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# Discretionary Assistance Fund: analysis report 2024

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## **Discretionary Assistance Fund:** analysis report 2024

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Views expressed in this report are those of the researcher and not necessarily those of the Welsh Government.

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## 1. Introduction

- 1.1 The Discretionary Assistance Fund (DAF) is a fund of last resort for those experiencing financial crisis and with no other means of support. It is one of a range of Welsh and UK government support mechanisms that operate in Wales to help disadvantaged groups<sup>1</sup>.
- 1.2 Those who are already disadvantaged are also particularly sensitive to the wider economic climate including continued recovery following ongoing cost-of-living challenges, the rate of inflation and the fluctuating cost of energy with higher energy price caps in place during 2023-24.
- 1.3 The combination of these factors, and the additional support provided by the Welsh and UK governments to help mitigate the adverse effects on disadvantaged groups, has likely had a direct impact on demand for the DAF. Other decisions relating to support delivered by local authorities and other organisations in Wales may also have impacted on the level of demand for the DAF in this period.
- 1.4 The DAF offers two types of support. Individual Assistance Payments (IAPs) provides essential household goods to help people live independently in their home or a property that they are moving into. Emergency Assistance Payments (EAPs) provide small emergency cash payments to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel.
- 1.5 This report has two aims. The first is to present an analysis of the recipients of DAF in terms of their age and ways individuals access DAF payment. The second is to examine the DAF awards in the 22 local authorities in Wales to identify any emerging patterns in specific economic indicators that might explain the number of awards in each local authority.
- 1.6 DAF data is supplied to the Welsh Government by our service provider NEC Software Solutions UK. This management information has not undergone the

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<sup>1</sup> For example, the Welsh Government provides the Single Advice Fund, support with emergency food and fuel, and the cost of the school day. The UK Government provides the means tested benefits system, cost of living payments, the Warm Home Discount and, during the period covered by this report, the Energy Bills Support Scheme.

same level of quality assurance as official statistics and the data may be revised in future<sup>2</sup>. The analysis is carried out in absolute values per capita. This means that absolute numbers have been divided by the number of individuals or the number of households, or the number of children according to the different indicators used.

- 1.7 It is important to note that the explanation behind the number of awards in a local authority is given not by one single factor but a combination of many different indicators. Some of these indicators are captured here, such as “individuals not in employment in receipt of Universal Credit”, “economic inactivity rate”, and “pupils eligible for free school meals”. There are other economic indicators reflecting the increase in inflation and cost of living that, while relevant to this analysis data, could not be found at local authority level.

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<sup>2</sup> [For regular high level data on DAF payments, please refer to StatsWales.](#)

**2. Emergency Assistance Payments (EAP) awards received by individuals by age<sup>3</sup>**

2.1 Between May 2023 and May 2024, individuals aged 30 to 39 years received the highest number of EAP awards. Around six out of ten EAP awards (61%) were given to individuals aged 16 to 39 years. In comparison, individuals 70 years of age and over accounted for 1% of EAP awards (Table 1).

**Table 1: EAP awards by age (May 2023 to May 2024)**

| <b>Age (years)</b> | <b>Number of individuals</b> | <b>Proportion of individuals receiving EAP awards by age (%)</b> |
|--------------------|------------------------------|--|
| 16-29              | 100,025                      | 27   |
| 30-39              | 124,229                      | 34   |
| 40-49              | 76,199                       | 21   |
| 50-59              | 41,818                       | 11   |
| 60-69              | 17,242                       | 5  |
| 70+                | 4,221                        | 1  |

Source: NEC Data on DAF awards from May 2023 to May 2024.

