



# Annual Report on the Social Fund 2009/2010

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

November 2010

BELFAST: The Stationery Office

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## Preface

I am pleased to present this, my first, report on the Social Fund for the financial year 2009/10.

As in previous years the Social Fund continued to help people on low incomes manage large or unexpected expenditure and cope with unforeseen emergencies.

The Fund also provided assistance with fuel costs and in 2009/2010 a total of £68.83 million was paid to 313,542 pensioners in the form of Winter Fuel Payments. A further 672,000 awards of Cold Weather Payments, totalling £16.87million were also made.

In addition, 248,854 other awards, including individual grant payments of £500 were made to 9,904 families to help defray costs associated with a new baby.

The economic difficulties faced by so many placed particular pressure on the Fund during the course of the year but I am pleased to say that, despite these pressures, staff in the Social Security Agency continued to provide an excellent service.

I am, of course, acutely conscious of proposals that are or may emerge about the Social Fund in the future. As a result I have raised my concerns directly with the London Government and with the Welfare Reform Minister Lord Freud.

**ALEX ATTWOOD**  
**Minister for Social Development**

## 1. INTRODUCTION

- 1.1 This is the twenty second 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 includes 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.

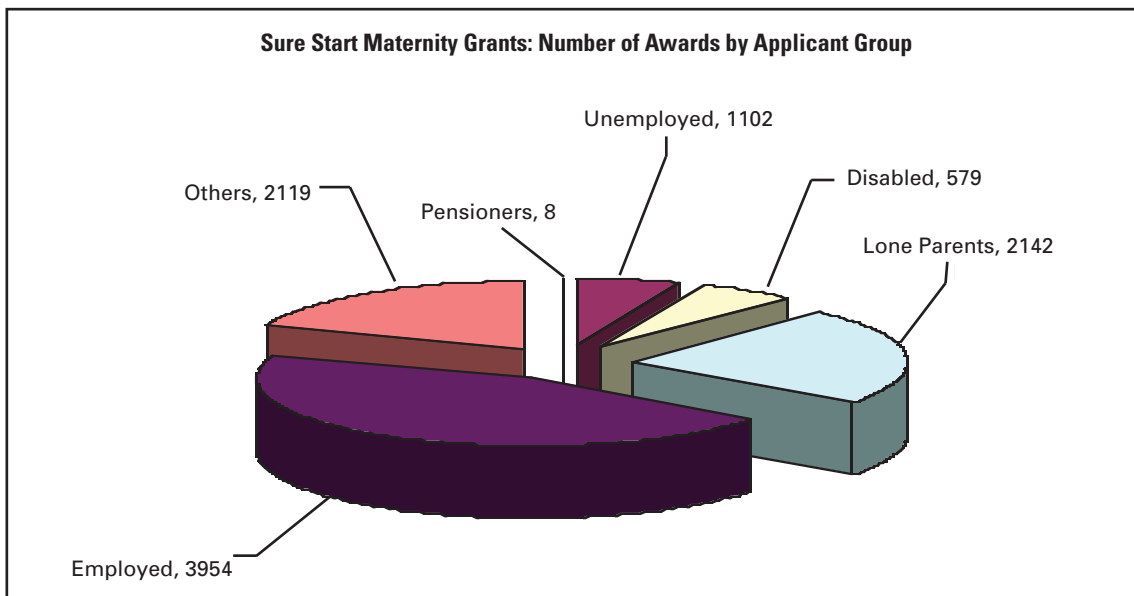
### Source of data for this report

- 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 each individual customer application, subsequent payment decision and any outstanding repayment record. The information available on such things as average awards, needs covered and how various customer groups are accessing the Fund provides the basis for comparative analysis to inform policy. These are summarised in the Annexes to this report.

## 2. THE REGULATED SOCIAL FUND

### Sure Start Maternity Grants

- 2.1 In 2009/10 the Sure Start Maternity Grant amounted to £500. The Grant 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 The grant is available to recipients, or partners of recipients, of Income Support, income-related Employment and Support Allowance, income-based Jobseeker’s Allowance, 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 helps ensure that the Grant is widely available to people on lower incomes.
- 2.3 The chart below shows the number of awards of Sure Start Maternity Grants by applicant group during the year 2009/2010.



