

Social Fund alignment payments (crisis loans)

DWP Customer Insight Directorate
Research Report 3

Social Fund alignment payments

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COMMS.RESEARCHANDEVALUATION@DWP.GSI.GOV.UK

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Views expressed in this report are not necessarily those of the Department for Work and Pensions or any other Government Department.

Executive summary

This report details the findings generated by a small-scale qualitative research project undertaken to gain an understanding of the motivations and experience of customers applying for a **Social Fund (SF) Alignment Payment**. It was commissioned by the Social Fund Reform Team as part of their on-going work on Social Fund reform.

Customers who are in financial difficulty and do not have money for short-term living expenses (food, gas, electricity) while waiting for a first payment of a benefit claim (or first payment of wages on taking up work) can apply to the Department for Work and Pensions (DWP) for a crisis loan. This is known as a Social Fund Alignment Payment (SFAP) crisis loan.

This report also presents evidence on the views of staff administering the process on overall efficiency and effectiveness. The evidence was gathered through a series of telephone interviews with customers and JCP staff during August 2010.

Key findings for customers and staff are outlined below.

Customer views:

Generally customers found the telephone application process easy to use and it provided a quick, same-day interest free loan without having to ask friends or family. However many customers felt that it was a real or anticipated delay in benefit payment that created the financial difficulties that required them to apply for the loan in the first place. Customers would also have preferred more flexible repayment options, including the option to repay early if they received arrears of benefit so they would have been in debt for a shorter period.

Staff views:

Staff felt that the guidance relating to Social Fund crisis loans and emergency payments is so complex that there is a risk that customers may receive inaccurate advice about the help available to them. Staff do not always know how long it will take to process the claim so are unable to manage customer expectations about when payment will be made. In some cases this leads to unnecessary or inappropriate applications being made.

Staff also identified that the repayment of the loan is not always pursued when a customer leaves benefit and may only be repaid if a customer returns to benefits at a future date.

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Authors

Harjeet Saini was the DWP Customer Insight Project Manager directing the research. Harjeet can be contacted on harjeet.saini@gsi.gov.uk

Ruth White DWP Customer Insight Communication Manager was responsible for the writing of this report. Ruth can be contacted on ruth.white@gsi.gov.uk

Abbreviations

BDC	Benefit Delivery Centre
BL	Budgeting Loan
CCG	Community Care Grant
CL	Crisis Loan
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
FCO	First Contact Officers
FEP	Fast Electronic Payments
JCP	Jobcentre Plus
SF	Social Fund
SFAP	Social Fund Alignment Payment

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1 Introduction

1.1 Background

The Social Fund (SF) is a Jobcentre Plus administered scheme to help people with needs which are difficult to meet from regular income. It is made up of two distinct parts:

- a **regulated** scheme which provides entitlement to maternity, funeral, cold weather and winter fuel payments for people who satisfy certain qualifying conditions
- a **discretionary** scheme under which people may be eligible in certain circumstances for a:
 - Community Care Grant (CCG) - to meet, or help to meet, a need for community care
 - Budgeting Loan (BL) - to meet, or help to meet, an intermittent expense
 - Crisis Loan (CL) - to meet, or help to meet, an immediate short term financial need

Customers who are waiting for a first payment following a claim to their main benefit (Employment and Support Allowance, Jobseekers Allowance or Incapacity Benefit) can get financial help in one of two ways. The appropriate payment will depend on the time elapsed since the customer made the claim to benefit and these are known collectively as 'emergency payments'.

If a customer has made a new claim and the first benefit payday **has not** been reached, a Social Fund Alignment Payment (SFAP) is the only type of emergency payment that should be made.

If the first payday **has** been reached or passed and a customer requests an emergency payment they should receive either an immediate payment of benefit due or an Interim payment. Interim payments are discretionary payments made on account of a Social Security benefit. They can be paid when a customer is or may be entitled to benefit but it is not possible to make a formal decision or make a benefit payment in time to meet the customer's financial needs.

1.2 Policy context

This research was undertaken to better understand the motivation and orientation for customers who apply for a crisis loan. Specifically, this research looked at customers who apply for a crisis loan while waiting for their first payment of a benefit claim or first payment of wages on taking up work. This type of loan is known as a Social Fund Alignment Payment (SFAP). DWP internal management information data

shows that as at September 2010, just under half of crisis loan applications fall into the category of SFAPs.

The research aimed to increase understanding as to why so many customers were applying for this type of crisis loan and whether JCP organisational structure and staff behaviour had an influence the number of applications.

