find the experience?

5. Are you in contact with other agencies who can help? *Prompt if necessary: social workers, CAB, local charities, church* SPECIFY – who / how helping
6. Do you think there should be a Support Fund in Haringey? If so, who should it be helping?
7. Would you apply for help from the Council if it meant contacting social workers / housing officers or other staff?
8. Would you be able to apply online? How and where would you do this?

HARINGEY - TOPIC GUIDE FOR THIRD PARTY ADVISORS

1. Can you explain how your work brings you in contact with the Support Fund, and potential applicants for the Fund
2. What is your overall impression of how the Fund operates?
3. How do people find out about it?
4. What circumstances prompt people to make applications?
5. Who gets awards, and for what? Does the process seem fair and well-targeted?
6. Why, in your view, is there a lower take-up than expected? Why did some people who might have been eligible not apply?
7. What could be done to improve the take-up?
8. One specific task we have is to talk to people who did not apply, but might have been eligible, and try to understand why they did not. Can you help us in identifying a few people like this?
9. The specific funding is ending in April 2015. What should Haringey do, if anything, to continue providing support of this kind?
10. Anything else to add?

Thanks for your time

Annex E: Summary of Recommendations

| Issue | Recommendation |
|---------------------|---|
| Support Fund | Haringey should definitely continue with a scheme of this type to meet urgent, unexpected and unusual needs. |
| Awards | <p>Haringey should:</p> <ul style="list-style-type: none"> ● Review its current guidance to Northgate on the criteria for awards and the level of awards, with a view to considering more generous levels for each where the circumstances warrant it. ● Review the structure of data collection by Northgate so that it can provide information more in line with the formal structure of the scheme (and in particular in relation to the type of vulnerability and priority circumstance) as well as taking measures to improve the rate of provision of diversity and disability information on applications. This will permit greater and simpler understanding of the patterns of awards and refusals going forward; ● Seek to increase the number of appropriate applications through reviewing the way in which the scheme is linked into local communities, other council services, and wider local needs primarily in accordance with the more specific recommendations below on the administration of the scheme. This can be in the context of a wider review of options for 2015-16 and thereafter. ● Initiate a process of over-programmed targets for spend which is monitored and managed on a monthly basis, to ensure maximum use of the available funds. ● Initiate some specific tracking of clients post award/refusal, to provide some more systematic evidence of the impact of the decisions (including whether they remain in the community for a significant period, become homeless, are hospitalised, and other similar priority outcomes). This will build a better understanding of the cost effectiveness of the scheme (and any later variants of the scheme). |

| | |
|--|--|
| <p>Administration of the scheme</p> | <p>Haringey should:</p> <ul style="list-style-type: none"> ● Work with existing statutory and voluntary agencies to develop a simple but extremely clear means for receiving priority applications from residents with a high chance of success from agencies granted “trusted partners” status. ● Develop a continuing dialogue with these agencies and partners around the eligibility criteria and priorities for the scheme with a view to simplifying them, and focusing them more on current pressing local needs; ● Whether this is done or not, provide more publicity / advertising of the Fund and more training and knowledge sharing for Council staff in Customer Service Centres, housing, social services and external organisations such as the Citizens Advice Bureau, Probation Services and other charities working with vulnerable residents. ● Make clearer and give more prominence to the eligibility criteria and the categories of applications who receive priority. ● Make the Support Fund pages of the website simpler, clearer and more accessible to users. ● Haringey should test the clarity and accessibility of its information using a sample of customers in order to ensure that communication works, bearing in mind the low literacy and IT skills of many applicants. ● Highlight the availability of phone applications, to address the frequent requests for more one-to-one contact. Some applicants appear not to know about this option. ● Discuss with Northgate the possibility of installing a “ring-back” option and consider making phones available from Haringey Customer Service Centres for applicants to use. The poorest applicants who might both need the longest interviews but also have the least money to spend on calls, should be advised to use Customer Service Centres or trusted partners to make applications. ● Review the clarity of the award letters in relation to the reasons for the decision (including the amount of the award and method of payment); and review the letters accompanying payment cards and other letters to third party distributors .This could also help improve levels of satisfaction with those applying to the Fund who may have greater understanding of why they received what they did, or why their application was refused. ● Review the limited number of outlets where award recipients can use their awards, with a view to clarifying whether value for money is being achieved for the residents with awards. |
|--|--|

Annex F: Vignettes of Haringey residents

SUCCESSFUL AWARDS

John, Crisis Payment – needed money to pay towards living expenses in a time of financial hardship. Has been unemployed for a few years, and finally got a part time job through an agency (Reed). Was awarded £100, got a Visa Business card which he used to pay towards electricity and food shopping. Thinks the application process was excellent, does not have any complaints. Does not have anywhere to go if he needed help again, apart from his mum. He is paid monthly and is often short of money.

