



# Annual Report on the Social Fund 2008/2009

Laid before the Northern Ireland Assembly in accordance with section 146(5)  
and (6) of the Social Security Administration (Northern Ireland) Act 1992

X November 2009

BELFAST: The Stationery Office

© Crown Copyright 2009

The text in this document (excluding the Royal Arms and other departmental or agency logos) may be reproduced free of charge in any format or medium providing it is reproduced accurately and not used in a misleading context. The material must be acknowledged as Crown copyright and the title of the document specified.

Where we have identified any third party copyright material you will need to obtain permission from the copyright holders concerned.

For any other use of this material please write to Office of Public Sector Information, Information Policy Team, Kew, Richmond, Surrey TW9 4DU or e-mail: [licensing@opsi.gsi.gov.uk](mailto:licensing@opsi.gsi.gov.uk)

## Contents

## Paragraph

### Preface by the Minister for Social Development

#### SECTION 1 Introduction

General	1.1
Source of data for this report	1.3

#### SECTION 2 The Regulated Social Fund

Sure Start Maternity Grants	2.1
Funeral Payments	2.5
Cold Weather Payments	2.9
Winter Fuel Payments	2.14

#### SECTION 3 The Discretionary Social Fund

General	3.1
Policy changes in 2008/09	3.9
Further reform	3.12
Reviews	3.13

#### SECTION 4 General Administration

Review of benefit delivery	4.1
Pensioners and the Social Fund	4.4
Performance management and improvement	4.5
Publicity for customers	4.8

#### SECTION 5 Financial Issues

Background	5.1
The 2008/09 discretionary Social Fund budget	5.2
In-year allocation to the loans budget	5.4
Re-allocation of the loans budget	5.5
Allocations to districts	5.6
Payments from the contingency reserve	5.7
Recoveries	5.8

#### SECTION 6 Summary of Financial Performance

General	6.1
The discretionary Social Fund budget 2009/10 and its allocation	6.6

#### SECTION 7 Annexes



## Preface

I am pleased to present my report on the Social Fund for 2008/09.

Once again, the Social Fund has played an important part in easing the financial burdens faced by many vulnerable people, particularly during what has been a very difficult economic period.

The Fund has provided assistance with costs which many people had difficulty meeting from within their regular incomes and has helped them with a variety of expenses, including funeral costs, the costs of a new baby or one-off payments for large items, such as, furnishing a home.

In 2008/09, an estimated £68 million was spent on Winter Fuel Payments. This expenditure contributed to the heating costs of 307,223 pensioners.

In addition, a total of 73,520 awards of Cold Weather Payments were made during the winter of 2008/09.

A further 10,064 families received a £500 grant to help with the costs of a new baby and the Social Fund scheme made 231,222 other awards.

As announced in the Chancellor's Budget report on 22 April 2009, additional funding totalling £6.58 million was made available for Social Fund loans in 2009/10 and 2010/11 in Northern Ireland, to ensure that the Social Fund can continue to provide support in the economic downturn.

Proposals for improvements to the Social Fund scheme were outlined in the consultation document *The Social Fund: A New Approach*, which was issued in December 2008. The proposed Welfare Reform Bill will make provision for these improvements.

- Where there is urgent need we want to make payments on account of benefit rather than people having to apply for a Crisis Loan.
- For those successful in their Community Care Grant application, goods or services would be provided under arrangements made with suppliers instead of the current system of cash payments.

These changes will ensure that the scheme remains relevant in the current economic climate and continues to support people on low incomes in the most appropriate way and any savings achieved can be re-invested into the fund.



**MARGARET RITCHIE**  
Minister for Social Development

## 1. Introduction

### General

- 1.1 This is the twenty first annual report on the operation of the Social Fund for Northern Ireland and it is laid before the Northern Ireland Assembly as required by section 146(5) and (6) of the Social Security Administration (Northern Ireland) Act 1992.
- 1.2 The Social Fund scheme complements mainstream social security provision in two forms: a regulated scheme made up of Maternity, Funeral, Cold Weather and Winter Fuel Payments; and, a discretionary scheme comprising Community Care Grants and repayable Budgeting and Crisis Loans.

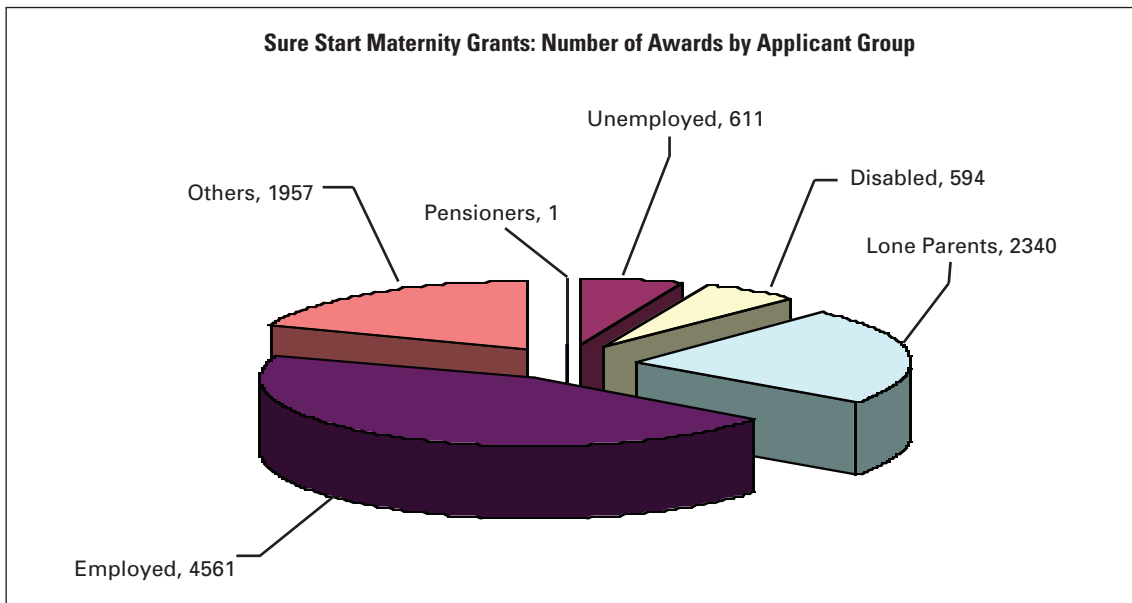
### Source of data for this report

- 1.3 The figures in this report, unless stated otherwise, are taken from the Department's Social Fund Policy, Budget and Management Information System and from scans of the Social Fund Computer System. Together these data sources record details of every individual customer application, subsequent payment decision and any outstanding repayment record and also provide useful comparative data for policy purposes – such as average awards, what needs they cover and how various customer groups are using the Fund. These comparisons are shown in the Annexes to this report.