2.2 In 2022-23, £25 million in EAP awards were paid out to individuals in comparison to £19 million in the financial year of 2023-24. The £19 million corresponded to a total of 234,000 EAP awards paid in 2023-24, a reduction of 117,000 from 2022-23. This decrease in the overall value and number of EAP awards from 2022-23 is explained mainly by a change in the Discretionary Assistance Fund (DAF) policy implemented on 1st April 2023, where the

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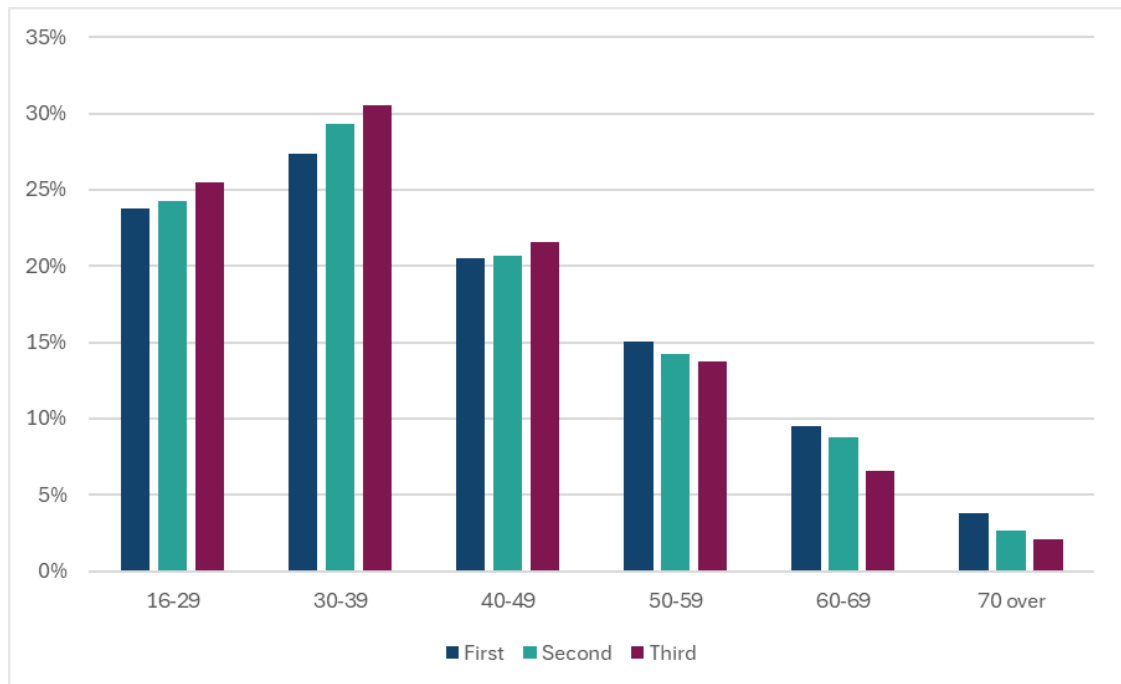
<sup>3</sup> The analysis of age is done with a database that only includes EAP. Some applicants have been removed from the dataset. This includes applications with no national insurance number (NINo), applications with a “Dummy NINO” (refugee and asylum seeker applicants), applications with invalid or missing date of birth and any pending applications i.e. only decisioned applications were included.



maximum number of payments decreased from up to five payments to up to three payments per claimant.

2.3 In terms of age, younger people claimed an EAP the most. The average number of payments falls as age increases (Figure 1).