Donald, Community Care Support – needed money to buy some furniture when he and his wife moved from temporary to permanent accommodation: the flat was unfurnished and they had nothing to take with them. Application process was difficult because neither him or his wife are used to the Internet, his wife had to go to the Council office in Seven Sisters. Overall experience: a little bit difficult and stressful. Was awarded £686 and sent to Restore. Only got a fridge freezer, oven, and table with two chairs. Thinks the outcome of the application was not fair, because the award was not enough to get everything they needed (they could not have a sofa and kitchen utensils). Thinks there should be more personal contact and people should be allowed to express their views about the items they want, instead of being given a list and have no choice. He is grateful for the help he received at the time, otherwise it would have been very depressing for his and his wife.

Abbie, Community Care Award - lives with her 3 children in a three bed council property. When she moved to her permanent council accommodation in September 2013, the house was empty and she didn't have any furniture of her own. Applied to the Fund and was awarded £800 (Community Care Award). Went to Restore to get beds & mattresses, a cooker and a fridge, drawers, table and chairs, but she couldn't buy all she needed with the amount of money. She thinks the council didn't consider the fact that £800 is not enough for a family of four moving into an empty house. She says someone from the council came to see the house so they should have known. She is also upset because the cooker was not good quality and the fridge is too small for a family. She felt as if she had no choice but to accept what was available at Restore, where furniture is not necessarily cheaper than anywhere else. She thinks the council should not leave this to Restore, because they are a commercial company and 'they don't care'. She would prefer people to be able to 'shop around', compare quality and price and buy from the store of their choice. Applied to the DWP Social Fund (Community Care Grant) in the past and got £1,200 when she moved into her previous accommodation. It was 'hard work' to get it, but it was 'better compared to Haringey Support Fund because you had cash in your hand and you could shop around'. She is struggling financially and sometimes she has to borrow money from loan sharks. Sometimes they charge her as much as 50% interest. She is scared because if she misses a payment they come to the house and she feels it's not safe for the children. She wouldn't want to do it but borrowing money is the only option available to her. Sometimes she gets second hand white goods from neighbours or friends getting rid of them.

Mohamed - unemployed, receives JSA, was homeless and needed help to settle into his council flat, 'started from zero' and didn't have money to buy furniture. He got to know about the Support Fund from his housing advisor. He was awarded £502 and went to Restore to get a bed and bed sheets, a cooker and a table. They were second hand but good quality items. He says the application process was good and was quite pleased with the outcome of his application, but he would have preferred more personal contact as it would have made things easier. He would recommend the Support Fund

to others but thinks they money is not enough to get 'good stuff'; he also thinks they should increase the awards to reflect inflation and prices going up. At the moment he is having a very difficult time; he is strenuously looking for work but is finding it very frustrating because it seems impossible for him to get a job, despite having accountancy qualifications. He says he is sending 20 application per day but does not get a reply. He is going still without a fridge, microwave and kitchen essentials, and is relying heavily on help from charities and friends.

Anne - lives with her children and grandchildren, gets ESA and is recovering from cancer and living on a tight budget. She applied to the Support Fund in November 2013 because of a 'benefits issue', which left her without money for over 2 weeks. She got an award of £71.70 to pay towards food, utilities and items for the children. She found the application process very 'degrading and humiliating' because of people's attitudes, which made her feel as if she was 'begging'. She would have preferred a totally anonymous application process, with no personal contact whatsoever. She says she had to bear the embarrassment to get the 'bare minimum', while she would have needed more. She also thinks council officers should be more sensitive so as not to make people feel uncomfortable. One issue was that in order to get cheap food from the market, she had to put petrol in other people's cars and get the cash back from them, because stall holders don't accept prepaid cards. In light of her experience, she thinks it would be better if people were given cash in hand. She applied to the DWP Social Fund in the past and reports the experience was better because the application was much easier and could be done online.