1.3 Research objectives

This research was undertaken to gain a deeper understanding into the reasons why a customer made an application for a crisis loan, and their views on the application and repayment process. This research was specifically targeted at SFAP crisis loans so only customers waiting for a benefit payment or first payment of wages and who found themselves in financial difficulties were in scope.

Customers were asked about the situation that led to the application, what they believed constituted a 'crisis', what advice they received and what they thought about the current application and repayment process.

The research also looked at the experience of staff administering the Social Fund and processing benefit applications. This helped to provide an insight into the relationship between a benefit application and the need for a customer to apply for a SFAP crisis loan.

2 Methodology

2.1 Secondary data

This research complements a number of detailed social research studies on various aspects of the Social Fund that can be found on the [DWP website](#).

2.2 Primary research

2.2.1 Methodology

The research was carried out over a two week period in August 2010. It comprised 35 telephone interviews with customers and one focus group and a number of telephone interviews with staff to provide a snapshot of customer views.

2.2.2 Research sample

Customers:

The research had a target customer profile of people who had recently applied for a SFAP while waiting for a first payment of benefit or wages on starting work. This included both allowed and disallowed applications. A list of randomly selected customers falling into this category was supplied by JCP Central Operations Office in July 2010 and, using this information, a total of 35 telephone interviews took place. The interviews provided a good cross section of customer views but may not be representative of all customers.

Staff:

The research also aimed to capture the views of staff involved in both the Social Fund application process and those taking the first telephone benefit application calls and subsequent processing. To this end a discussion group took place on the telephone with eight Crisis Loan Officers from a cross section of offices. The one and a half hour discussion group focused on their experience of handling SFAP applications and their interactions with other JCP staff and systems involved in the process.

To supplement this information telephone interviews were carried out with six First Contact Officers from a geographically diverse selection of contact centres, who take the initial claim for benefit (JSA / IB / ESA) and with 12 Benefit Delivery Centre staff representing each JCP region, who subsequently process the claims for benefit.

3 Main customer findings

3.1 Experience of Social Fund alignment payments

For customers who find themselves in financial difficulty the Social Fund crisis loan application process is intended to be a simple telephony-based process. For many customers the process works well and is a speedy and effective way of meeting their immediate financial needs.

New customers said that it helped them to avoid the embarrassment of having to ask family or friends for money, and for many it was the only available route to obtaining an interest-free loan on the same day as application. Although most customers correctly identified the purpose of the SFAP crisis loan as being to cover essential living costs in desperate circumstances, some applicants actively contributed to the crisis they found themselves in, for example; by choosing not to budget their month's wage to cover the full period.

However, inconsistencies in the way JCP staff applied the guidance relating to emergency payments (Interim payments and SFAPs) resulted in a number of wasteful contacts that were inefficient for both customers and staff, and in customers being put in debt to the Department when an alternative (immediate or interim payment of benefit) was available.

Key Findings

- Customers are not told how long benefit claims will take to process resulting in unnecessary applications for SFAP crisis loans.
- Customers are sometimes directed to apply for a SFAP crisis loan when they should have received an Interim Payment or an immediate payment of benefit
- Most customers are happy to pay back their SFAP crisis loan through automatic deductions from their benefit payments but the crisis loan repayment system does not give customers on benefit the option to repay the loan in full once their claim has been assessed. This extends the deduction period putting customers in debt for longer.
- Customers prefer to have individual repayment periods set depending on their circumstances.

3.2 General feelings about Social Fund alignment payment

Customers are not told how long claims will take to process resulting in unnecessary applications for SFAP crisis loans. Customers are sometimes directed to apply for a SFAP crisis loan when they should have received an Interim Payment or an immediate payment of benefit.

In nearly all cases customers making a claim to benefit ask when they will receive money, but staff are advised not to give customers any indication of how long their claim will take to process. This is because it may be dependant on a number of factors that the First Contact Officers are unaware of, for example, additional information required from the customer or current workload levels in the benefit processing centres. Staff are concerned that they may give customers an unrealistic expectation of when they should receive their benefit payment, so are advising them if they are in financial difficulties and cannot wait for their claim to be processed they should apply for a crisis loan.

“She told me she didn’t know how long it would take and that I should claim a Crisis Loan to tide me over”

(Social Fund customer)

Most customers are happy to pay back their SFAP crisis loan through automatic deductions from their benefit payments but the crisis loan repayment system does not give customers on benefit the option to repay the loan in full once their claim has been assessed. This extends the deduction period putting customers in debt for longer.

