



Annual Report on the Social Fund 2010/2011

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

5 December 2011

BELFAST: The Stationery Office

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Preface

I am pleased to present my report on the Social Fund for 2010/11.

In 2010/11, another severe winter meant that the Social Fund has again been under pressure. In Northern Ireland, an estimated 672,520 Cold Weather Payments, worth £16.813 million, were paid. As announced in the Spending Review 2010, these payments have been permanently increased to £25 per award. In addition Winter Fuel Payments contributed to the heating costs in over 231,000 pensioner households.

The White Paper *Universal Credit: welfare that works* included proposals for reform of the discretionary Social Fund. As part of the reform of the benefit system and the introduction of Universal Credit, it is proposed that the discretionary Social Fund will be abolished and in its place will be a combination of new locally-based provision that will replace Community Care Grants and Crisis Loans for general living expenses, and a new advance of benefit facility that will replace Budgeting Loans and Crisis Loans which are available to applicants pending payment of benefit.

I have commissioned research to identify options for a support scheme to replace Community Care Grants and Crisis Loans for general living expenses and the results of this research will help decide the way forward for Northern Ireland.

Nelson McCausland

Minister for Social Development

1. INTRODUCTION

- 1.1 This is the twenty third annual report on the operation of the Social Fund for Northern Ireland and it is laid before the Northern Ireland Assembly as required by sections 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.

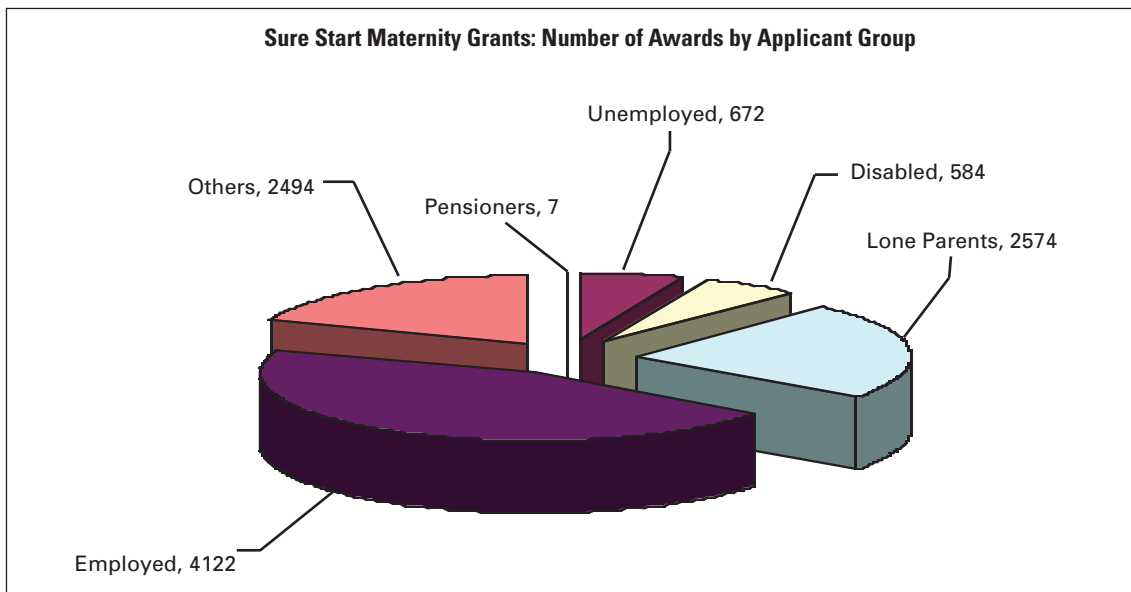
Source of data for this report

- 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 every individual 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 client 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 to provide important help for families with the costs of a new baby. The grant is available to recipients, and partners of recipients, of a qualifying benefit or tax credit. These are: 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).
- 2.2 In 2010/11 over 10,400 awards were made worth £5.3 million.
- 2.3 The December 2010 White Paper Universal Credit: welfare that works set out the Government's reform plans for the Social Fund. As part of the commitment to reform the Social Fund, consideration is being given to automating Sure Start Maternity Grants so they are paid automatically when the qualifying criteria are met.
- 2.4 In the June 2010 Budget it was announced that policy changes were to be made to restrict Sure Start Maternity Grants to the first child only. The change was introduced for claims made from 23 March 2011 in respect of babies born or expected on or after 11 April 2011. This means that the Sure Start Maternity Grant is now only payable to recipients of a qualifying benefit or tax credit where there is no other child below age 16 in the family. A definition of when a person is to be treated as responsible for a child was also included in the changes.
- 2.5 Prior to implementation of the budget measure, the regulations were amended from 13 December 2010 to include help with expenses for babies placed for adoption by an agency, adopted overseas (in certain circumstances), or subject to legal guardianship or a residence order. In addition, amendments were also made to permit the father of a baby to claim the grant where he is the responsible parent and the mother of the baby is not his partner. These regulation changes were required as a result of a previous Court judgement.
- 2.6 The chart overleaf shows the number of awards of Sure Start Maternity Grants by applicant group during the year 2010/2011.