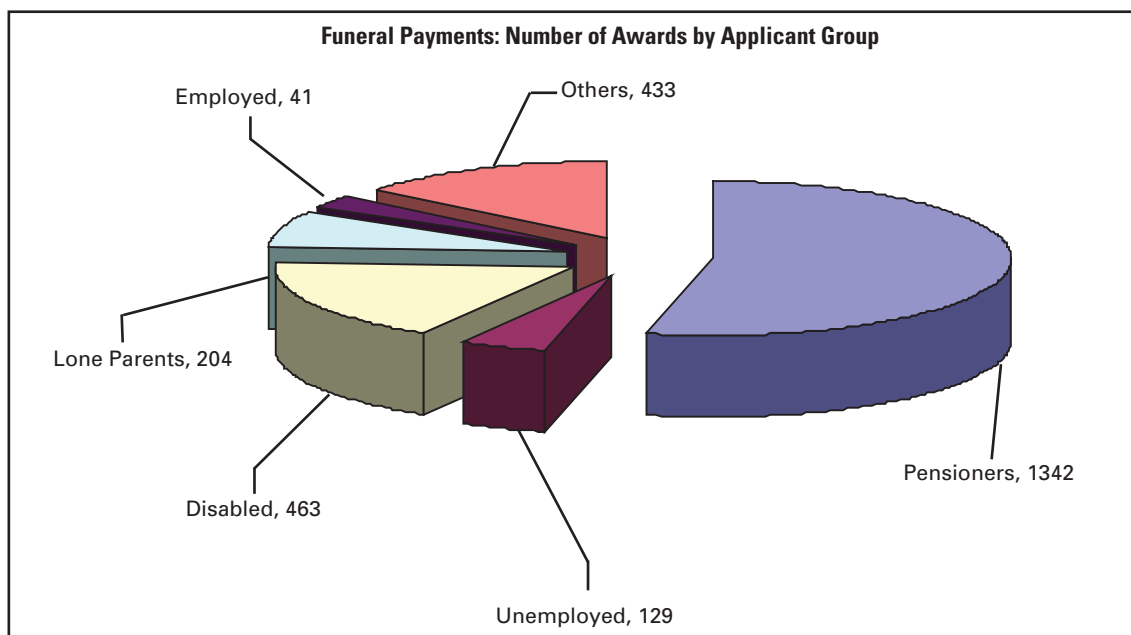
- 2.4 Sure Start Maternity Grant statistics are shown in Annexes 1, 2 and 12.

### Funeral Payments

- 2.5 The Funeral Payment scheme continued to provide help towards a simple, respectful, low-cost funeral. Payments were made to recipients, or partners of recipients, of income-related benefits and tax credits (see full list at paragraph 2.6 below).
- 2.6 The full list of qualifying benefits and tax credits is:
- Income Support
  - income-related Employment and Support Allowance
  - income-based Jobseeker’s Allowance

- Pension Credit
- Child Tax Credit (at a rate higher than the family element)
- Working Tax Credit (which includes a disability or severe disability element)
- Housing Benefit

2.7 The chart below shows the number of Funeral Payment awards by applicant group during the year 2009/2010.



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

### Cold Weather Payments

2.9 For the winter of 2009/10, the amount of the Cold Weather Payment was £25.00 for each 7 day period of very cold weather. A total of 672,000 awards were made worth £16.87 million in total.

2.10 During 2009/10 every residential postcode in Northern Ireland was linked to one of the 5 weather stations used in the scheme. Payment was made when the average temperature was recorded as, or was forecast to be, 0°C or below over 7 consecutive days, at the weather station linked to the eligible customer's postcode.

2.11 Eligible customers are those in receipt of Pension Credit, or income-related Employment and Support Allowance that includes a work related activity or support component. Those in receipt of Income Support, income-related Employment and Support Allowance in the assessment phase, or income-based Jobseeker's Allowance, and those who have a pensioner or disability premium or a child who was disabled or under the age of five, are also eligible to receive payments.