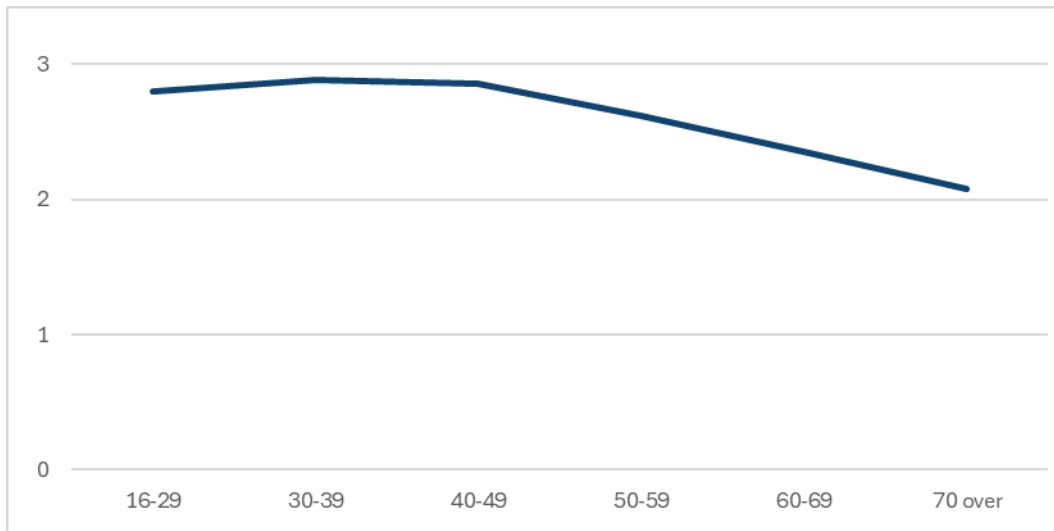
**Figure 1: Distribution of number of EAP payments received by EAP recipients, by age (May 2023 to April 2024)**



Source: NEC Data on DAF awards from May 2023 to April 2024.

2.4 Among those aged 50 years and above, DAF payments were on average made twice, in comparison to three payments made on average to individuals aged 16 to 49 years (Figure 2).

**Figure 2: Average number of EAP payments by age**



Source: NEC Data on DAF awards from May 2023 to April 2024.

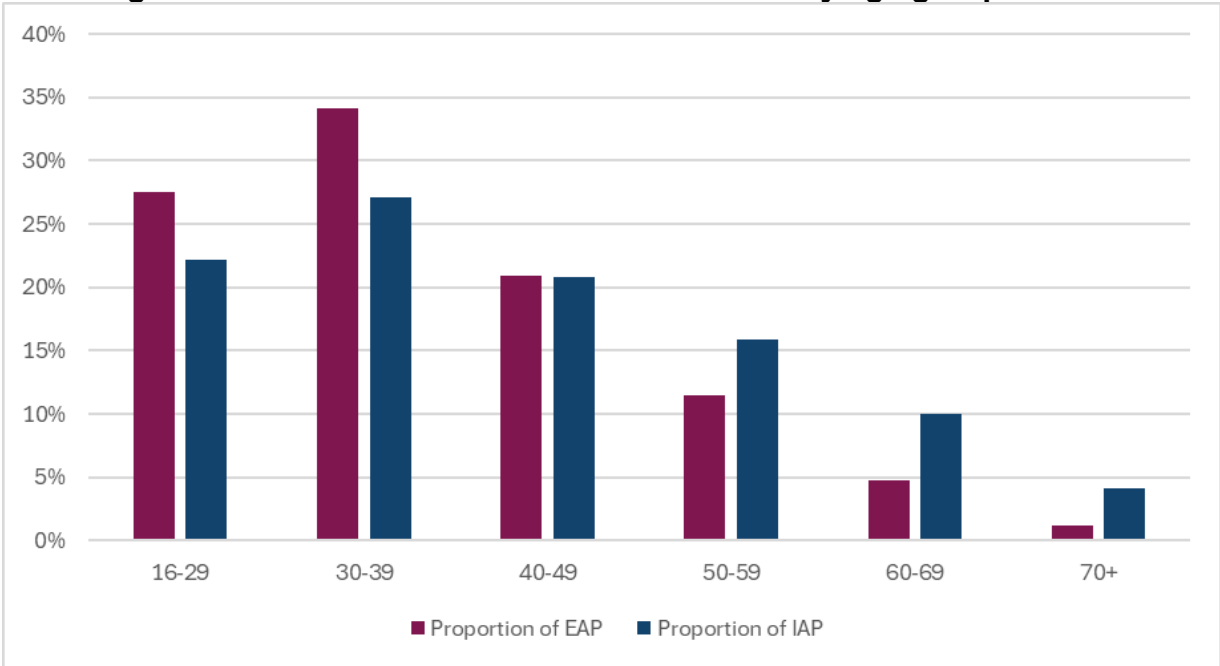
### 3. Differences between Emergency Assistance Payments (EAP) and Individual Assistance Payments (IAP)

3.1 In the year 2023-24, £15 million was paid to individuals through 15,000 IAP awards, a reduction of 600 in the number of IAP awards from the previous financial year. The total value of IAP awards however increased by £268,000 in the financial year 2023-24.