Meg - receives ESA having stopped working because of an accident and suffers from depression and arthritis. She is £800 in debt because she has borrowed money from friends and family to pay towards rent and bills such as gas and electricity. Her home needs to be warm at all times, otherwise her arthritis gets worse and more painful. She applied to the Support Fund and was awarded £143.40 for subsistence. She used the money to pay bills, as well as to buy food and medication. Thinks the application process was very bad and found it stressful and depressing. She thought some of the questions were not relevant and would have preferred having more personal contact. She says the outcome of her application was not fair and she was not briefed about the decision that had been made. Meg did not spend all the money on her prepaid card and when she tried the second time the card had already expired. However, she did not realise that she could get the card reactivated if the amount was not fully spent and she had passed the original expiry date.¹² She had applied to the DWP Social Fund in the past to get a new washing machine and fridge/freezer and recalls the application process being very hard.

Matthew - on ESA, is an ex-prisoner and applied to the Fund in November last year because he was going to become homeless and needed help to pay for a deposit and Rent in Advance; he was awarded £1,638. He lives in a studio flat which costs £245 a week and Housing Benefit covers most of it. His only income is around £70 a week ESA. He was released from prison almost a year ago; his probation officer did the application on his behalf so he isn't able to evaluate it. He is 'more than happy' with the notification process and says he was sent a letter to notify him about the outcome of his application fairly soon, then the money were held by the probation services until the property become available. He thinks the outcome of his application was fair and has already recommended the Support Fund to a friends. He applied to the Social Fund in the past and got a loan for £250 to buy a washing machine which he is still paying back. He says that applying to the Support Fund with

¹² All applicants who receive an award are informed of the expiry date.

Haringey was a better experience because his claim was dealt with quicker. He plans to go back into work and leave the place where he is living because of the 'extortionate' rent. Sometimes he borrows from friends, but he is mainly relying on payday lenders when he is short of money.

UNSUCCESSFUL

Allen, on Pension Credit – was living in Hackney and become homeless after his marriage broke down, found accommodation in Haringey but needed help with Rent in advance and a deposit to move into a flat. He applied to the Support Fund but Haringey refused to give it to him because of the 'three months residency' rule. He thinks it is unfair and had the impression nobody was interested. He additionally applied with Hackney council [*Note: where the Support Fund is called 'Discretionary Crisis Support' and has stricter rules*] who're considering it, but it has taken over a month – he was told he is not 'priority'. It is only thanks to his landlord, who let him enter the property without him paying and is giving him a 'grace period' while he is waiting for the outcome of his application, that he is not on the street. Despite his landlord's good heart, he is worried he could be evicted at the end of this period. He says he has no other way to get help if Hackney council does not agree to help him. He is already in debt.

Sharon, 22 years old, suffers from serious mental health problems, on ESA, lives in a one bedroom flat – applied to the Support Fund because her JSA had been suspended for two weeks while she was being transferred from JSA to ESA. She needed money to pay towards basic living expenses, such as food, utilities and service charges (£6 a week). Her only income is ESA (lowest band - £92 every two weeks, still waiting for medical assessment). Housing Benefits cover the full rent. She was told about the Support Fund by her key support worker. She says she tried to apply two or three times, both online and over the phone. When she applied online, she had to use the public computer at Tottenham CSC because she doesn't own a computer. Last time she applied over the phone and thinks it was better to talk to someone. She was refused because she didn't meet the criteria, but nobody explained what the criteria were. She thinks the outcome of the application was unfair because she had no one to fall back on; her family are not well off and can't help financially. When she was refused her support worker gave her a food bank voucher for her to get through the two weeks. She thinks the council should change the criteria to make them more inclusive, or at the least make them publicly available. She also thinks they should 'scrap' the online application because it takes too long and not all people have a computer, plus it is better to have personal contact. She applied to the Social Fund in the past and received a Crisis Loan.

Barbara, 35 years old, lives alone in a Housing Association one bedroom flat, suffers from long term disability, on ESA – applied twice to the Support Fund because she needed help to buy new furniture for her flat, but was turned down on both occasions. Her only income is ESA; whilst Housing Benefit covers the full rent she does not get Council Tax Support. Her support worker told her about the Fund, which she didn't know about. She helped her applying over the phone, stepping in intermittently. She thinks the application was bad, the questions were 'intrusive' and she feels as if she was interrogated. She says the officer who dealt with her claim didn't seem to be very understanding or sympathetic and would have preferred getting to talk to someone face-to-face. Does not think the outcome of her application was totally unfair because she recognises that the council has a tight budget to administer and not everyone can get help. She was disappointed because the decision-making process wasn't 'transparent' enough: they didn't explain to her why she was turned down and they didn't make the eligibility criteria available to her. When she was refused, her support worker applied on her behalf with another organisation and managed to get her an Argos voucher,

which allowed her to buy the furniture that she needed. Says she wouldn't recommend the Support Fund to other people because she has been told that too many claims are unsuccessful, but thinks there should continue to be a Support Fund in Haringey if it was made more accessible by 'linking it in' with the social services, so that vulnerable people could be directly signposted to it and get the help they need without them having to look for it. She is starting an apprenticeship in health care.