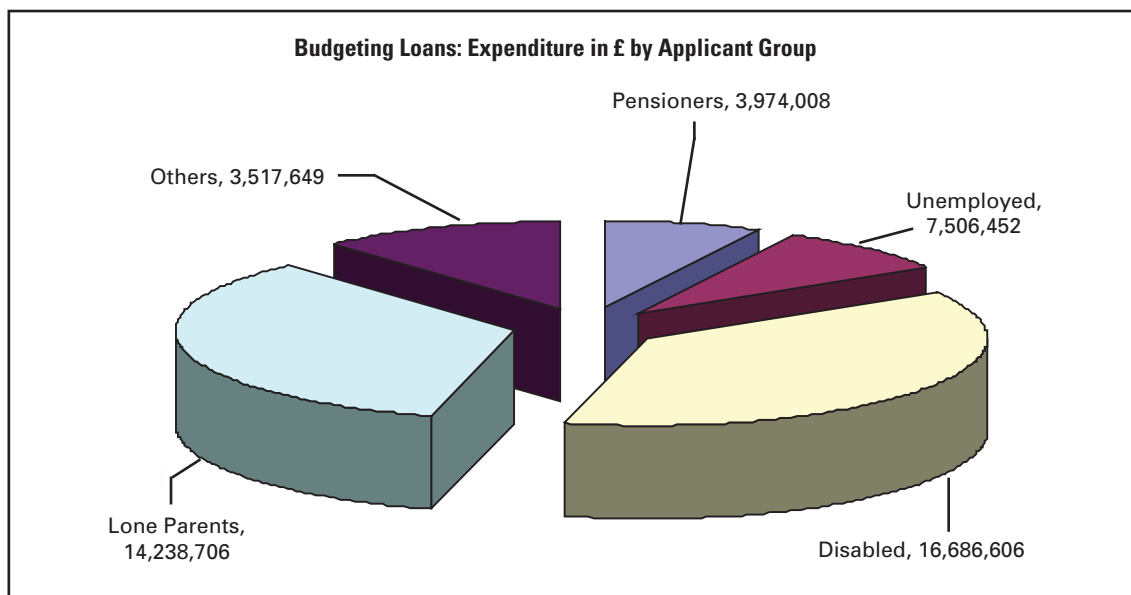
2.12 A summary of Cold Weather Payments is included in Annex 1.

## Winter Fuel Payments

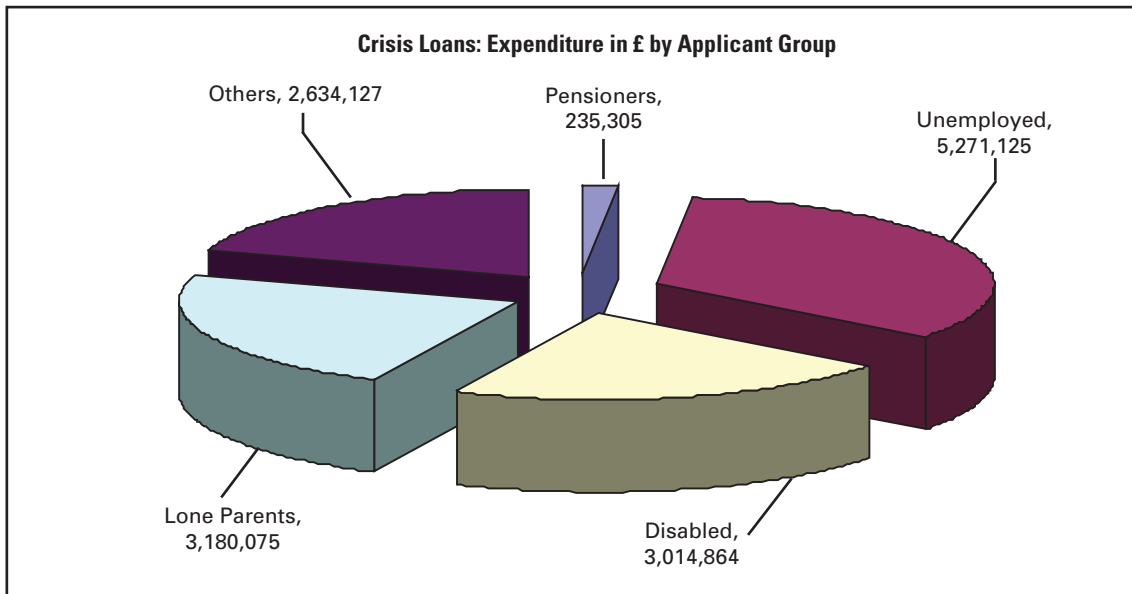
- 2.13 Winter Fuel Payments help people aged 60 or over to meet heating expenses. They are tax free and do not affect entitlement to social security benefits.
- 2.14 The amount of the Winter Fuel Payment was, once again increased, bringing the total amount payable to a person aged 60 – 79 years, living alone to £250 (£125 if they shared a home with another eligible person). For those 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 Winter Fuel Payment spend for 2009/10 was £68.83 million, which contributed to the heating costs of 313,542 persons aged 60 and over.
- 2.15 Most people aged 60 or over and normally living in Great Britain or 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 previously qualified for a payment in the United Kingdom. The qualifying week for winter 2009/10 payments was the week beginning 21 September 2009.
- 2.16 The majority of payments were made automatically before Christmas 2009 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

