



Women's Resilience Fund

How to calculate if a woman with an income from employment is eligible.

Section 3: Calculation of Eligibility


Women who are in receipt of benefits and not working will be automatically eligible to apply provided they meet the other criteria. Women that are working or working and in receipt of benefits combined will need to have an in-hand income below the Trust's income threshold. This is detailed below. We will, of course, retain our discretionary powers on awarding grants, to ensure they meet our charitable objectives and mission.

We have an income threshold for women in work so we can continue to ensure that our funding is also supporting women with in-work poverty. We use the Joseph Rowntree Foundation Minimum Income Standard (MIS) as a basis for this calculation. For example, the MIS for 2019 is c. £16,300 net pa (£18,800 gross before tax deductions) or £313.68 per week for a single person, and this is to cover all outgoings.

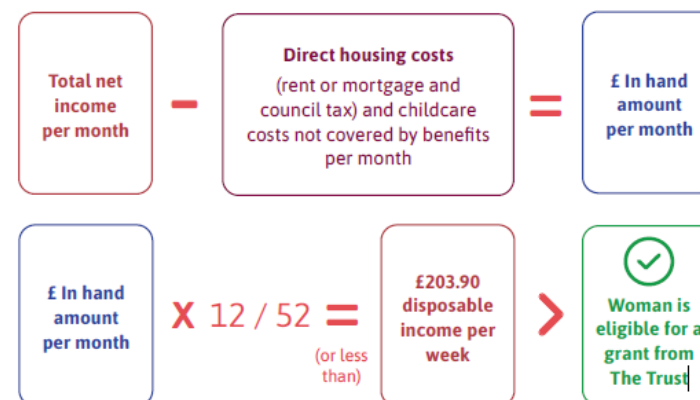
It is widely accepted that measures of hardship/poverty are applied after essential housing costs and council tax are accounted for. Therefore, the average single person would need £203.90 per week, according to the MIS, to live on. Any person left with less than £203.90 per week after housing could be at risk of slipping into relative poverty.


For working women with dependent children, the Trust recognises that childcare costs can also be significant. In line with our mission we will deduct any childcare costs from the income calculation, which will enable applicants with high childcare costs to also access the grant funding.

Therefore, the following calculation is used to calculate the woman's in hand income. If the income is below the income threshold, the woman would be eligible for a grant, providing she meets the rest of the criteria.

 This amount is correct as of Feb 2020. Please be aware this amount updates annually and the Trust will inform you about any change

Calculation



 Please note that Community Grant Partners will be provided with a calculation spreadsheet to work this out.

Notes

- Money received from friends / relatives and from other charitable sources: This will be considered on an exceptional basis. In practice income from these sources doesn't generally act as an exclusion but in certain cases income from these sources can be material.
- Self-Employment: If the applicant is self-employed the Trust will accept the income used by the local authority in the calculation of Council Tax Support and Universal Credit.
- The law states that all voluntary and charitable payments (ie a grant from the Smallwood Trust) will be disregarded for the purpose of State Pension, Pension Credit, Savings Credit, Jobseekers Allowance, Income Support, Council Tax Benefit, Housing Benefit and Universal Credit.
- In line with the rest of the policy, these are general rules, but we do consider individual situations and where there are exceptional circumstances and when these cases arise, we can use our discretion.