3.2 Although 95% of Discretionary Assistance Fund (DAF) awards are EAP and the remaining 5% are IAP, the distribution of awards by age is not the same.

3.3 EAP awards were concentrated among younger individuals, with 61% awarded to individuals aged 16-39 years. In contrast, IAPs were almost evenly split between 16-39 year olds (49%) and individuals aged 40 years and above (51%). (Figure 3).

**Figure 3 : Distribution of EAP and IAP awards by age group**

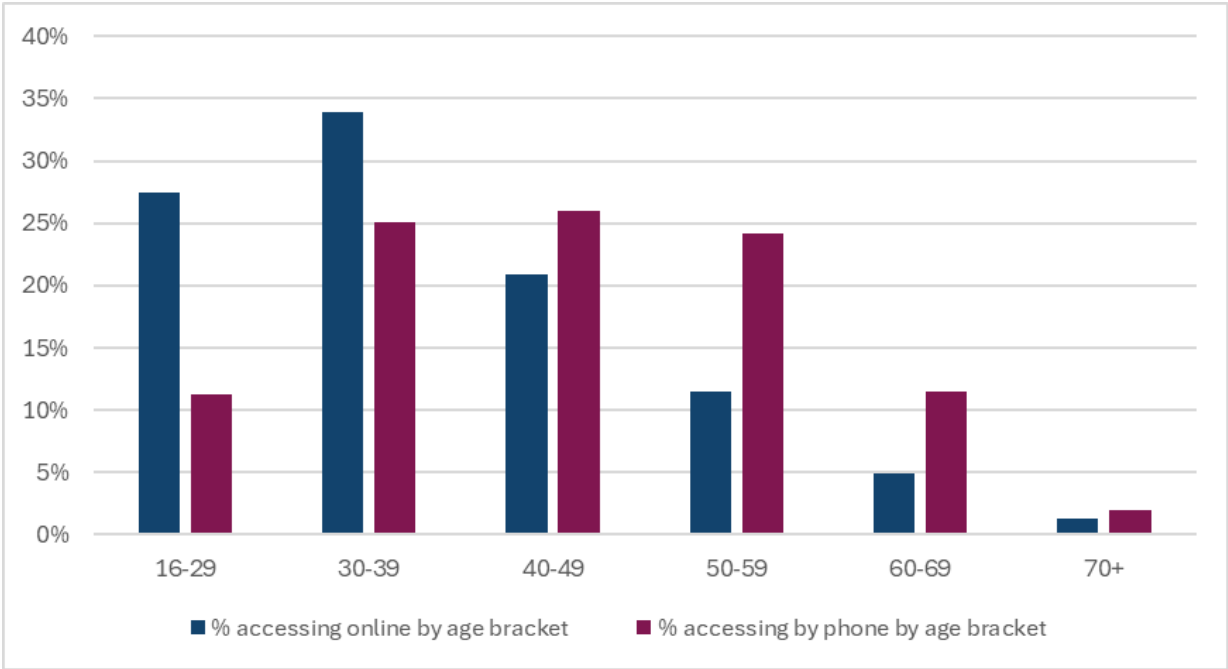


Source: NEC Data on DAF awards from May 2023 to May 2024.

3.4 Examining the distribution of DAF awards by local authorities and age category shows that the mean for each local authority does not differ from the overall mean of all the local authorities combined i.e. there is no local authority that is an outlier. In other words, the distribution of total DAF awards by age is similar across all local authorities.