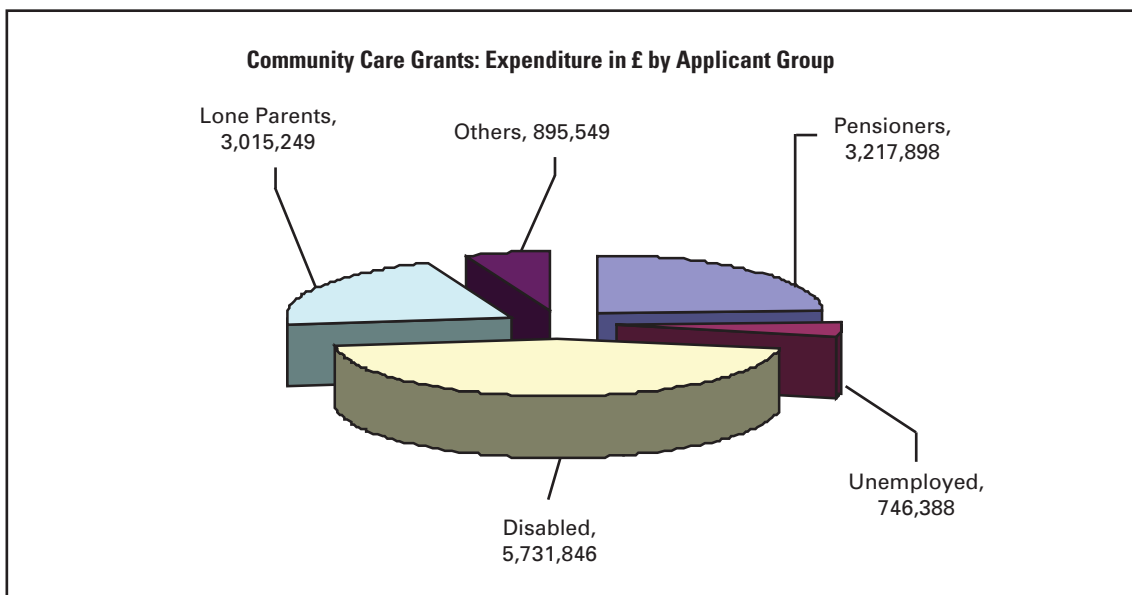
- 3.1 The Northern Ireland grants budget was maintained at £13.62 million in 2009/10 with Social Security Agency (the Agency) districts receiving the same allocation as in the previous year.
- 3.2 A single Northern Ireland loans budget was allocated for Budgeting Loan and Crisis Loan payments. This was under central management and allowed all Budgeting Loan applicants in the same circumstances to receive the same treatment. This meant that there were no longer any local loans budgets to control or re-allocate, and simplified the overall management of Northern Ireland loans funding.
- 3.3 As announced in the Budget on 22 April 2009, additional net funding was made available for Social Fund loans in 2009/10 and 2010/11 in Northern Ireland to cover the increased demand during the recession.
- 3.4 Discretionary loans and grants 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).
- 3.5 The chart below shows the amount of Budgeting Loan awards by applicant group during 2009/10.



3.6 The chart below shows the amount of Crisis Loan awards by applicant group during 2009/10.



3.7 The chart below shows the amount of Community Care Grant awards by applicant group during 2009/10.



**Policy changes in 2009/10**

3.8 From 6 April 2009, the Department’s directions and guidance were amended to improve first review stage, within the Agency, 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 both customers and administrative staff. Customers continued 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.

- 3.9 With effect from the same date, the Department's directions placed restrictions on the circumstances whereby an applicant can receive more than one Crisis Loan for living expenses for the same period. The change aimed to reduce inappropriate applications for living expenses, for periods for which a payment had already been awarded except for circumstances over which an applicant has no control.
- 3.10 From January 2010, the Agency implemented a new policy for customers who made repeated applications for Crisis Loans to cover living expenses. Whilst some applications continued to be taken by telephone, those customers making their third or subsequent application in 12 months were generally invited to do so in person, by interview at a Jobs & Benefits/Social Security Office. This policy will not apply to applications for help with living expenses because a benefit has been claimed but is not yet in payment.
- 3.11 This interview approach allows the Agency to better understand the customer's individual circumstances and to signpost them for advice on money management.

## 4. GENERAL ADMINISTRATION

- 4.1 The Social Fund is delivered via the Agency's District network of Jobs & Benefits/Social Security Offices.
- 4.2 Throughout 2009/10 the Agency faced a number of challenges as a result of the increasing customer demand on the Social Fund. The Agency took a number of measures to meet these challenges, including deploying additional resources, local initiatives to meet spikes in demand and the implementation of Standard Operating Models to improve the effectiveness and efficiency of the service delivered to the customer.
- 4.3 In addition, The Clerical Accounting System was introduced to improve efficiency around the recording of clerical claims made to the Social Fund.