Genish, suffers from serious mental health issues, on ESA, has just moved into a one bedroom council property – was homeless, applied to the Support Fund because he needed help to buy furniture when he was about to move into a flat. He got to know about it from his social worker who applied on his behalf. He was awarded the Community Care Award, but by that time he had already been moved temporarily into a room and sodidn't have the space to fit all the items in. He declined the award because he couldn't take any of the stuff home. He applied a second time when he moved from temporary to permanent accommodation and needed the same furniture he had applied for the first time but would have been able to fit it in in the new property; he was refused on the grounds that he had already been awarded the Support Fund on a previous occasion. He thinks it is an 'absolute disgrace' because the first time he didn't actually use the award and he is determined to make a complaint.

NON APPLICANTS

Amina, single mum, 3 children, full time student – she is struggling financially, is not working and is a full time business student. She applied for Student Finance and has got a debt of £1,200 (JSA overpayment). She lives in a three bedroom house where the bills are very high. With 2 kids, a big house and a car to look after, she cannot meet end needs. She came to the CSC because, since her eldest son (14 years old) has moved out to live with his dad and grandmother, her Housing Benefit has been cut down. Because of this she has been trying to move out, but the landlord wants £600 from her to pay half the cost of the Court notice. He told her she cannot leave before this has been issued, but she does not have the money for it right now. She didn't know about the Support Fund, which sounds like something that could help when the time will come for her family to move house. She has got her own computer and could apply online; she would prefer not to have a face-to-face contact as she would feel embarrassed.

James, 25 years old, separated, 1 child, homeless – has been couch surfing at friend's places for a while since he broke up with girlfriend. He is looking for somewhere to live and is unemployed, receiving JSA (£144 every two weeks). He knew about the Support Fund as he was told about it by an officer when he went to the Customer Service Centre the week before. He has already rang the Call Centre to get more information and was told to apply online. He needs help to pay for a deposit (£750) and Rent in advance (£750) to move into a new place. Would prefer personal contact; he does have a laptop so will have to go the Library to get Internet connection.

Amy, private tenant facing eviction because of rent increase – unemployed, was receiving ESA but was sanctioned because she missed an appointment. This is because she suffers from depression and has memory problems, but her ESA has been suspended for a month nonetheless. She gets Housing Benefit, but because of a rent increase of £100 a month she has fallen into arrears (for £300) and is facing eviction. She is so worried that she cannot sleep. She did not know about the Support Fund, and thinks it could help her to pay towards food, electricity, rent and transport costs [while we were doing the interview she got the good news that her HB will be increased to cover the full rent]. It could have helped her in the past when she needed to buy furniture and winter clothing.

Feels there is nowhere else to go for financial help – wherever you go they only give you advice. She would not mind personal contact in applying for the Fund; she does not have a laptop but could try and use a computer when she attends the Career Development Group once a week.

Osawese, close to pension age, renting privately – is 64, has just moved to her one bedroom flat and is renting from a Housing Association. Originally from Nigeria, she was granted Indefinite Leave to Remain in January. She would need help to buy furniture, as the flat is unfurnished and she would need a bed and a drawer. She didn't know about the Support Fund. She usually gets help from the Church as they have lunch club every Thursday; they also supply her with dairy food. She is also reliant on friends' support. There is a charity based at her Church (called Irish Elderly Charity) that wrote her a referral letter to go and get furniture worth £200 from a store. She says the Support Fund sounds like something that could help her.

Demet, 21 years old, part time waitress – lives with her parents and three siblings in a two bedroom flat. Would like to move out because she does not go along well with her family, saying the fights are getting worse and worse every day. She has been sofa surfing for a while. She applied for council housing but was told she is in Band D, which means she will never a place. She works part time as a waitress and cannot afford to pay market rents. She does not have savings and cannot pay for a deposit. She says it is hard to find properties for which deposits are not required and would need help to pay for a deposit and Rent in advance. She says she is stuck in a 'Catch 22' situation: landlords do not want to be renting to people on benefits, but at the same time the only agency she found that was prepared not to ask her to pay a deposit wanted her to prove she was getting Housing Benefit. She did not know about the Support Fund and would like to apply, but she is not on benefits and she does not think she is entitled to anything as she is working part time. The only option for her would be to find a flat without deposit, but she does not know where to look for it.