3.5 In terms of the accessibility, 99% of individuals access DAF online. However, when we look at all those that access online versus those that access by the telephone, proportionally, older age groups access via phone more than those in younger age groups (Figure 4).<sup>4</sup>

**Figure 4: Distribution of different ways of accessing DAF by age**



Source: NEC Data on DAF awards from May 2023 to May 2024.

<sup>4</sup> DAF applications can also be made in writing but less than 0.01% of applications are received in writing.

## 4. Benefits: Universal Credit (UC) and legacy benefits

4.1 The following table (Table 2) shows the number of Emergency Assistance Payments (EAP) and Individual Assistance Payments (IAP) awards as a proportion of the population in each local authority, alongside the proportion of the population receiving UC not in employment; receiving Income Support; and receiving Employment and Support Allowance. The shaded cells show values above the average for that indicator.

**Table 2: Proportion of the population in receipt of DAF awards or certain benefits, by local authority**

| Local Authority   | Awards EAP | UC individuals not in employment | Income support | Employment and Support Allowance | Awards IAP |
|-------------------|------------|----------------------------------|----------------|----------------------------------|------------|
| Isle of Anglesey  | 7%         | 11%                              | 0.4%           | 6%                               | 0.6%       |
| Gwynedd           | 7%         | 8%                               | 0.3%           | 4%                               | 0.5%       |
| Conwy             | 7%         | 11%                              | 0.4%           | 6%                               | 0.5%       |
| Denbighshire      | 9%         | 13%                              | 0.5%           | 6%                               | 0.6%       |
| Flintshire        | 7%         | 10%                              | 0.3%           | 4%                               | 0.4%       |
| Wrexham           | 11%        | 11%                              | 0.4%           | 5%                               | 0.8%       |
| Powys             | 3%         | 8%                               | 0.3%           | 5%                               | 0.4%       |
| Ceredigion        | 3%         | 9%                               | 0.2%           | 5%                               | 0.4%       |
| Pembrokeshire     | 5%         | 11%                              | 0.4%           | 6%                               | 0.3%       |
| Carmarthenshire   | 6%         | 11%                              | 0.4%           | 7%                               | 0.6%       |
| Swansea           | 9%         | 12%                              | 0.4%           | 6%                               | 0.5%       |
| Neath Port Talbot | 10%        | 14%                              | 0.6%           | 8%                               | 0.7%       |
| Bridgend          | 9%         | 11%                              | 0.5%           | 7%                               | 0.4%       |
| Vale of Glamorgan | 8%         | 10%                              | 0.4%           | 5%                               | 0.5%       |
| Cardiff           | 10%        | 11%                              | 0.4%           | 4%                               | 0.7%       |
| Rhondda Cynon Taf | 12%        | 12%                              | 0.6%           | 8%                               | 0.5%       |
| Merthyr Tydfil    | 17%        | 14%                              | 0.6%           | 8%                               | 0.8%       |
| Caerphilly        | 11%        | 13%                              | 0.5%           | 8%                               | 0.5%       |
| Blaenau Gwent     | 16%        | 16%                              | 0.6%           | 9%                               | 0.7%       |
| Torfaen           | 11%        | 14%                              | 0.5%           | 7%                               | 0.7%       |
| Monmouthshire     | 4%         | 8%                               | 0.2%           | 4%                               | 0.4%       |
| Newport           | 13%        | 13%                              | 0.4%           | 5%                               | 0.9%       |

Source: NEC data on DAF awards from May 2023 to May 2024; Individuals on UC not in employment: *DWP benefit statistics (Stat-Xplore) May 2024*; Income support: *DWP benefit statistics (Stat-Xplore) Nov 2023*; Employment & Support Allowance: *DWP benefit statistics (Stat-Xplore) November 2023*. Population estimates to derive estimations per capita: [National level population estimates by year, age and UK country \(StatsWales\)](#) Mid-year