### Reviews

- 4.4 A discretionary Social Fund applicant who is dissatisfied with a decision has the right to have the decision reviewed. Consideration is given to whether the law, directions and guidance have been applied correctly, and the case handled fairly and reasonably.
- 4.5 A reviewing officer within the Jobs & Benefits/Social Security Office carries out the initial review and the outcome is notified to the applicant. Applicants who remain dissatisfied can ask for a further review by a Social Fund Inspector at the Office of the Social Fund Commissioner. Inspectors are appointed by, and are accountable to, the Social Fund Commissioner. In 2009/2010, Social Fund Inspectors reviewed 2,034 reviewing officer decisions.
- 4.6 The Social Fund Commissioner has reported separately on the standard of reviews carried out by Social Fund Inspectors. His report has been published.
- 4.7 A summary of Social Fund review applications is set out in Annex 11.

### Clearance standards

- 4.8 District and regional performance is monitored against a comprehensive set of Social Fund clearance time standards. The achievement against the standard in 2009/10 is shown below:

<b>Average Actual Clearance Times (working days)</b>	<b>Standard</b>	<b>Achieved</b>
Community Care Grants	12	11.2
Budgeting Loans	4	3
Crisis Loans	1	1
Local review of above grants and loans	10	8.8
Funeral Payments	14	9.7
Sure Start Maternity Grants	5	3.4

## 5. FINANCIAL ISSUES

### Background

- 5.1 Payments from the regulated Social Fund are entitlement based and not paid from a cash-limited budget. Regulations prescribe the circumstances and amounts that are payable.
- 5.2 Northern Ireland cash-limited budgets are allocated for loans and grants. From 2009/10 the loans budget was a single Northern Ireland allocation. The grants budget continued to be distributed to individual Districts within the Agency.

### The 2009/10 discretionary Social Fund budget

- 5.3 The Northern Ireland starting position in April 2009 showed a total gross budget of £69.76 million comprising:
- £17.37 million of Social Fund Provision from H.M. Treasury
  - £3.048 million additional Treasury funding specifically for loans scheme to cover additional demand due to the recession
  - loan recoveries of £49.35 million
- 5.4 The gross discretionary budgets allocated in April 2009 were:

Community Care Grants	£13.62 million
Loans	£ 56.04 million
Contingency reserve	£0.1 million

### In-year allocation to the loans budget

- 5.5 Two additional in-year allocations totalling £4.21 million were received in February 2010 and March 2010. Consequently, the gross discretionary budget for the year rose to £73.97 million with the gross loans budget for the year increased to £60.25 million.

### Payments from the contingency reserve

- 5.6 As there were no applications for additional funding from the contingency reserve during the year, £60,000 was allocated between 4 Districts to alleviate pressures on their respective grants budget.

### Recoveries

- 5.7 £53.9 million was recovered through the repayment of loans, £4.55 million over the target set at the start of the year.

- 5.8 Funeral Payments are recoverable from the estate of the deceased. In 2009/10 £60,000 was recovered.
- 5.9 Details of recoveries are given in Annexes 1 and 10.

## 6. SUMMARY OF FINANCIAL PERFORMANCE

6.1 During the year the Social Fund provided payments of over £98.43 million, with an additional £68.83 million of Winter Fuel Payments paid to around 313,542 persons aged 60 or over.

6.2 Compared to 2008/09, the figures show:

- Overall there were 347,732 applications to the discretionary Social Fund, 38,020 more than in 2008/09
- Applications received for Community Care Grants decreased by 1.7% from 49,786 to 48,916
- The proportion of grant decisions resulting in an initial award decreased from 54.1% to 50.8%
- Applications received for Crisis Loans increased by 21.0% from 127,734 to 154,594
- The proportion of Crisis Loan decisions resulting in an initial award decreased from 79.2% to 75.5%
- Applications received for Budgeting Loans increased by 9.1% from 132,192 to 144,222
- The proportion of Budgeting Loan decisions resulting in an initial award decreased from 76.5% to 72.2%

6.3 Gross expenditure on Budgeting Loans was £45.92 million, and gross expenditure on Crisis Loans was £14.33 million. Expenditure on Community Care Grants was £13.68 million.

6.4 Loan recoveries during the year were £53.90 million against a recovery target of £49.35 million. Recoveries provided 89% of the funds needed to meet gross loans expenditure.