Nearly all the customers interviewed understood and agreed that SFAP crisis loans are repayable and are content that deductions automatically come off their benefit at source. Most think it is the only way to pay back the loan. However some customers would prefer to have the option to repay the loan in full when they receive a backdated benefit payment. Not offering this alternative, results in customers remaining in debt longer than necessary.

“I would have preferred to pay the full amount from my first weeks benefit so that I didn’t get into debt”

(Social Fund customer)

Customers prefer to have individual repayment periods set depending on their circumstances

Customers were asked about their views on repayment periods and responses varied greatly depending on their circumstances. Some customers wanted the opportunity to repay their loan in full or sooner, in particular, when they had received a backdated lump sum payment of benefit. Generally they were in favour of more flexible repayment periods that could be tailored to reflect their individual situation.

4 Main staff findings

4.1 Staff experiences of Social Fund alignment payment

Key Findings

- Cost-saving measures are creating barriers to processing claims within target times, leading to delays in paying customers and therefore increasing the need for Social Fund alignment payment crisis loans.
- Complex guidance may result in staff advising customers to apply for a crisis loan when an alternative is available.
- Staff expressed concern that the process of repaying a loan when a customer returns to work is not robust.
- Crisis loan staff have to confirm customers have made a claim to benefit before they can consider a SFAP crisis loan but lack of direct access to the ESA IT system means an additional phone call to verify.
- SFAP crisis loans act as a 'buffer' to protect customers from the impact of some JCP operational business practices.

4.2 Staff feelings about the Social Fund alignment payment process

Cost-saving measures are creating barriers to processing claims within target times, leading to delays in paying customers and therefore increasing the need for SFAP crisis loans

Many of the staff members interviewed mentioned that if additional information is required from the customer to process the claim, the downgrading of post from first to second class was resulting in up to an additional 10 days' delay (reply envelopes are also stamped second class)

Staff also felt that converting the Employment & Support Allowance (ESA) claim form to online without the facility to capture all the required information means Benefit Delivery Centres (BDCs) have to write out to customers for more information leading to delays in making payments.

"ESA claims cause us the biggest problem. Not all the information is captured on the online form. In almost all the cases we have to ask for further

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information. We need to get the balance right of moving on with technology”
(Benefit Delivery Centre officer)

Staff behaviour is resulting in customers taking out debt when an alternative is available

Staff felt that the guidance on emergency payments is too complex and difficult to understand. Different offices seem to interpret the guidance differently, and those interviewed had quite divergent views on when, and how, the emergency payments should be used.

“It’s not very clear. I’m not sure what the difference is between emergency and interim payments. They are complex and I think they have done away with them”
(Benefit Delivery Centre officer)

As a result, it would appear quite widespread that rather than making an Interim payment (for claims over 7 days old) staff are circumventing procedures by referring customers for SFAP crisis loans. This is because it is easier to process a claim when all the evidence is available instead of making an interim payment which has to be subsequently adjusted when the claim is decided.

Staff expressed concern that the process of repaying a loan when a customer returns to work is not robust

Many staff felt the process for paying back SFAP crisis loans once a customer moves into work is not robust. In many cases the outstanding debt is left outstanding unless the customer returns to claiming benefits, when it will be picked up again.

“When a customer goes into work they are supposed to make arrangements with the Jobcentre to pay back the loan from their wages. This process doesn’t always seem to work as often customers only repay when they return to benefits- I have seen this happen up to two years on.”
(Social Fund officer)

Crisis loan staff have to confirm customers have made a claim to benefit before they can consider a SFAP crisis loan but lack of direct access to the ESA IT system means an additional phone call to verify

Social Fund crisis loan staff do not have direct access to the ESA IT system. In order to confirm that a new claim to ESA has been made they have to contact the BDC by phone. Confirmation of the ESA claim has to be established before a SFAP crisis loan can be considered

It’s an extra phone call that we shouldn’t have to make and it adds time onto the Crisis Loan process”
(Social Fund officer)

SFAP crisis loans act as a ‘buffer’ to protect customers from the impact of some JCP operational business practices

Staff felt that telling customers to apply for a SFAP was a way of managing the negative impact on customers of some JCP business practices. For example, staff do

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not always properly close down old claims, so when a new claim is made it cannot be built on the system. In these cases a clerical claim form has to be issued which takes longer to process. Customers who claim financial difficulties during this period are directed to apply for a SFAP crisis loan.