- 4.2 The four local authorities with the highest number of EAP awards per capita were Merthyr Tydfil, Blaenau Gwent, Newport and Rhondda Cynon Taf. Blaenau Gwent, Merthyr Tydfil and Newport were also among the local authorities with above average proportion of individuals on UC not in employment. Blaenau Gwent, Merthyr Tydfil and Rhondda Cynon Taf also had above average proportion of individuals receiving Income Support and Employment and Support Allowance.
- 4.3 Newport, Merthyr Tydfil and Wrexham were among the local authorities with the highest number of IAP awards per capita. They are followed very closely by Cardiff, Neath Port Talbot, Torfaen and Blaenau Gwent. Neath Port Talbot was also one of the local authorities with an above average proportion of individuals receiving UC under the conditionality of non-employment, an above average proportion of individuals receiving Income Support and Employment and Support Allowance.

## 5. Economic indicators: food parcels to adults and economic inactivity

5.1 The following table (Table 3) shows the number of Emergency Assistance Payments (EAP) and Individual Assistance Payments (IAP) awards as a proportion of the population in each local authority, alongside the number of food parcels distributed to adults per capita, the economic inactivity rate in the local authority and the percentage of households affected by rising private rent. The shaded cells correspond to values above the average for that indicator.

**Table 3: Proportion of the population in receipt of Discretionary Assistance Fund (DAF) awards, and other economic indicators by local authority**

| Local Authority   | Awards EAP | Food parcels given to adults | Economic inactivity rate | Awards IAP |
|-------------------|------------|------------------------------|--------------------------|------------|
| Isle of Anglesey  | 7%         | 7%                           | 21%                      | 0.6%       |
| Gwynedd           | 7%         | 5%                           | 26%                      | 0.5%       |
| Conwy             | 7%         | 3%                           | 22%                      | 0.5%       |
| Denbighshire      | 9%         | 6%                           | 29%                      | 0.6%       |
| Flintshire        | 7%         | 6%                           | 19%                      | 0.4%       |
| Wrexham           | 11%        | 7%                           | 17%                      | 0.8%       |
| Powys             | 3%         | 4%                           | 22%                      | 0.4%       |
| Ceredigion        | 3%         | 2%                           | 26%                      | 0.4%       |
| Pembrokeshire     | 5%         | 2%                           | 27%                      | 0.3%       |
| Carmarthenshire   | 6%         | 5%                           | 26%                      | 0.6%       |
| Swansea           | 9%         | 4%                           | 24%                      | 0.5%       |
| Neath Port Talbot | 10%        | 6%                           | 27%                      | 0.7%       |
| Bridgend          | 9%         | 5%                           | 36%                      | 0.4%       |
| Vale of Glamorgan | 8%         | 5%                           | 23%                      | 0.5%       |
| Cardiff           | 10%        | 4%                           | 20%                      | 0.7%       |
| Rhondda Cynon Taf | 12%        | 6%                           | 27%                      | 0.5%       |
| Merthyr Tydfil    | 17%        | 6%                           | 26%                      | 0.8%       |
| Caerphilly        | 11%        | 7%                           | 22%                      | 0.5%       |
| Blaenau Gwent     | 16%        | 4%                           | 25%                      | 0.7%       |
| Torfaen           | 11%        | 5%                           | 23%                      | 0.7%       |
| Monmouthshire     | 4%         | 5%                           | 21%                      | 0.4%       |
| Newport           | 13%        | 3%                           | 23%                      | 0.9%       |

Source: NEC data on DAF awards from May 2023 to May 2024; Number of food parcels distributed to adults: [End of Year Stats \(The Trussell Trust\)](#) (raw data) April 2023 to March 2024; Population estimates to derive estimations per capita: [National level population estimates by year, age and UK country \(StatsWales\)](#) Mid-year 2023; Economic inactivity rate: Economic inactivity rates (excluding students) by Welsh local area and year (gov.wales) March 2024; Percentage of households in local authority affected by rising private rent during 2023: [Who is most exposed to rising housing costs in England and Wales? \(Office for National Statistics\)](#) April 2024