## 2. The Regulated Social Fund

### Sure Start Maternity Grants

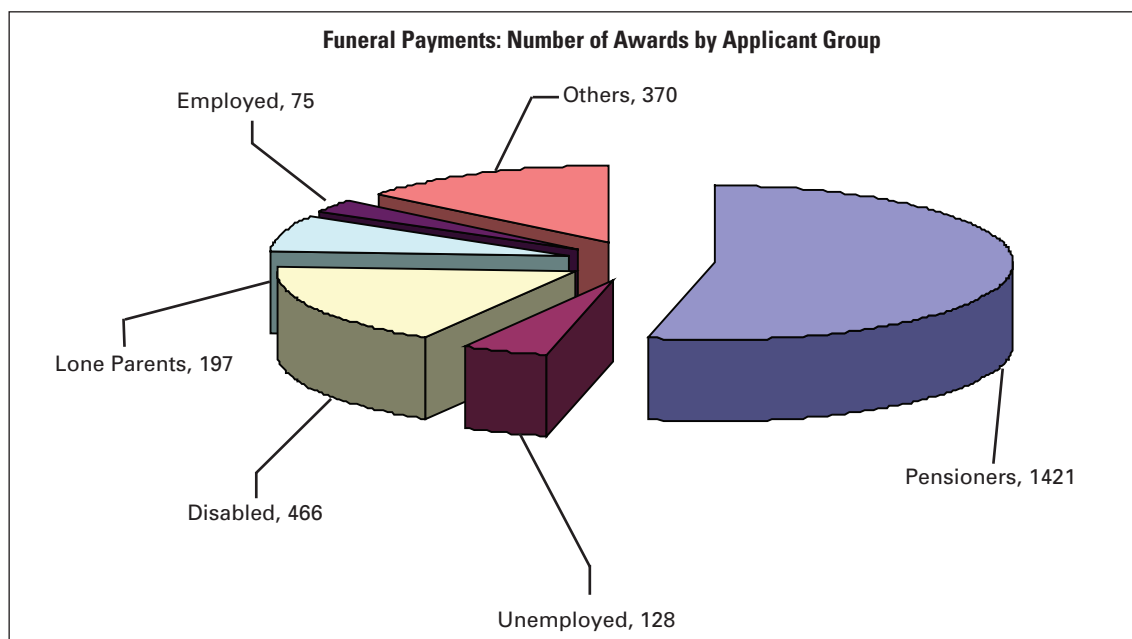
- 2.1 The Sure Start Maternity Grant is a payment of £500. It provides help for families with the costs associated with the expenses of each baby that is expected, born, adopted, the subject of a parental order (following a surrogate birth), or the subject of a residence order (in certain circumstances).
- 2.2 It is available to recipients, and partners of recipients, of Income Support, income-related Employment and Support Allowance (with effect from 27 October 2008), income-based Jobseeker’s Allowance, State Pension Credit, Child Tax Credit (at a rate higher than the family element), or Working Tax Credit (which includes a disability or a severe disability element). This ensures that the grant is as widely available as possible amongst people with lower incomes.
- 2.3 The chart below shows the number of awards of Sure Start Maternity Grants by applicant group during the year 2008/2009.



- 2.4 Sure Start Maternity Grant statistics are shown in Annexes 1, 2 and 12.

## Funeral Payments

- 2.5 The Funeral Payment scheme has continued to provide help towards a simple, respectful, low-cost funeral to recipients, and partners of recipients, of income-related benefits and tax credits (see full list at paragraph 2.6). This ensures that the payment is as widely available as possible amongst people with lower incomes.
- 2.6 With effect from its introduction on 27 October 2008, income-related Employment and Support Allowance became a qualifying benefit. The full list of qualifying benefits and tax credits is: Income Support, income-related Employment and Support Allowance, income-based Jobseeker’s Allowance, State Pension Credit, Child Tax Credit (at a rate higher than the family element), Working Tax Credit (which includes a disability or severe disability element) and Housing Benefit.
- 2.7 The chart below shows the number of Funeral Payment awards by applicant group during the year.



- 2.8 All Funeral Payment statistics are shown in Annexes 1, 2 and 12.

## Cold Weather Payments

- 2.9 For the winter of 2008/09, the amount of the Cold Weather Payment was increased from £8.50 to £25.00 for each 7 day period of very cold weather. This was part of the Government’s strategy to tackle fuel poverty and provided 73,520 awards worth £1.838 million.
- 2.10 Every residential postcode in Northern Ireland is linked to one of five weather stations used in the scheme. A payment is made when the average temperature has been recorded as, or is forecast to be, 0°C or below over seven consecutive days at the weather station linked to the eligible customer’s postcode.

- 2.11 From the start of the 2008/09 winter, as a result of the introduction of Employment and Support Allowance, vulnerable groups in receipt of income-related Employment and Support Allowance were added to those eligible to receive payments. Eligible customers are now those awarded Pension Credit, or income-related Employment and Support Allowance that includes a work-related activity or support component. Those awarded Income Support, income-related Employment and Support Allowance in the assessment phase or income-based Jobseeker's Allowance, and who have a pensioner or disability premium or have a child who is disabled or under the age of five, are also eligible to receive payments.
- 2.12 Cold Weather Payments were made on 2 separate occasions during winter 2008/2009. These were: 7 – 12 January 2009 for the postcodes covered by the Castlederg weather station: and 3 – 9 February 2009 for postcodes covered by the Katesbridge weather station. A total of 73,520 awards were made.
- 2.13 All Cold Weather Payment statistics are shown in Annex 1.