6.5 Overall during 2009/10, the discretionary Social Fund provided help in the form of over 246,000 awards.

### The 2010/11 discretionary Social Fund budget

6.6 In April 2010 the total gross budget of £74.02 million comprised:

- £17.37 million of Social Fund Provision from Treasury
- £3.538 million additional Treasury funding specifically for the loans scheme to cover the additional demand due to the recession
- loan recoveries of £53.112 million

6.7 The £74.02 million gross discretionary Social Fund budget is allocated as follows:

Single Northern Ireland LOANS budget	£60.30m
GRANTS budget distributed to Social Security Agency Districts	£13.62m
CONTINGENCY	£0.1m
TOTAL	£74.02m

## 7. ANNEXES

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

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Annex 4 Community Care Grants: expenditure by Direction 4

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

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

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#### Client Groups and Applicant Groups

Annex 13 Client Groups and Applicant Group definitions

## ANNEX 1

## NORTHERN IRELAND SOCIAL FUND SUMMARY STATISTICS

	REGULATED SOCIAL FUND			DISCRETIONARY SOCIAL FUND		
	SSMG	CWP	FP	CCG	BL	CL
Applications received	13,702	N/A	3,686	48,916	144,222	154,594
Initial decisions	13,722	N/A	3,684	49,068	144,789	154,617
Awards	9,904	672,000	2,612	24,936	104,560	116,746
Awards as % of initial decisions	72.2%	N/A	70.9%	50.8%	72.2%	75.5%
Initial refusals	3,999	N/A	1,165	23,983	38,161	35,414
Gross expenditure £m	5.02	16.87	2.52	13.68	45.92	14.33
Recoveries £m	N/A	N/A	0.60	N/A	43.43	10.46
Net expenditure £m	5.02	16.87	2.46	13.68	2.49	3.86
Average award £	506.87	25	967.86	449.31	436.28	122.33

## KEY

SSMG = SURE START MATERNITY GRANT

CCG = COMMUNITY CARE GRANT

CWP = COLD WEATHER PAYMENT

BL = BUDGETING LOAN

FP = FUNERAL PAYMENT

CL = CRISIS LOAN

N/A = not applicable

## NOTES:

1. Average SSMG award reflects multiple births.
2. There is no requirement to claim a Cold Weather Payment. The number of awards includes a number of cases paid clerically where entitlement to more than one Cold Weather Payment may have been aggregated into one single payment.
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 CLAIMANT GROUP

Claimant Group	Sure Start Maternity Grants		Funeral Payments	
	Awards	% of Total Awards	Awards	% of Total Awards
Pensioners	8	0.1%	1,342	51.4%
Unemployed	1,102	11.1%	129	4.9%
Disabled	579	5.8%	463	17.7%
Lone parents	2,142	21.6%	204	7.8%
Employed	3,954	39.9%	41	1.6%
Others	2,119	21.4%	433	16.6%

#### 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, Jobseekers Allowance (income based) and Pension Credit	4,662	47.1%	2,442	87.4%
Child Tax Credit (at a rate higher than the family element)/Working Tax Credit (which includes a disability or a severe disability element)	5,242	52.9%	170	6.1%
Housing Benefit	N/A	N/A	182	6.5%
Total	9,904	100%	2,794	100%

#### NOTES:

1. Claimant group definitions are in Annex 13.
2. These tables include awards made after reconsideration or appeal.
3. If an award is made to a claimant 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

#### GROSS EXPENDITURE BY APPLICANT GROUP

Applicant Group	Community Care Grants		Budgeting Loans		Crisis Loans	
	Amount £	% of Total Amount	Amount £	% of Total Amount	Amount £	% of Total Amount
Pensioners	3,217,898	23.6%	3,974,008	8.7%	235,305	1.6%
Unemployed	746,388	5.5%	7,506,452	16.3%	5,271,125	36.8%
Disabled	5,731,846	42.1%	16,686,606	36.3%	3,014,864	21.0%
Lone Parents	3,015,249	22.2%	14,238,706	31.0%	3,180,075	22.2%
Others	895,549	6.6%	3,517,649	7.7%	2,634,127	18.4%

#### 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 Total Amount
Direction 4(a)(i) People moving out of institutional or residential care	231,357	1.7%
Direction 4(a)(ii) Helping people stay in the community	5,999,394	44.1%
Direction 4(a)(iii) Families under exceptional pressure	6,799,314	50.0%
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	17,262	0.1%
Direction 4(a)(v) People setting up home as a planned programme of resettlement	268,917	2.0%
Direction 4(b) Travelling expenses	290,685	2.1%