“This is a common problem for ESA. I don’t know why, unless BDC agents aren’t shutting down the claims properly. We then have to direct customers to Crisis Loans.”

(First Contact Officer)

Additionally, in some BDCs benefit claims are processed on a first come, first serve basis. If customers are unable to wait for money until their claim is processed they are told to apply for SFAP crisis loan.

5 Conclusion

This section presents some conclusions based on the key findings outlined in the earlier sections of the report. The conclusions draw on the experience of customers applying for a SFAP, and the staff that administer the various parts of the process.

There was a clear consensus for:

- Simplified guidance on emergency payments so that staff are more able to understand the circumstances in which the different payment options can be made, and to put robust processes in place to monitor compliance
- Giving customers a reasonable estimate of how long their claim will take to process, so that unnecessary claims for SFAPs are not made
- Robust procedures to ensure that the outstanding balance of debt for Crisis Loans is repaid when a customer leaves benefit to go into employment

The research also identified some points about more flexible repayment options that may benefit from further consideration.

Appendix A: Topic Guides

Social Fund Topic guide– Crisis Loans - Customers

- ▶ To understand in depth the customer experience when they apply for a crisis loan as the result of a real or perceived delay in benefit payment (known as alignment to benefit payments)
- ▶ To gain an understanding of customer motivations when applying for a crisis loan and their understanding of what constitutes a crisis
- ▶ To seek evidence of customers applying for crisis loans rather than requesting an Emergency or Interim payment or Budgeting loans (BL) or Community Care Grants (CCG) to buy goods, either because
Customers believed crisis loans were preferable,
Customers were not made aware of the options, or
Advisers suggested applying for crisis loans
- ▶ To understand customer preferences in timescales for repaying the loan

This will involve exploring all aspects of the process and customer experience including:

What motivated them to apply for a crisis loan while waiting for their benefit payments; and whether this was prompted by:
Opportunity to secure money quickly
Suggestion from advisers / other
Change of circumstance
How they budgeted their money between last salary/ wages or last benefit until their first payday or subsequent benefit payments;
If they are orientated inappropriately to apply for a crisis loan rather than an alternative source of funds;
The application and decision process; and
Attitudes to loan repayments and repayment preference options.

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1. Introduction

1.1 Introduce self, say calling on behalf of DWP, say that you are conducting research to establish which areas of the crisis loan application work well and which areas could be improved.

1.2 All the answers you give me today will be strictly anonymous. This will not affect any benefit that is paid to you.

1.3 If you feel uncomfortable answering any of the questions just let me know and we can skip over them.

1.4 The purpose of the interview is to gain an understanding of your experience of the last time you applied for a crisis loan. The interview should take about 15 minutes – thank you very much for your time.

1.5 Do you have any questions before we start?

2. About you

2.1. Age

Male/female – **do not ask, record**

2.2. What is your marital status?

Single

Married

Cohabiting

2.3 Do you have any children? If yes, how many

2.4. How would you describe your working status?

Working full time

Working part time

Unemployed

Single parent

Sick/disabled

2.5 Are you currently claiming benefits? Which ones?

Capture benefit type :

JSA, ESA, IS, DLA, Working and not claiming benefit. Neither working nor claiming benefit.

2.6 How long have you been on this benefit/s?

3. Social Fund Crisis Loans

3.1. I understand you have recently applied for a crisis loan. How many crisis loans have you applied for in the last 12 months?

4. Most recent crisis loan application

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4.1 I now want you to think about the **most recent** crisis loan application that you made... What were your reasons for claiming a crisis loan? (**Customer unprompted – Classify as below and go to relevant page for further questions**)

4.2 Application motivated by opportunity to secure money quickly:

- Lost job and delayed making claim to benefit – go to pages 5 and 6, then page 22 onwards
- Spent all money from last wages/salary - go to pages 7 and 8, then page 22 onwards
- Unable to wait for benefit payment – just in case there was a delay – go to pages 9 and 10, then page 22 onwards
- Needed money to buy goods – was it a proxy for Community Care Grant (CCG) or Budgeting Loans(BL) – go to pages 11 and 12, then page 22 onwards
- Alignment to wages 0 prior to starting work – go to page 13 , then page 22 onwards

4.3 Application motivated by suggestion from adviser / other:

- Contact Centre Directorate (CCD) suggested making a claim for a crisis loan while taking benefit application – go to page 14, then page 22 onwards
- Friends / family suggested applying for a crisis loan – go to page 15, then page 22 onwards