#### Winter Fuel Payments

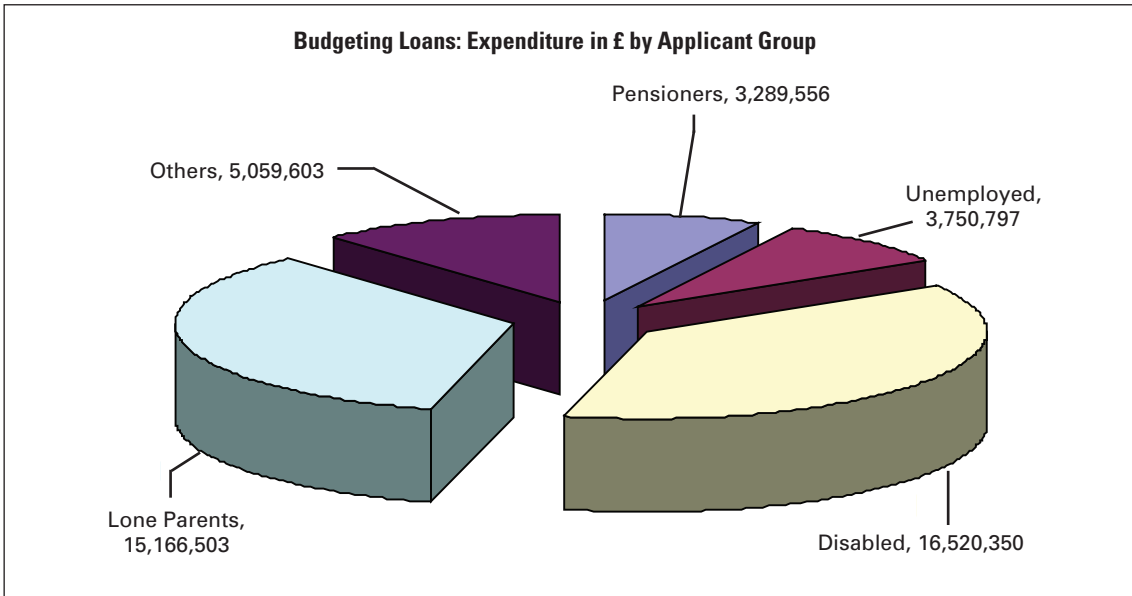
- 2.14 Winter Fuel Payments help people aged 60 or over to meet heating expenses. They are tax free and do not affect entitlement to social security benefits. For winter 2008/09 the amount of the winter fuel payment was increased bringing the total amount payable to a person aged 60-79 years living alone in their own home to £250 (£125 if they shared a home with another eligible person). For people aged 80 or over the amount payable was £400 (£200 if they shared a home with another eligible person aged 80 or over). The total spend for 2008/09 on Winter Fuel Payments was £67.71 million.
- 2.15 Most people who are aged 60 or over and normally living in Northern Ireland are eligible for a Winter Fuel Payment, though there are some exceptions. Some people are eligible to receive a Winter Fuel Payment if they live in another European Economic Area country or Switzerland and if they have previously qualified for a payment in the UK. The qualifying week for winter 2008/09 payments was the week beginning 15 September 2008.
- 2.16 The majority of payments were made automatically before Christmas 2008 without the need to claim. However, newly eligible people needed to make a claim if they were not receiving a social security benefit (or receiving only Housing Benefit or Child Benefit) during the qualifying week.

### 3. The discretionary social fund

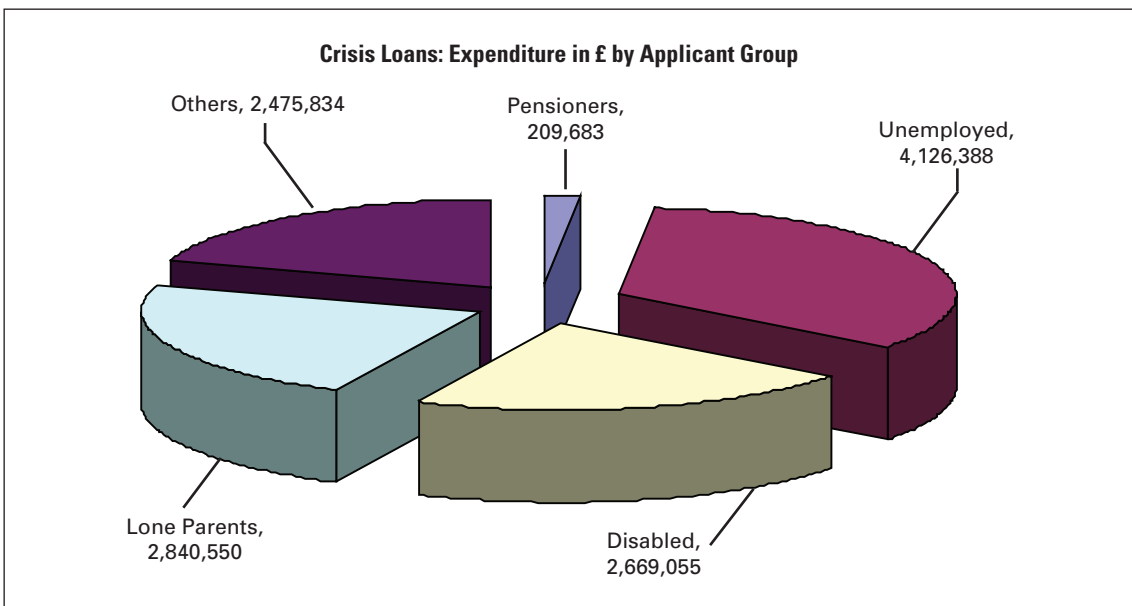
#### General

- 3.1 In 2008/2009 geographical consistency for all Budgeting Loan applicants has continued, with people in similar personal circumstances able to borrow the same amount, irrespective of where they lived. This was achieved by formally advising all local decision makers to apply the same Budgeting Loan maximum amounts, and by making three in year re-allocations to local budgets, one in December 08 and two in March 09. (See paragraph 5.6 about loans budget re-allocations).
- 3.2 The grants budget was maintained at £13.62 million in 2008/09 and therefore the same local budget amounts were allocated as in the previous year.
- 3.3 From 1 April 2009, as per the commitment given in previous reports, we have allocated a single loans budget. This is under central management and allows all Budgeting Loan applicants in the same circumstances the same treatment under the budget. This means that there are no longer any local loans budgets to control or re-allocate, and simplifies the overall management of loans funding.
- 3.4 The grants budget continues to be allocated locally to Social Security Agency district budgets.
- 3.5 Discretionary loan and grant statistics are contained in Annexes 1, 3, 6, 7, 10 and 11 (Budgeting Loans), Annexes 1, 3, 8, 9, 10 and 11 (Crisis Loans) and Annexes 1, 3, 4, 5 and 11 (Community Care Grants).