#### 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	80	4	30	2	6	122
Not in receipt of IS/JSA(IB)/PC & unlikely to be	131	584	620	118	1,338	2,791
Excluded items	71	36	145	58	19	329
Amount less than £30, not travelling expenses	2	1	3	0	1	7
Direction 4 not satisfied	1,266	3,644	5,623	4,456	1,735	16,724
Previous application and decision	18	38	75	45	21	197
Insufficient priority	453	144	1,811	457	311	3,176
Other	67	35	246	111	106	565
<b>Total</b>	<b>2,088</b>	<b>4,486</b>	<b>8,553</b>	<b>5,247</b>	<b>3,537</b>	<b>23,911</b>

*Percentages*

Reason for Refusal	Pensioners	Unem- ployed	Dis- abled	Lone Parents	Others	Total
Savings sufficient to meet costs	3.8%	0.1%	0.4%	0.0%	0.2%	0.5%
Not in receipt of IS/JSA(IB)/PC & unlikely to be	6.3%	13.0%	7.2%	2.2%	37.8%	11.7%
Excluded items	3.4%	0.8%	1.7%	1.1%	0.5%	1.4%
Amount less than £30, not travelling expenses	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Direction 4 not satisfied	60.6%	81.2%	65.7%	84.9%	49.1%	69.9%
Previous application and decision	0.9%	0.8%	0.9%	0.9%	0.6%	0.8%
Insufficient priority	21.7%	3.2%	21.2%	8.7%	8.8%	13.3%
Other	3.2%	0.8%	2.9%	2.1%	3.0%	2.4%
Total	100%	100%	100%	100%	100%	100%

**KEY**

IS = INCOME SUPPORT

JSA(IB) = INCOME-BASED JOBSEEKERS ALLOWANCE

PC = PENSION CREDIT

**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 2008/09)

	Number of Awards	Gross Expenditure (£)	Average Award (£)	% of Total Number of Awards		% of Total Goss Expenditure	
				2008/2009	2009/2010	2008/2009	2009/2010
Single person, no children	76,944	18,265,804	237.39	49.5%	53.8%	35.8%	40.3%
Couple, no children	6,758	2,604,762	385.43	4.8%	4.7%	5.7%	5.7%
Single person or couple with children	59,417	24,509,162	412.49	45.7%	41.5%	58.4%	54.0%

**NOTES:**

1. This table does not include awards and gross expenditure on review.
2. Figures and percentages may not sum due to rounding.
3. Obtained from extracts from the Social Fund Computer System.

## ANNEX 7

### BUDGETING LOANS

#### REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

##### Counts

	Pensioners	Dis-abled	Loan Parents	Unem-ployed	Others	Total
Outstanding debt	3	144	112	83	42	384
Not on IS/ JSA(IB)/ PC	49	320	45	1,833	2,630	4,877
Not in receipt of qualifying benefit for 26 weeks	103	859	1,261	6,207	1,099	9,529
Other	901	8,611	5,454	5,780	2,628	23,374
Total	1,056	9,934	6,872	13,903	6,399	38,164

##### Percentages

	Pensioners	Dis-abled	Loan Parents	Unem-ployed	Others	Total
Outstanding debt	0.28%	1.45%	1.63%	0.60%	0.66%	1.0%
Not on IS/ JSA(IB)/PC	4.64%	3.22%	0.65%	13.18%	41.10%	12.8%
Not in receipt of qualifying benefit for 26 weeks	9.75%	8.65%	18.35%	44.65%	17.17%	25.0%
Other	85.32%	86.68%	79.37%	41.57%	41.07%	61.2%
Total	100%	100%	100%	100%	100%	100%

##### KEY

IS = INCOME SUPPORT

JSA(IB) = INCOME-BASED JOBSEEKERS ALLOWANCE

PC = PENSION CREDIT

##### NOTES:

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

## ANNEX 8

### CRISIS LOANS

#### GROSS EXPENDITURE BY APPLICATION PURPOSE

Purpose	Amount £	% of Total Amount
Items or services	7,834,372	54.9%
Rent in advance	1,109,765	7.8%
Living expenses (general)	3,654,349	25.6%
Living expenses (alignment)	1,682,549	11.8%

