

Subsistence Monies

The provision of subsistence monies by the Council covers food, other essential items and some travel.

Subsistence payments will usually be made in an emergency through temporary Tesco Cards at the outset.

After a period, service users are likely to be moved over to standard EML cards (E Merchants Ltd Cards). With EML Cards, monies are loaded on to the card and people can use them in most shops where they accept VISA/MasterCard payments. There are two types of standard cards, one is used to buy goods and the other can be used to withdraw small sums of cash. At this time service users may be provided with one or two standard cards depending on their circumstances.

Croydon Council has set subsistence rates but there is an element of flexibility built in to allow for exceptional circumstances and needs, as determined through assessment.

Our subsistence rates were determined through a rigorous process which had due regard to the legal and other frameworks surrounding this area of provision. In particular regard has been given to Section 11 of the Children Act 2004 which places duties on a range of organisations and individuals to ensure that their functions and any services provided have regard to safeguard and promote the welfare of children; and the Public Sector Equality Duty which requires public bodies to have due regard to the need to eliminate discrimination, advance equality of opportunity and foster good relations between different people when carrying out their activities.

The level of subsistence payment rates will be kept under review and will continue to be pegged to the Immigration and Asylum Act (1999), Section 4 (s.4) rates which are paid to destitute, refused asylum seekers by the Home Office.

Please see the table on the next page.

Subsistence Payment Rates

The Subsistence Payment Rates described below will depend on the eligibility and assessed needs of each individual or family. IASS will confirm the level of support provided to individuals and families with them.

Circumstances	Croydon Weekly Rate
Adult (single person or lone parent)	£40
Pregnant Woman	£40
Couple (both 18+)	£70.78
Child between 16 - 18 years old***	£35.39
Child between 3 - 16 years old***	£35.39 + £5 (clothing allowance)* = £40.39
Child between 1 - 3 years old***	£38.39 + £5 (clothing allowance)* = £43.39
Child under 1yr***	£40.39 + £5 (clothing allowance)* = £45.39
Maternity Grant – one off payment ****	£250
Additional assessed needs e.g. travel.	Decided on a case by case basis**
Additional clothing e.g. school uniforms	Decided on a case by case basis**
Child – additional payments for items which are not essential living needs	Decided on a case by case basis** and some referrals may be made to charities for additional support. Children – all children are to be treated equally and it is recognised that the welfare and best interests of a child are not just limited to essential living needs.
People in care homes	Everything is provided for people in care homes apart from clothing, toiletries and other personal expenses. £25 Minimum but decided on a case by case basis**
Carers needs	Decided on a case by case basis**
Freedom Pass	A Freedom Pass is available to older people and disabled people living in London. The pass can be used to gain free travel on most public transport across London but there are a few exceptions. Individuals who are likely to be eligible will be supported to apply by the IASS.

Receipts should be requested for items purchased with any additional payments – as marked in blue above.

* Additional weekly support for children's clothing is granted to meet the additional needs of growing children. This is in line with the additional support which may be granted on application under the Immigration and Asylum (Provision of Services or Facilities) Regulations 2007.

** Based on assessed needs

*** There are differential rates paid in respect of children of different ages. It is primarily the responsibility of the parent(s) to inform the service when their child is coming up to a 'threshold' birthday when their subsistence rate will change. Threshold birthdays are: 1st, 3rd and 16th birthdays. If arrangements are not made to reduce payments as the child gets older and the family is overpaid, the overpayment will need to be recovered from them.

**** Pregnant women may request the Maternity Grant from 29 weeks gestation up until their child is 3 months old.

EML Cards

We use E Merchants Ltd (EML) cards as the main method of delivering subsistence monies to our clients. EML cards are provided to clients to meet their basic assessed needs (e.g. food, toiletries, etc.). Only monies loaded on to the cards can be spent; there is no facility for over-drawing or using as a credit card, nor are direct debits or standing orders allowed to be created.

As a council we need to ensure that we monitor how monies given are spent, as we only have a duty to provide monies at a subsistence level to our clients to prevent destitution. Spending on luxury items would indicate that the client has access to other monies which they should draw on to meet their basic needs, rather than take money from the Council. As clients are required to declare a change in circumstances and any additional monies they receive, luxury spending might indicate that they were obtaining monies from the Council fraudulently. We also need to ensure that our clients are making the best use of their subsistence monies and support them if they need help with budgeting. The EML system allows us to monitor transactions through an easy to use on-line system. Accounts are updated immediately i.e. in 'real-time' and reports can be downloaded from the Secure Server. There is also the facility to set alerts which can be triggered e.g. unusual spending activity.

The EML system allows us to load money on to the cards quickly and easily and suspend cards if there are concerns.

It takes a minimum of eight weeks to set someone up on the standard system and for them to receive their personalised EML cards; during this time people are given Tesco Cards to tide them over. We will try our very best to put the personalised EML cards in place as soon as possible, but cannot make guarantees about when they will be ready.

In exceptional cases Tesco Cards are likely to be provided instead of EML cards.

When people go over to standard EML cards those who are provided with two cards will have one for use to buy essential items and another where small sums of cash may be withdrawn. Service users may be provided with one or two standard cards depending on their circumstances.