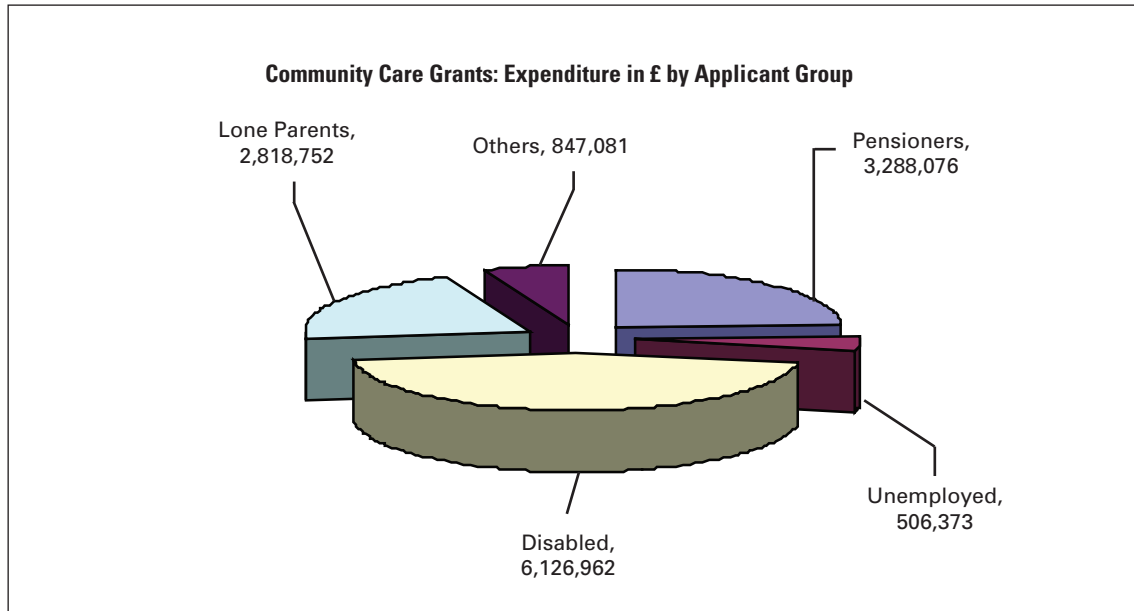
3.6 The chart below shows the amount of Budgeting Loan awards by applicant group during 2008/09.



3.7 The chart below shows the amount of Crisis Loan awards by applicant group during 2008/09.



3.8 The chart below shows the amount of Community Care Grant awards by applicant group during 2008/09.



#### Policy changes in 2008/09

- 3.9 From 27 October 2008, minor changes to the Department’s directions and guidance came into operation to ensure that recipients of income-related Employment and Support Allowance have access to Budgeting Loans and Community Care Grants. The full list of qualifying benefits is now: Income Support, income-related Employment and Support Allowance, income-based Jobseeker’s Allowance and State Pension Credit.
- 3.10 In addition some policy improvements were developed in 2008/09 and have since been introduced. From 6 April 2009, the Department’s directions and guidance were amended to improve first review stage for discretionary grants and loans. The change reduces the range of cases in which customers must be offered a formal interview, thus speeding up the overall review process for customers and staff. Customers continue to have a full review conducted on their case, followed by the right to a further review by the Office of the Social Fund Commissioner.
- 3.11 Also from 6 April 2009, the Department’s directions limit the circumstances in which an applicant can receive more than one Crisis Loan for living expenses for the same period to those circumstances over which an applicant had no control. The change aims to reduce inappropriate applications for living expenses in respect of periods for which a payment has already been awarded. This helps to target cash limited funding on those in greatest need.

## Further reform

- 3.12 In December 2008 our counterparts in the Department for Work and Pensions published a consultation document *The Social Fund: A New Approach* which set out their initial thoughts on further reform. In Northern Ireland we also sought views on the content of the document and we would like to thank all those who responded. Some of the reforms are now contained in a proposed Welfare Reform Bill. We have recently conducted a consultation on the Equality Impact Assessment for the Bill and subject to the approval of the Northern Ireland Executive we will take forward the following proposals:
- payments on account of benefit; these will provide immediate help in a more efficient way, to those waiting for benefit awards paid in arrears; and
  - those successful in their community care grant applications to be awarded goods or services, which would be provided under arrangements made by the Department with suppliers instead of by cash payments; this was not explicitly included in the consultation document but is an important element of Community Care Grant reform.

## Reviews

- 3.13 Applicants to the discretionary fund who are dissatisfied with the decision on their case have the right to have the decision reviewed. The principles of the review are straightforward. Consideration is given to whether the law and directions have been followed, whether guidance has been taken into account, and whether the case has been handled fairly and reasonably.
- 3.14 A reviewing officer within the Social Security Agency carries out the initial review at local level and the outcome is notified to the applicant. Those who remain dissatisfied with the result of the local review can ask for a further review by a Social Fund Inspector, who is fully independent of the Department for Social Development. Social Fund Inspectors are appointed by, and are accountable to, the Social Fund Commissioner. In 2008/09, Social Fund Inspectors reviewed 1,549 reviewing officer decisions.
- 3.15 The Social Fund Commissioner has reported on the standard of reviews carried out by Social Fund Inspectors. His report is published separately.
- 3.16 A summary of Social Fund review applications is set out in Annex 11.

## 4. General Administration

### Review of benefit delivery

- 4.1 The Social Fund Review Project originally started off by looking at longer term organisational arrangements, most notably in relation to the wider implementation of enhanced crisis loan tele-claims, the potential for further centralisation and the introduction of Standard Operating Models for all Social Fund business areas.
- 4.2 The possible resource implications of progressing tele-claims, coupled with developments in the Department for Work and Pensions in relation to Social Fund reform generally, has resulted in Modernisation Board agreement to a reduction in scope of the Social Fund Review Project. It will focus solely on the development and implementation of Standard Operating Models for all Social Fund business areas. Implementation of the Social Fund Standard Operating Models is expected to improve consistency of service delivery for the customer throughout the network.
- 4.3 Standard Operating Models for all Social Fund business areas have been implemented throughout the Social Security Agency network from 1 July 2009. A means of ensuring Standard Operating Models compliance and a change control process to facilitate any future changes required have also been developed and implemented. The impact of the Standard Operating Models will be evaluated as part of the Post Project Review to be completed within 6 to 12 months post project closure currently set for end of September 2009.