4.4 Application motivated by change of circumstance:

- Separation from a partner – go to page 16, then page 22 onwards
- HMP release – go to pages 17 and 18, then page 22 onwards
- Transferred from one area to another – change of address go to page 19 and 20, then page 22 onwards
- Transition between benefits – go to page 21 , then page 22 onwards

5. Lost job and delayed making claim to benefit

5.1 How long after you lost your job did you decide to claim benefit? Why did you not claim earlier?

5.2 How long did you have to wait to receive your benefit payments?

5.3 At what point in that waiting period did you feel that you needed money urgently?

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5.4 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

5.5 How soon after your claim for benefit did you do that?

5.6 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

5.7 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

5.8 If you had been told upfront how long it would take to process your claim, would that have helped?

5.9 How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

5.10 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

5.11 What made you apply for the crisis loan instead of considering another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

5.12 Who prompted you to make the crisis loan application – JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

5.13 How did you know how much to claim? Probe - amount suggested by Adviser taking claim, just made a guess, other

6. Spent all money from last wages/salary

6.1 How frequently did you get paid while at work?

6.2 When did you last get paid when you left work?

6.3 Did you get a lump sum payment of more than your normal pay when you finished work e.g. redundancy, holiday pay etc

6.4. If yes, what did you spend your money on?

6.5. Is there a reason why you didn't budget your pay as you would normally do to cover this period?

6.6. How soon after you lost your job did you decide to apply for benefits? If not soon after, why not?

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6.7. Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

6.8. How soon after your claim to benefit did you do that?

6.9 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

6.10. If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

6.11. If you had been told upfront how long it would take to process your claim, would that have helped?

6.12. How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

6.13. What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

6.14. What made you apply to the social fund for this crisis loan rather than another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc

6.15. Who prompted you to make the crisis loan application – probe JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

6.16 How did you know how much to claim? Probe - amount suggested by Adviser taking claim, just made a guess, other

7. Unable to wait for benefit payment – in case there was a delay

7.1. When did you make a claim for benefit?

7.2 What specific difficulties did you have that prompted you to make a claim for a crisis loan?

7.3 At what point in that waiting period did you feel that you needed money urgently?

7.4 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

7.5 How soon after your claim for benefit did you do that?

7.6 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

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7.7 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

7.8 If you had been told upfront how long it would take to process your claim, would that have helped?

7.9 How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

7.10 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

7.11 What made you apply for the crisis loan instead of considering another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

7.12 Who prompted you to make the crisis loan application – Prompt - JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

7.13 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

8. Needed money to buy goods – a proxy for Community Care Grant or Budgeting loan

8.1 When did you make a claim for benefit?

8.2 What specific difficulties did you have that prompted you to make a claim for a crisis loan?

8.3 At what point in that waiting period did you feel that you needed money urgently?

8.4 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

8.5 How soon after your claim for benefit did you do that?

8.6 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

8.7 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

8.8 If you had been told upfront how long it would take to process your claim, would that have helped?

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8.9 How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

8.10 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

8.11 What made you apply for the crisis loan instead of another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

8.12 Who prompted you to make the crisis loan application – Probe - JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

8.13 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

9. Alignment to wages – prior to starting work

9.1 When were you due to start work?

9.2. Did you know when your next benefit payment was due?

9.3 What specific difficulties did you have that prompted you to make a claim for a crisis loan?

9.4 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

9.5 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

9.6 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

9.7 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

9.8 What made you apply to the social fund for this crisis loan rather than another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc

9.9 Who prompted you to make the crisis loan application – Probe - JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other

9.10 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

10. Contact Centre Directorate (CCD) suggested making a claim to crisis loans whilst taking benefit application.

10.1 When did you make a claim for benefit?

10.2 What specific difficulties did you have that prompted you to make a claim for a crisis loan?

10.3 What options were given to you by the agent taking your claim about how you could get money quickly?

10.4 What were your expectations of the speed in which your benefit claim would be processed?

10.5 Could you have managed to obtain money from elsewhere whilst waiting for your claim to be processed? If so, who would you have approached?

