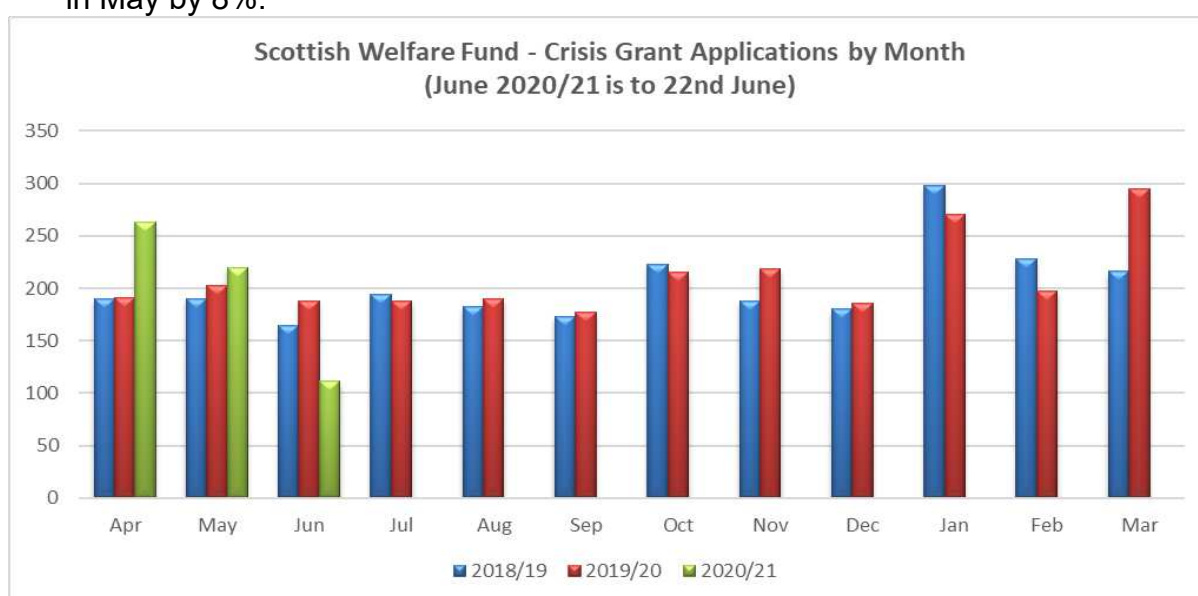


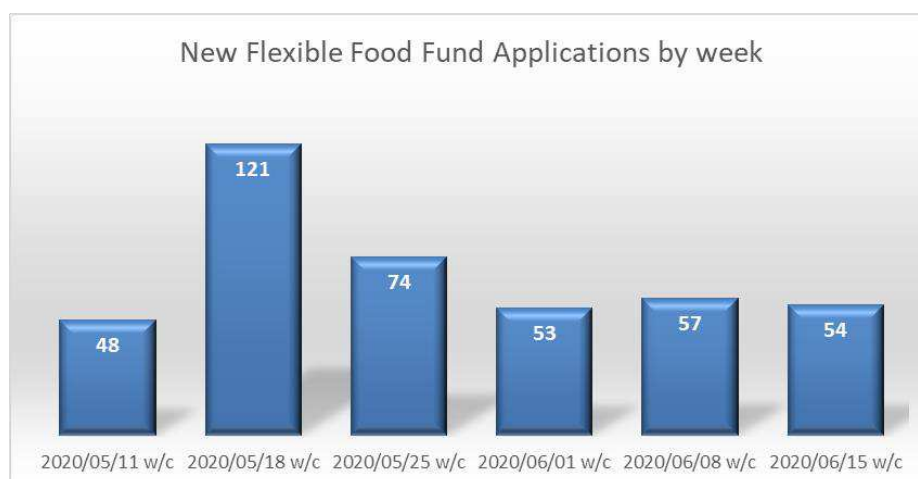
## Welfare Rights and Crisis Grants COVID19 Response

### 1. Welfare Rights Service COVID19 Response

- 1.1. **Scottish Welfare Fund** - Compared to February 2020, total Scottish Welfare Fund applications received (Crisis Grant and Community Care Grants) in March 2020 increased by 34%.
- 1.2. Compared to March 2019, the number of Crisis Grant applications received in March 2020 rose by 37% and the total amount awarded has increased by 58%.
- 1.3. To date highest Crisis Grant demand was experienced in the last two weeks of March after safeguarding measures were introduced. Demand since then has reduced by an average of 20%.
- 1.4. However, Crisis Grant demand in April and May 2020 continues to exceed that compared to the same period last year. Demand in April was up by 38% and in May by 8%.