### Pensioners and the Social Fund

- 4.4 The Pensions Outreach Service in Northern Ireland consists of a dedicated team of Pension Advisors whose role is to visit elderly customers at their homes primarily in connection with their State Pension Credit claim. During these visits customers may enquire about entitlement to other benefits including Social Fund. Often the Pension Advisor may assist the customer with completion of these forms or signpost the customer to the appropriate benefit branch. This holistic approach taken by the Outreach Service assists with benefit uptake thus ensuring our most vulnerable customers do not fall into poverty.

## Performance management and improvement

- 4.5 District and regional performance is monitored against the comprehensive set of Social Fund clearance and accuracy standards (see table below). These must all be met to achieve the overall standard. The achievement against the standard in 2008/09 was:

<b>Average Actual Clearance Times (days)</b>	<b>Standard</b>	<b>Achieved</b>
Community Care Grants	12	11
Budgeting Loans	4	2.9
Crisis Loans	1	1
Local review of above grants and loans	10	9.5
Funeral Payments	14	10
Sure Start Maternity Grants	5	3.8
<b>Accuracy</b>	<b>Standard</b>	<b>Achieved</b>
Social Fund accuracy	95%	96.12%

- 4.6 The overall standard was therefore exceeded for 2008/09.
- 4.7 In the course of their review casework the Office of the Social Fund Commissioner is able to identify issues of concern in the overall operation of the discretionary Social Fund. This is another valuable source of feedback to inform performance improvement plans, not only with regard to standards of decision making, but in more general operational performance. Departmental officials continue to work closely with the Office of the Social Fund Commissioner to resolve issues and to improve Social Fund administration.

## Publicity for customers

- 4.8 Information on the Social Fund is available in a series of leaflets for customers, covering:
- the discretionary part of the Social Fund (Community Care Grants, Budgeting and Crisis Loans)
  - Funeral Payments
  - Sure Start Maternity Payments
  - Cold Weather Payments/Winter Fuel Payments

These have been made available through Jobs and Benefits Offices and Social Security Offices on request.

- 4.9 Social Fund application forms and leaflets can be found at the website of the Department for Social Development at [www.dsdni.gov.uk](http://www.dsdni.gov.uk), through the link to the Social Security Agency on the home page. The website also contains a detailed guide for customers and advisors to all of the Social Fund.

## 5. Financial Issues

### Background

- 5.1 Payments from the regulated Social Fund are not limited by a budget. Regulations prescribe the circumstances and amounts payable. For the discretionary Social Fund, cash limited budgets are allocated to individual districts.

### The 2008/09 discretionary Social Fund budget

- 5.2 In April 2008 the standing net discretionary Social Fund budget was £16.49 million. In addition to this, the discretionary Social Fund was given an amount of £3.6 million net funding for 2008/09 specifically for changes to the loans scheme from April 2006. The £16.49 million and £3.6 million, together with the forecast for 2008/09 loan recoveries of £43.80 million, allowed a total gross discretionary budget of £63.89 million to be set at the start of the 2008/09 allocations year.

- 5.3 The total Social Fund gross discretionary budgets for Northern Ireland at 1 April 2008 were:

Community Care Grants	£13.62 million
Loans	£50.17 million
Contingency reserve	£0.1 million

The recovery forecast for the year was £43.80 million.

### In-year allocation to the loans budget

- 5.4 Three in-year allocations (one in December 2008 and two in March 2009) totalling £5.9 million were made. As a consequence the total gross budget for the year became £69.79 million and this included an increased gross loans budget for the year of £56.07 million.

### Re-allocation of the loans budget

- 5.5 During the year there was one minor re-allocation of loans budget funding between districts. This amounted to £0.025 million in March 2009. The funds were taken from the district with a projected end of year underspend and given to other districts. This enabled all districts to continue to offer similar Budgeting Loan amounts to the end of the year, achieving maximum consistency for applicants wherever they live.

### Allocations to districts

- 5.6 The basis for both the initial 2008/09 loans budget allocation and the subsequent in-year re-allocation of budgets, was to provide applicants

with broadly similar personal circumstances the same level of Budgeting Loan assistance wherever they live.

#### Payments from the contingency reserve

- 5.7 A contingency reserve of £0.1 million is retained centrally to provide districts with additional funding should they be faced with additional expenditure resulting from unexpected one-off situations or local incidents. As a result of severe flooding during August 2008 there was an application from one district for additional funding from the contingency reserve, amounting to £8,000 in total.

#### Recoveries

- 5.8 £48.77 million was recovered through the repayment of loans during 2008/09, £4.97 million over the target set at the start of the year.
- 5.9 Funeral Payments are recoverable from the estate of the deceased. In 2008/09, £80,000 was recovered.
- 5.10 Details of recoveries are given in Annexes 1 and 10.

## 6. Summary of Financial Performance

### General

- 6.1 During the year the Social Fund has, in total, provided payments worth around £78.8 million. In addition, Winter Fuel Payments of £67.71 million have been made to 225,537 households that include someone aged 60 or over.
- 6.2 Compared to 2007/08, the figures for 2008/09 show:
- Overall there were 309,712 applications to the discretionary Social Fund, 43,842 more than in 2007/08.
  - Applications for Community Care Grants increased by 10.6% from 44,998 to 49,786.
  - The proportion of Community Care Grant decisions resulting in an initial award decreased from 56.9% to 54.1%.
  - Applications for Crisis Loans increased by 26.6% from 100,887 to 127,734.
  - The proportion of Crisis Loan decisions resulting in an initial award increased from 77.8% to 79.2%.
  - Applications for Budgeting Loans increased by 10.2% from 119,985 to 132,192.
  - The proportion of Budgeting Loan decisions resulting in an initial award decreased from 79.5% to 76.5%.
- 6.3 Gross expenditure on Budgeting Loans was £43.78 million, and gross expenditure on Crisis Loans was £12.32 million. Expenditure on Community Care Grants was £13.58 million.
- 6.4 Loan recoveries during the year were £48.77 million against a recovery target of £43.80 million. Recoveries provided 87% of the funds needed to meet gross loans expenditure.
- 6.5 Overall during 2008/09, the discretionary Social Fund provided help in the form of over 228,000 awards.