**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*

	Pensioners	Unem-- ployed	Dis- abled	Loan Parents	Others	Total
No serious risk to health & safety	305	13,994	6,004	6,199	31,473	31,473
Help available from another source	7	83	121	53	352	352
Excluded items	9	467	188	209	1,089	1,089
Inability to repay	0	243	67	108	537	537
Suitable alternative	1	31	43	33	152	152
Enough money to pay for crisis	1	0	0	0	1	1
Previous application & SFO decision	10	621	223	342	1,341	1,341
Insufficient priority	0	31	14	5	59	59
JSA sanction/disallowance	0	58	1	6	65	65
Other	0	46	9	35	97	97
Total	333	15,574	6,670	6,990	35,166	35,166

*Percentages*

	Pensioners	Unem- ployed	Dis- abled	Loan Parents	Others	Total
No serious risk to health & safety	91.6%	89.9%	90.0%	88.8%	88.7%	89.5%
Help available from another source	2.1%	0.5%	1.8%	1.6%	0.8%	1.0%
Excluded items	2.7%	3.0%	2.8%	3.9%	3.0%	3.1%
Inability to repay	0.0%	1.6%	1.0%	2.1%	1.5%	1.5%
Suitable alternative	0.3%	0.2%	0.6%	0.8%	0.5%	0.4%
Enough money to pay for crisis	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Previous application & SFO decision	3.0%	4.0%	3.3%	2.6%	2.6%	3.8%
Insufficient priority	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%
JSA sanction/ disallowance	0.0%	0.4%	0.0%	0.0%	0.0%	0.2%
Other	0.0%	0.3%	0.1%	0.1%	0.1%	0.3%
Total	100%	100%	100%	100%	100%	100%

**NOTES:**

1. Applicant group definitions are in Annex 13.
2. Figures are rounded to the nearest 100.
3. Figures and percentages may not sum due to rounding.
4. 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, JOBSEEKERS ALLOWANCE AND PENSION CREDIT

		May 2009	August 2009	November 2009	February 2010
Average deduction	IS	£13.97	£14.15	£14.12	N/A
	JSA	£7.99	£8.20	£8.41	N/A
	PC	£13.88	£13.92	£14.01	N/A
Number of deductions	IS	50,060	48,000	47,700	N/A
	JSA	13,560	14,700	15,870	N/A
	PC	6,060	6,120	6,220	N/A

**NOTES:**

1. Data from Income Support, Jobseekers Allowance and Pension Credit Quarterly Statistical Enquiries.
2. Data for February 10 has not yet been released

#### REPAYMENT SOURCE 2009/10

	Crisis Loans		Budgeting Loans	
	Amount £	% of Total Amount	Amount £	% of Total Amount
Income Support & State Pension Credit	5,209,179	49.7%	35,051,506	80.7%
Jobseeker's Allowance	2,947,296	28.2%	4,894,512	11.3%
Other benefits	1,921,963	18.4%	2,600,106	6.0%
Cash	388,217	3.7%	889,977	2.0%

**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	10,369	1,826	2,971	15,166
Number of decisions revised at first review	4,876	585	984	6,445
Percentage	47.0%	32.0%	33.1%	42.5%

OSFC Reviews	CCG	BL	CL	Total
Number of applications for SFI review	1,315	83	165	1,563
OSFC Decisions	1,326	85	623	2,034
Number of reviewing officer decisions reviewed	1,301	85	582	1,968
Number of reviewing officer decisions confirmed	706	77	397	1,180
Percentage confirmed	53%	91%	64%	58%
Number of decisions substituted by SFI	581	7	224	812
Percentage substituted	44%	8.2%	36%	40%
Number referred for re-determination	6	0	1	7
Percentage referred for re-determination	#	#	#	#

**NOTES:**

1. This does not include 103 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. # represents less than 0.5%
5. Totals may not sum due to rounding.

## ANNEX 12

### Appeals – 2009/2010

#### Social Fund Appeals dealt with at Appeals Tribunals

Type of Payment	Number of appeals	Number heard and decided at hearing	Number decided in appellant's favour	Percentage decided in appellant's favour
Funeral Payments	100	77	11	14.29%
Sure Start Maternity Grants	39	42	1	2.38%
Winter Fuel Payments	7	19	0	0.00%

**Note** – the number of appeals decided by hearing during 2009/10 were not necessarily received in 2009/10, a selection of appeals would have been received earlier.

#### NOTES:

1. Figures are rounded to the nearest 10.
2. 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 of Children, Working Age and Older People, although Social Fund payments are either paid to, or benefit, all of these groups. Some statistics in this report are shown by applicant or claimant groups that fall into one or more of the wider client groups.

### APPLICANT OR APPELLANT GROUP DEFINITIONS

#### PENSIONERS

Includes:

- applicant or partner aged 60 or over with 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 who has no partner and in receipt of Income Support because they are responsible for a child

## 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.