- 5.2 Two of the local authorities with the highest number of EAP and IAP awards per capita, Merthyr Tydfil and Rhondda Cynon Taf were part of the local authorities where most food parcels were distributed to adults per capita<sup>5</sup>. It is important to highlight that these figures refer to food parcels and not to adults receiving food parcels. So, there could be repeat parcels per adult<sup>6</sup>.
- 5.3 Merthyr Tydfil, Rhondda Cynon Taf and Blaenau Gwent also had an above average rate of economic inactivity.
- 5.4 Economic inactivity is a term to designate individuals that are out of the labour market, have not looked for work in the last four weeks and are not available to start work. It includes students, pensioners, people looking after family or home, those with illnesses and those classified as discouraged workers. The economic inactivity rate is estimated by dividing the inactivity level for those aged from 16 to 64 by the population for that age group. For comparison, the economic inactivity rate in Wales was 23.8% in the year ending 31 March 2024<sup>7</sup>.

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<sup>5</sup> Second to the Isle of Anglesey, Wrexham and Caerphilly which had even higher proportions of food parcels distributed.

<sup>6</sup> Moreover, the Trussell Trust figures should be used as an indicator only; these figures relate only to food banks in the Trussell Trust network, and therefore cannot be used to fully explain the scale of food bank use in Wales, or within individual local authorities.

<sup>7</sup> [Economic inactivity rates \(including students\) by Welsh local area and year \(StatsWales\)](#)



## 6. Children in poverty indicators

6.1 The following table (Table 4) shows the number of Emergency Assistance Payments (EAP) awards as a proportion of the population in each local authority, alongside with the proportion of pupils eligible for Free School Meals<sup>8</sup> (FSM), the number of food parcels distributed to children per capita, the proportion of households on Universal Credit (UC) with child entitlement, and the proportion of children living in relative low-income families. The shaded cells correspond to values above the average for that indicator.

**Table 4: Proportion of the population in receipt of Discretionary Assistance Fund (DAF) awards, and indicators of child poverty, by local authority**

| Local Authority   | Awards EAP | Pupils elig. FSM | Food parcels given to children | Households on UC with child entitlement | Children living in relative low income families | Awards IAP |
|-------------------|------------|------------------|--------------------------------|---|---|------------|
| Isle of Anglesey  | 7%         | 15%              | 15%                            | 8%                                      | 24%   | 0.6%       |
| Gwynedd           | 7%         | 13%              | 10%                            | 7%                                      | 22%   | 0.5%       |
| Conwy             | 7%         | 17%              | 6%                             | 8%                                      | 23%   | 0.5%       |
| Denbighshire      | 9%         | 19%              | 13%                            | 9%                                      | 22%   | 0.6%       |
| Flintshire        | 7%         | 18%              | 15%                            | 9%                                      | 18%   | 0.4%       |
| Wrexham           | 11%        | 21%              | 12%                            | 10%                                     | 19%   | 0.8%       |
| Powys             | 3%         | 13%              | 9%                             | 6%                                      | 22%   | 0.4%       |
| Ceredigion        | 3%         | 14%              | 5%                             | 7%                                      | 23%   | 0.4%       |
| Pembrokeshire     | 5%         | 15%              | 5%                             | 9%                                      | 24%   | 0.3%       |
| Carmarthenshire   | 6%         | 17%              | 12%                            | 9%                                      | 22%   | 0.6%       |
| Swansea           | 9%         | 19%              | 9%                             | 10%                                     | 19%   | 0.5%       |
| Neath Port Talbot | 10%        | 24%              | 11%                            | 11%                                     | 20%   | 0.7%       |
| Bridgend          | 9%         | 23%              | 10%                            | 10%                                     | 20%   | 0.4%       |
| Vale of Glamorgan | 8%         | 15%              | 11%                            | 8%                                      | 16%   | 0.5%       |
| Cardiff           | 10%        | 25%              | 9%                             | 10%                                     | 19%   | 0.7%       |
| Rhondda Cynon Taf | 12%        | 21%              | 12%                            | 11%                                     | 23%   | 0.5%       |
| Merthyr Tydfil    | 17%        | 23%              | 12%                            | 12%                                     | 25%   | 0.8%       |
| Caerphilly        | 11%        | 22%              | 12%                            | 11%                                     | 22%   | 0.5%       |
| Blaenau Gwent     | 16%        | 22%              | 8%                             | 12%                                     | 27%   | 0.7%       |
| Torfaen           | 11%        | 21%              | 8%                             | 12%                                     | 22%   | 0.7%       |
| Monmouthshire     | 4%         | 12%              | 9%                             | 6%                                      | 15%   | 0.4%       |
| Newport           | 13%        | 19%              | 6%                             | 12%                                     | 23%   | 0.9%       |