### The discretionary Social Fund budget for 2009/10 and its allocation

- 6.6 An amount of £13.62 million has been allocated to the grants budget and this was allocated on 1 April 2009 to the six Social Security Agency district budgets with each district receiving the same funding as 2008/09.
- 6.7 The 2009/10 Social Fund loans budget is now one single allocation. On 1 April 2009 the allocated gross single loans budget was £49.23 million.

- 6.8 £0.1 million has been retained centrally to provide a contingency reserve to support unforeseen expenditure.
- 6.9 However, as announced in the Chancellor's Budget report on 22 April 2009, additional funding was made available for Social Fund loans. This increased the 2009/10 gross loans budget to £56.04 million.
- 6.10 The gross discretionary Social Fund budget for 2009/10 is now £69.76 million in total and is made up of £20.41 million net funding and £49.35 million to be provided through repayment of loans.
- 6.11 The £69.76 million is allocated as follows:

Single loans budget	£56.04m
Grants budget distributed to budget areas	£13.62m
Contingency	£0.1m
TOTAL	£69.76m

## 7. Annexes

### Index

#### General

Annex 1 Northern Ireland Social Fund Summary Statistics 2008/2009

#### The Regulated Social Fund

Annex 2 Sure Start Maternity Grants, and Funeral Payments: awards by applicant group and by qualifying benefit or tax credit

#### The Discretionary Social Fund

Annex 3 Discretionary Grants and Loans: Gross expenditure by applicant group

Annex 4 Community Care Grants: expenditure by Direction 4

Annex 5 Community Care Grants: reasons for initial refusal by applicant group

Annex 6 Budgeting Loans: awards by family size and comparison with 2007/08

Annex 7 Budgeting Loans: reasons for initial refusal by applicant group

Annex 8 Crisis Loans: expenditure by application for purpose

Annex 9 Crisis Loans: reasons for initial refusal by applicant group

Annex 10 Loan Recovery

Annex 11 Summary of Social Fund Review applications

#### Social Fund Appeals

Annex 12 Summary of Social Fund Appeals

#### Client Groups and Applicant Groups

Annex 13 Client Groups and Applicant or Appellant Group definitions

## Abbreviations

<b>BL</b>	Budgeting Loan
<b>CCG</b>	Community Care Grant
<b>CL</b>	Crisis Loan
<b>CTC</b>	Child Tax Credit
<b>CWP</b>	Cold Weather Payment
<b>FP</b>	Funeral Payment
<b>IS</b>	Income Support
<b>JSA(IB)</b>	Jobseeker's Allowance (Income based)
<b>OSFC</b>	Office of the Social Fund Commissioner
<b>SFI</b>	Social Fund Inspector
<b>SPC</b>	State Pension Credit
<b>SSMG</b>	Sure Start Maternity Grant
<b>WTC</b>	Working Tax Credit

## Annex 1

### Northern Ireland Social Fund Summary Statistics 2008/2009

	REGULATED SOCIAL FUND			DISCRETIONARY SOCIAL FUND		
	SSMG	CWP	FP	CCG	BL	CL
Applications received	14,403	N/A	3,783	49,786	132,192	127,734
Initial decisions	14,441	N/A	3,803	49,554	131,363	127,808
Awards	10,064	73,520	2,657	26,797	100,497	101,271
Awards as % of initial decisions	69.7	N/A	69.9	54.1	76.5	79.2
Initial refusals	4,634	N/A	1,228	22,588	29,109	24,614
Gross expenditure £m	5.12	1.84	2.56	13.59	43.78	12.32
Recoveries £m	N/A	N/A	0.08	N/A	40.84	7.93
Net expenditure £m	5.12	1.84	2.48	13.59	2.94	43.8
Average award £	508.45	25	965.87	507.04	435.70	121.67

#### NOTES:

1. Average SSMG award reflects multiple births.
2. There is no requirement to claim Cold Weather Payments.
3. The number of discretionary awards made after review is not included in the table. However, gross expenditure does include awards made after review, reconsideration or appeal.
4. For the regulated Social Fund, the method of calculating average awards is to divide gross expenditure by the number of awards (including those made after reconsideration or appeal).
5. For the discretionary Social Fund, the method of calculating average awards is to divide initial gross expenditure (excluding the value of review awards) by the number of initial awards.
6. The difference between applications received, initial decisions, awards and initial refusals, is due to: applications being withdrawn; applicants rejecting or not responding to loan offers; and, not decided at the time the count was made.
7. Figures and percentages may not sum due to rounding.

## Annex 2

### Sure Start Maternity Grants and Funeral Payments

Awards by applicant group				
Applicant Group	Sure Start Maternity Grants		Funeral Payments	
	Awards	% of Total Awards	Awards	% of Total Awards
Pensioners	1	0.0	1,421	53.5
Unemployed	611	6.1	128	4.8
Disabled	594	5.9	466	17.5
Lone parents	2,340	23.3	197	7.4
Employed	4,561	45.3	75	2.8
Others	1,957	19.4	370	13.9

### Awards by Qualifying Benefit or Tax Credit

Qualifying Benefit	Sure Start Maternity Grants		Funeral Payments	
	Awards	% of Total Awards	Awards	% of Total Awards
Income Support, Jobseeker's Allowance (income based) and State Pension Credit	4,596	45.8	2,300	86.8
Child Tax Credit (at a rate higher than the family element)/Working Tax Credit (which includes a disability or a severe disability element)	5,448	54.2	177	6.7
Housing Benefit	N/A	N/A	174	6.6
Total	10,044	100.0	2,651	100.0

#### NOTES:

1. Applicant group definitions are in Annex 13.
2. These tables include awards made after reconsideration or appeal.
3. If an award is made to an applicant who receives more than one qualifying benefit or tax credit, then the award is recorded under the qualifying benefit or tax credit which appears first in the table above.
4. Figures and percentages may not sum due to rounding.