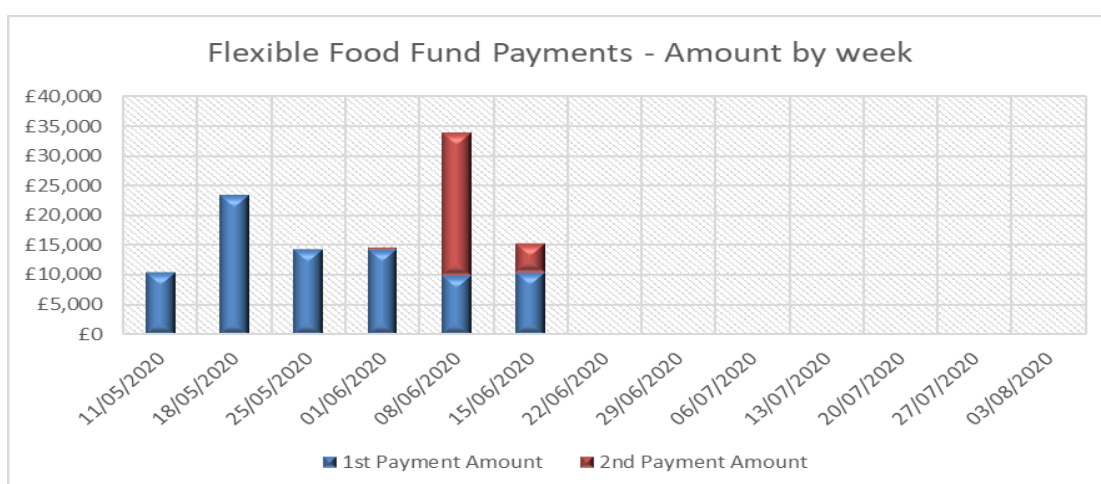


- 1.5. **Flexible Food Fund** - This fund commenced in mid-May 2020 with demand relatively high especially in the first full week (week commencing 18<sup>th</sup> May '20). With this in place it has potentially prevented higher numbers of Scottish Welfare Fund Crisis Grant applications in May and June



## 2. Emerging Issues from COVID19

- 2.1. **Scottish Welfare Fund** - From postcode data, almost all areas in Moray recorded an increase in overall applications between February and March 2020 with the proportion of Crisis Grant applications increasing against a fall in Community Care Grants. The number of children linked to an application for assistance increased by 66% between February and March 2020. On average 35% of applications are linked to children but during the weeks commencing 11 & 18 May, highs of over 46% were recorded giving an average of 40% for 2020/21 to date but this is now falling back to more normal levels.
- 2.2. 'Benefit or Income Spent' was the most common reason provided between 01 February and 31 March 2020 accounting for 33% of all applications in February rising to 41% in March. Other reasons which were higher than usual are "Help with other emergency costs" and "lost money – living expenses required".
- 2.3. The ethnic profile of Crisis Grant applicants has changed slightly with the average being around 82% "White Scottish", this has increased to 84% in the financial year 2020/21 to date and at 22nd June the proportion of applications in June from "White Scottish" stood at 88%. The proportion of "Gypsy Travellers" and "Polish" have each risen by 1% compared to their average.
- 2.4. In May the proportion of Crisis Grants rejected rose to just under 56% against an average of 46%. This is falling in June but at 22nd June stood at 53% for the month. Of those rejected, 34% were "claims conditions not met"; 24% (higher than normal) were "previous application history" and 14% (lower than normal) were "evidence / info not provided" so in itself may be an indicator of a change in profile of those applying.
- 2.5. **Flexible Food Fund** – With a peak in the first full week of the Fund this is causing a cumulative effect on payments as this comes round to the 2nd payment.



- 2.6. Of the 407 applicants (mid- May to 22nd June '20), over 88% were currently claiming other benefits and over 57% were on Universal Credit. The 407 applications are supporting a total of 581 Adults and 592 Children with 68% of applications listing children.
- 2.7. 56% of applications came from Elgin or Lossiemouth and 61% of the total paid out to date went to these areas, however higher average payments were

awarded in Ballindalloch and Speyside to cover increased cost of supplies in these more remote areas.

3. Service Resources and Demand

- 3.1. **Scottish Welfare Fund** - The team currently consists of 3 decision makers and as stated above are currently coping with increased Crisis Grant demand and within the required timescales but at the detriment of Community Care Grants and Discretionary Housing Payments, the other fund the team are responsible for and which is also subject to increased demand. The need for additional resource is under review as the crisis and demand continues however this requires resource to train new staff on the statutory guidance, systems and processes used.
- 3.2. The reduction in Crisis Grant applications in June 2020 has allowed the team to progress Community Care Grants and Discretionary Housing Payments, applications from the start of June 2020 still awaiting initial action.
- 3.3. **Flexible Food Fund** - this Scottish Government funding support is in place as a direct result of the covid crisis and it is not anticipated that it will be a long term measure. Consequently the service can cope with this demand as other aspects of the Money Advice Moray service have been temporarily restricted. However it would be difficult to sustain the Flexible Food Fund longer term should the level of demand continue.

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