10.6 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

11. Friends / family suggested applying for crisis loan.

11.1 When did you make a claim for benefit?

11.2 What specific difficulties did you have that prompted you to make a claim to a crisis loan?

11.3 At what point in that waiting period did you feel that you needed money urgently?

11.4 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

11.5 How soon after your claim for benefit did you do that?

11.6 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

11.7 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

11.8 If you had been told upfront how long it would take to process your claim, would that have helped?

11.9 How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

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11.10 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

11.11 What made you apply for the crisis loan instead of another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

11.13 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

12. Separation from a partner

12.1 When did you make a claim for benefit

12.2 How long did you have to wait to receive your benefit payment?

12.3 At what point in that waiting period did you feel that you needed money urgently?

12.4 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

12.5 How soon after your claim for benefit did you do that?

12. 6 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

12.7 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

12.8 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

12.9 What made you apply for the crisis loan instead of another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

12.10 Who prompted you to make the crisis loan application –probe - JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

12.12 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

13. HMP release

13.1 When did you make a claim for benefit

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13.2 Did you get any money when you left prison? If yes, what did you spend your money on?

13.3 How long did you have to wait to receive your benefit payment?

13.4. At what point in that waiting period did you feel that you needed money urgently?

13.5 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

13.6 How soon after your claim for benefit did you do that?

13.7 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

13.8 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

13.9 If you had been told upfront how long it would take to process your claim, would that have helped?

13.10 How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

13.11 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

13.13 What made you apply for the crisis loan instead of another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

13.14 Who prompted you to make the crisis loan application – probe - JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

13.15 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

14. Transferred from one area to another – change of address

14.1. Did your benefit stop when you moved from one area to another? If so how long did it stop for?

14.2 Was your claim transferred over? If yes, how long did it take?

14.3 What specific difficulties did you have that prompted you to make a claim for a crisis loan?

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14.4 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

14.5 How soon after your claim for benefit did you do that?

14.6 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

14.7 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

14.8 If you had been told upfront how long it would take to process your claim, would that have helped?

14.9 How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

14.10 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

14.11 What made you apply for the crisis loan instead of another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

14.12 Who prompted you to make the crisis loan application – probe - JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

14.13 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

15. Transition between benefits

15.1 If you were claiming a crisis loan because of a change of benefit – what was the benefit change?

15.2 What specific difficulties did you have that prompted you to make a claim for a crisis loan?

15.3 Did you attempt to telephone the Benefit Delivery Centre and / or Jobcentre Plus to chase your benefit payment?

15.4 How soon after your claim for benefit did you do that?

15.5 If you called the Benefit Delivery Centre or Jobcentre, what happened – did they tell you when your payment would be made? Were you content with their explanation?

Social Fund alignment payments

15.6 If there was a delay in making your benefit payment, did they tell you what else you could do? What advice were you given? Did you act on that advice?

15.7 If you had been told upfront how long it would take to process your claim, would that have helped?

15.8 How long do you think it is reasonable for customers to wait for their claim to be processed before they start to chase payment? **Prompt – 1 week, 2 weeks, 3 weeks, other**

15.9 What attempt did you make to look elsewhere for the money? What source did you consider and why? What was the outcome?

15.10 What made you apply for the crisis loan instead of another way of getting money? Probe – easily available, alternative to saving, does not affect credit rating, have applied successfully before etc.

15.11 Who prompted you to make the crisis loan application –Probe - JCP /BDC advice, Contact centre advice, previous experience, just to be on the safe side, other?

15.12 How did you know how much to claim? Prompt - amount suggested by Adviser taking claim, just made a guess, other

16. The process

Now I'd like you to think about what happened when you applied for your most recent crisis loan...

16.1 Can you explain to me the process you went through once you realised you needed to apply for a crisis loan?

16.2 What were you expecting to happen? How did you feel about it?

17. Getting your decision

Thinking about what happened after your interview:

17.1 How long did you wait to get your decision?

17.2 What was the decision?

If awarded:

17.3. Do you think you are likely to need another crisis loan from the Social Fund in the future? Why/why not?

If disallowed:

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17.4. Were you told why you were not awarded the Crisis Loan?

17.5. How did you cope / what did you do? How did you manage? PROBE for – borrowed money from someone else, managed without etc

17.6. Did you apply again and if so what for?

And finally - I just like you to think about your experience of paying the loan back and your views on the time it should take to repay the money...

18. Paying back the loan

18.1. Did you know that you would have to pay back the loan?

18.2. Did that worry you? If yes why – if not why not?

18.3 Do you like the fact that repayments are deducted from benefit? If yes, - why? If no – why not?

18.4 Would your consider paying back the loan over a shorter period than currently? If yes, what period would you consider say six weeks, three months, six months , other?

18.5 Is there anything else you would like to add?

Thank you for your time today.