## Annex 3

### Discretionary Grants and Loans

Applicant Group	Gross expenditure by Applicant Group					
	Community Care Grants		Budgeting Loans		Crisis Loans	
	Amount £	% of Total Amount	Amount £	% of Total Amount	Amount £	% of Total Amount
Pensioners	3,288,076	24.2	3,289,556	7.5	209,683	1.7
Unemployed	506,373	3.7	3,750,797	8.6	4,126,388	33.5
Disabled	6,126,962	45.1	16,520,350	37.7	2,669,055	21.7
Lone Parents	2,818,752	20.7	15,166,503	34.6	2,840,550	23.1
Others	847,081	6.2	5,059,603	11.6	2,475,834	20.1

#### NOTES:

1. Applicant group definitions are in Annex 13.
2. This table includes awards on review.
3. Figures and percentages may not sum due to rounding.

## Annex 4

### Community Care Grants

Expenditure by Direction 4		
Direction 4 Condition Satisfied	Amount £	% of Gross Expenditure
Direction 4(a)(i) People moving out of institutional or residential care	176,443	1.5
Direction 4(a)(ii) Helping people stay in the community	5,217,565	45.5
Direction 4(a)(iii) Families under exceptional pressure	5,623,010	49.1
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	5,231	0.0
Direction 4(a)(v) People setting up home as a planned programme of resettlement	167,620	1.5
Direction 4(b) Travelling expenses	269,562	2.4

#### NOTES:

1. If more than one condition is satisfied by an application it will be recorded under the first condition, in the order set out in the table.
2. This table includes awards on review.
3. Figures are estimated as the Management Information System does not split expenditure made after a review by the part of Direction 4 satisfied.
4. Figures and percentages may not sum due to rounding.

## Annex 5

### Community Care Grants

Reasons for initial refusal by applicant group						
Counts						
Reason for Refusal	Pensioners	Unem- ployed	Dis- abled	Lone Parents	Others	Total
Savings sufficient to meet cost	95	0	44	2	1	142
Not in receipt of IS/JSA(IB)/SPC & unlikely to be	112	364	524	90	1,106	2,196
Excluded items	65	36	151	83	29	364
Amount less than £30, not travelling expenses	3	1	9	1	1	15
Direction 4 not satisfied	1,025	2,539	5,322	4,346	1,587	14,819
Previous application and decision	54	42	257	77	46	476
Insufficient priority	548	101	2,265	512	284	3,710
Other	104	31	451	126	68	780
<b>Total</b>	<b>2,006</b>	<b>3,114</b>	<b>9,023</b>	<b>5,237</b>	<b>3,122</b>	<b>22,502</b>

Percentages						
Reason for Refusal	Pensioners	Unem- ployed	Dis- abled	Lone Parents	Others	Total
Savings sufficient to meet costs	4.7%	0.0%	0.5%	0.0%	0.0%	0.6%
Not in receipt of IS/JSA(IB)/SPC & unlikely to be	5.6%	11.7%	5.8%	1.7%	35.4%	9.8%
Excluded items	3.2%	1.2%	1.7%	1.6%	0.9%	1.6%
Amount less than £30, not travelling expenses	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%
Direction 4 not satisfied	51.1%	81.5%	59.0%	83.0%	50.8%	65.9%
Previous application and decision	2.7%	1.3%	2.8%	1.5%	1.5%	2.1%
Insufficient priority	27.3%	3.2%	25.1%	9.8%	9.1%	16.5%
Other	5.2%	1.0%	5.0%	2.4%	2.2%	3.5%
Total	100%	100%	100%	100%	100%	100%

**NOTES:**

1. Applicant group definitions are in Annex 13.
2. Figures and percentages may not sum due to rounding.
3. This information is obtained from a scan of the Social Fund Computer System. The overall totals may therefore differ slightly from those at Annex 1.

## Annex 6

### Budgeting Loans Awards By Family Size (Including Comparison with 2007/08)

Family Size	Number of Awards	Expenditure (£)	Average Award (£)	% of Awards		% of Expenditure	
				2007/2008	2008/2009	2007/2008	2008/2009
Single person, no children	64,286	15,516,007	241.36	47.1	49.5	34.5	35.8
Couple, no children	6,270	2,488,011	396.81	4.8	4.8	5.6	5.7
Single person or couple with children	59,352	25,316,538	426.55	48.2	45.7	59.9	58.4

#### NOTES:

1. This table does not include awards and gross expenditure on review.
2. Not included in the table are 1,309 awards for which no partner flag was recorded. This accounts for less than 1% of the total number of initial awards.
3. Figures and percentages may not sum due to rounding.
4. Obtained from extracts from the Social Fund Computer System.

## Annex 7

### Budgeting Loans

Reasons for initial refusal by applicant group						
Counts						
Reason for Refusal	Pensioners	Dis-abled	Loan Parents	Unem-ployed	Others	Total
Outstanding debt	3	122	91	46	55	317
Not on IS/ JSA(IB)/ SPC	21	100	33	1,085	2,297	3,536
Not in receipt of qualifying benefit for 26 weeks	50	900	1,219	3,869	1,860	7,898
Other	589	6,776	3,836	3,150	3,005	17,356
Total	663	7,898	5,179	8,150	7,217	29,107

Percentages						
Reasons for initial refusal by applicant group						
Reason for Refusal	Pensioners	Dis-abled	Loan Parents	Unem-ployed	Others	Total
Outstanding debt	0.5	1.5	1.8	0.6	0.8	1.1
Not on IS/ JSA(IB)/SPC	3.2	1.3	0.6	13.3	31.8	12.1
Not in receipt of qualifying benefit for 26 weeks	7.5	11.4	23.5	47.5	25.8	27.1
Other	88.8	85.8	74.1	38.7	41.6	59.6
Total	100	100	100	100	100	100

#### NOTES:

1. Figures and percentages may not sum due to rounding.

## Annex 8

### Crisis Loans

Expenditure by application for purpose		
Purpose	Amount £	% of Total Amount
Items or services	6,772,791	55.3
Rent in advance	1,003,535	8.2
Living expenses (general)	2,739,059	22.4
Living expenses (alignment) <sup>(2)</sup>	1,734,855	14.2

#### NOTES:

1. This table includes awards on review.
2. An alignment payment is to cover living expenses up to the first payment of benefit or wages.
3. Figures and percentages may not sum due to rounding.