<sup>8</sup> These figures refer to a period before the rollout of university free school meals.

Source: NEC data on DAF awards from May 2023 to May 2024; Households on UC with Child entitlement: *DWP benefit statistics (Stat-Xplore) February 2024*; Pupils eligible FSM: Pupil Level Annual School Census (PLASC). [Pupils eligible for free school meals by local authority, region and year \(StatsWales\)](#) Jan 2024; Population estimates to derive estimations per capita: [National level population estimates by year, age and UK country \(StatsWales\)](#) Mid-year 2023; Households estimations to derive estimations by households: Population and household estimates, Wales: Census 2021 - Office for National Statistics (ons.gov.uk) June 2022; Number of food parcels distributed to children: [End of Year Stats \(The Trussell Trust\)](#) (raw data) April 2023 to March 2024. [Proportion of Children \(aged under 16\) in low-income families: Children in low-income families: local area statistics 2022-2023. GOV.UK.](#)

- 6.2 The local authorities with the highest number of EAP awards: Blaenau Gwent, Merthyr Tydfil, Newport and Rhondda Cynon Taf also had above average proportions of pupils eligible for Free School Meals, households receiving UC with child entitlement, and children living in relative low-income families.<sup>9</sup>
- 6.3 Furthermore, Merthyr Tydfil and Rhondda Cynon Taf were also the local authorities where the food parcels distributed to children per capita were above average, indicating that DAF assistance is providing relief to low-income families with children.
- 6.4 Of the local authorities with the highest number of IAP awards per capita, Merthyr Tydfil, Wrexham and Neath Port Talbot were also among the local authorities with above average number of food parcels distributed to children per capita, and above average proportions of children eligible for Free School Meals, and households on UC with child entitlement.

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<sup>9</sup> Households earning below 60% of the median income for the current year (in this case 2022).

## **7. Conclusions**

- 7.1 Regarding the overall distribution of Emergency Assistance Payments (EAP) and Individual Assistance Payments (IAP) awards by volume across the whole fund, 95% of Discretionary Assistance Fund (DAF) awards are EAP and the remaining 5% are IAP.
- 7.2 However, the distribution of awards by age is not the same. EAP awards were concentrated among younger individuals, with 61% awarded to individuals aged 16-39 years. In contrast, IAPs were almost evenly split between 16-39 year olds (49%) and individuals aged 40 years and above (51%).
- 7.3 In terms of the accessibility, 99% of individuals access DAF online. Where telephone is used, this tends to be among older age groups.
- 7.4 The value of the EAP awards decreased by £6 million between 2022-23 and 2023-24. This may in part be due to the change in payments policy in effect from 1<sup>st</sup> April 2023, where the maximum number of payments decreased from up to five payments to up to three payments per claimant.
- 7.5 The four local authorities with the highest number of EAP awards per capita in 2023-24 were Merthyr Tydfil, Blaenau Gwent, Newport and Rhondda Cynon Taf. These local authorities also had above average proportions of pupils eligible for Free School Meals, households receiving Universal Credit with child entitlement, and children living in relative low-income families. This data indicates that DAF assistance is providing relief to low-income families with children.