## Annex 9

### Crisis Loans

Reasons for initial refusal by applicant group						
Counts						
Reasons for Refusal	Pensioners	Unem-- ployed	Dis- abled	Loan Parents	Others	Total
No serious risk to health & safety	223	9,066	4,544	3,896	4,109	21,838
Help available from another source	2	21	28	32	12	95
Excluded items	6	246	159	160	109	680
Inability to repay	0	180	103	123	84	490
Suitable alternative	2	7	13	7	11	40
Enough money to pay for crisis	0	0	0	0	0	0
Previous application & SFO decision	11	403	256	169	258	1,097
Insufficient priority	1	21	15	14	4	55
JSA sanction/ disallowance	0	43	0	0	2	45
Other	0	69	12	16	41	138
<b>Total</b>	<b>245</b>	<b>10,056</b>	<b>5,130</b>	<b>4,417</b>	<b>4,630</b>	<b>24,478</b>

Percentages						
Reason for Refusal	Pensioners	Unem- ployed	Dis- abled	Loan Parents	Others	Total
No serious risk to health & safety	91.0%	90.2%	88.6%	88.2%	88.7%	89.2%
Help available from another source	0.8%	0.2%	0.5%	0.7%	0.3%	0.4%
Excluded items	2.4%	2.4%	3.1%	3.6%	2.4%	2.8%
Inability to repay	0.0%	1.8%	2.0%	2.8%	1.8%	2.0%
Suitable alternative	0.8%	0.1%	0.3%	0.2%	0.2%	0.2%
Enough money to pay for crisis	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Previous application & SFO decision	4.5%	4.0%	5.0%	3.8%	5.6%	4.5%
Insufficient priority	0.4%	0.2%	0.3%	0.3%	0.1%	0.2%
JSA sanction/ disallowance	0.0%	0.4%	0.0%	0.0%	0.0%	0.2%
Other	0.0%	0.7%	0.2%	0.4%	0.9%	0.6%
Total	100%	100%	100%	100%	100%	100%

**NOTES:**

1. Applicant group definitions are in Annex 13.
2. Figures and percentages may not sum due to rounding.
3. This information is obtained from a scan of the Social Fund Computer System. The overall totals may therefore differ slightly from those at Annex 1.

## Annex 10

### Loan Recovery

Average weekly repayment deductions from income support, jobseeker's allowance and state pension credit					
		May 2008	August 2008	November 2008	February 2009
Average deduction	IS	£12.94	£13.21	£13.36	£13.86
	JSA	£7.65	£7.75	£7.75	£7.98
	SPC	£13.92	£13.46	£13.61	£14.14
Number of deductions	IS	51,200	51,120	52,120	52,240
	JSA	8,170	8,515	9,755	12,175
	SPC	5,040	5,300	5,520	5,920

#### NOTES:

1. Data from Income Support, Jobseeker's Allowance and State Pension Credit Quarterly Statistical Enquiries.

### Repayment Source 2008/09

	Crisis Loans		Budgeting Loans	
	Amount £	% of Total Amount	Amount £	% of Total Amount
Income Support & State Pension Credit	4,775,479	60.2	35,463,837	86.8
Jobseeker's Allowance	1,605,217	20.2	2,886,849	7.1
Other benefits	1,168,205	14.7	1,538,500	3.8
Cash	384,505	4.8	952,168	2.3

#### NOTES:

1. Social Fund loans are recoverable from most Social Security benefits.
2. Figures and percentages may not sum due to rounding.

## Annex 11

### Summary of Social Fund Review Applications

First Reviews	CCG	BL	CL	Total
Number of applications for first review	8,003	534	1,965	10,502
Number of decisions revised at first review	3,997	82	514	4,593
Percentage	49.9%	15.4%	26.2%	43.7%
Number of applications for SFI review	1,155	27	193	1,375
OSFC Decisions	1,111	27	442	1,580
Number of reviewing officer decisions reviewed	1,082	27	440	1,549
Number of reviewing officer decisions confirmed	631	25	286	942
Percentage confirmed	57%	93%	65%	60%
Number of decisions substituted	449	0	152	601
Percentage substituted	40%	0%	34%	38%
Number referred back to the reviewing officer	13	2	2	17
Percentage referred back	1%	7%	0%	1%

#### NOTES:

1. This does not include 35 decisions made under Article 38(5) of the Social Security (Northern Ireland) Order 1998. In these cases the Social Fund Inspector is reviewing a Social Fund Inspector's decision. The law does not give the Social Fund Inspector the power to confirm, substitute or refer back, an Inspector can only change or not change the decision.
2. The number of reviewing officer decisions reviewed excludes applications for Social Fund Inspector review that were outside the Inspector's jurisdiction or withdrawn.
3. Percentages have been calculated using non-rounded figures.
4. Totals may not sum due to rounding.

## Annex 12

### Appeals 2008/2009

Number of Appeals heard and decided by Appeal Tribunals				
Type of Payment	Number of appeals	Number decided by hearing	Number decided in appellant's favour	Percentage decided in appellant's favour
Funeral Payments	80	80	7	8.75%
Sure Start Maternity Grants	62	49	4	8.16%
Winter Fuel Payments	16	3	0	0.00%

**NOTES:**

1. Percentages have been calculated using non-rounded figures.

## Annex 13

### Client Groups

Social fund payments are wide ranging; from payments to help with intermittent unexpected expenses (mainly to those in receipt of qualifying benefits), to payments aimed at certain groups to help with particular events. The Fund does not therefore fall exclusively into any one of the Departmental client groups, although Social Fund payments are either paid to, or benefit, all of these groups. Some statistics in this report are shown by applicant or appellant groups that fall into one or more of the wider client groups.

### Applicant or Appellant Group Definitions

#### Pensioners

Includes:

- or partner aged 60 or over with State Pension Credit
- applicant or partner aged 60 or over in receipt of State Retirement Pension

Includes also where applicant is under 60 and partner is:

- 60 or over with Income Support pensioner premium
- 80 or over with Income Support higher pensioner premium
- 60-79, disabled with Income Support higher pensioner premium

#### Unemployed

Includes:

- unemployed or with training allowance

#### Disabled

Includes:

- applicant or partner aged under 60 with Income Support disability premium
- lone parent with Income Support disability premium
- family with Income Support disability premium
- others with Income Support disability premium
- in receipt of other benefit for incapacity or disablement

## Lone Parent

Includes:

- person in receipt of Income Support who has no partner and is responsible for a child under the age of 16

## Others

Includes:

- others
- involved in a trade dispute
- in paid employment
- not known or unallocated

NOTE: It is possible that an applicant who is unemployed may receive a disability or pensioner premium. Such an applicant would be counted as unemployed.