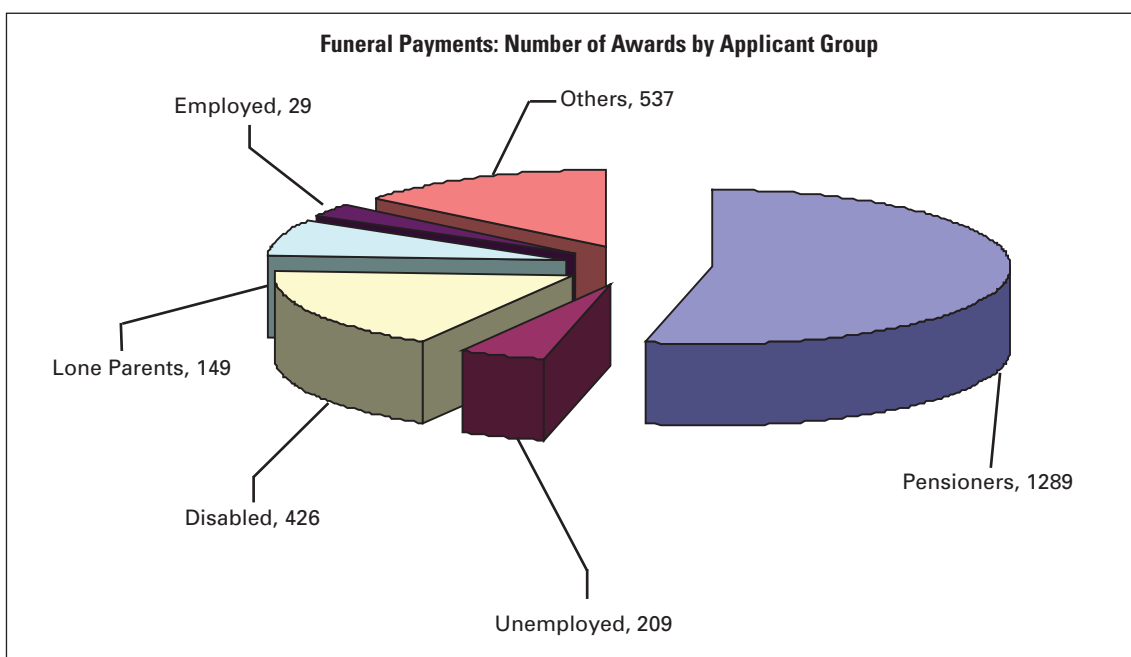
2.7 Sure Start Maternity Grant statistics are in Annexes 1, 2 and 12.

Funeral Payments

2.8 The Funeral Payment scheme continues to provide help towards a simple, respectful, low-cost funeral. Payments are made to a person responsible for funeral costs who is the recipient, or partner of the recipient, of a qualifying benefit or tax credit. The qualifying benefits and tax credits are the same as for the Sure Start Maternity Grant (see paragraph 2.1 above), but with the addition of Housing Benefit.

2.9 In 2010/11, over 2,600 awards were made worth £2.6 million. There are currently no plans to reform the Funeral Payment scheme.

2.10 The chart below shows the number of Funeral Payment awards by applicant group during the year 2010/2011.



- 2.11 Funeral Payment statistics are in Annexes 1, 2 and 12.

Cold Weather Payments

- 2.12 Cold Weather Payments provide help with additional costs of heating during periods of severe weather. The scheme runs from 1 November to 31 March each winter. Every residential postcode in Northern Ireland is linked to one of the weather stations used in the scheme. A payment is made to some-one 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 their postcode.
- 2.13 Eligible recipients of a Cold Weather Payment are those awarded Pension Credit, or income-related Employment and Support Allowance that include 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 a child who is disabled or under the age of five, are also eligible to receive payments.
- 2.14 In November 2010 the Minister for Social Development announced that the Cold Weather Payment rate would be increased to £25 for each qualifying period of cold weather for winter 2010/11, and then for the four years of the current Spending Review. In 2010/11 672,520 awards were made worth £16.813 million.
- 2.15 A review of the Cold Weather Payments scheme took place in the summer of 2010. The review included: an assessment of the continuing availability of the weather stations used to provide temperature data for the scheme; whether any new stations were more suitable or should be introduced in addition to those that were currently being used; and the impact on weather station linkages of changes to the postcode system by the Royal Mail.
- 2.16 As a result of the review, the number of weather stations used in the scheme rose from five in 2009/10 to seven in 2010/11. Two new weather stations were introduced. These were Stormont Castle and Glenanne. Some of the postcodes that were linked to existing weather stations during winter 2009/10 were re-assigned to the new weather stations.
- 2.17 Cold Weather Payment statistics are in Annexe 1.

Winter Fuel Payments

- 2.18 Winter Fuel Payments help older people to meet heating costs. They are tax free and do not affect entitlement to social security benefits.
- 2.19 Forecasts indicate that 317,145 people in 231,879 households benefited from a Winter Fuel Payment in 2010/11. The total spent in

2010/11 on Winter Fuel Payments is estimated to be around £69.18 million.

- 2.20 For winter 2010/11 a higher rate was paid. This increased the total payable to a household with someone who had reached state pension age for women (born on or before 5/7/1950) and aged up to 79 to £250 and to a household with someone aged 80 or over to £400.
- 2.21 Most people who had reached the state pension age for women (born on or before 5/7/1950) and who were normally living in Northern Ireland were eligible for a Winter Fuel Payment, though there were some exceptions. Some people were eligible to receive a Winter Fuel Payment if they lived in another European Economic Area country or Switzerland and had previously qualified for a payment in the United Kingdom. The qualifying week for winter 2010/11 payments was the week beginning 20 September 2010.
- 2.22 Most payments were made automatically before Christmas 2010 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 December 2010 White Paper Universal Credit: welfare that works set out the Westminster Government’s reform plans for the Social Fund. In GB the proposed changes will result in the abolition of the current system of discretionary payments. In their place will be a new:

- locally based provision to replace Community Care Grants and Crisis Loans for general living expenses; and
- a regionally administered advance of benefit facility to replace Budgeting Loans and Crisis Loans for alignment living expenses.

The local arrangements for Northern Ireland are still under consideration.

Crisis Loans

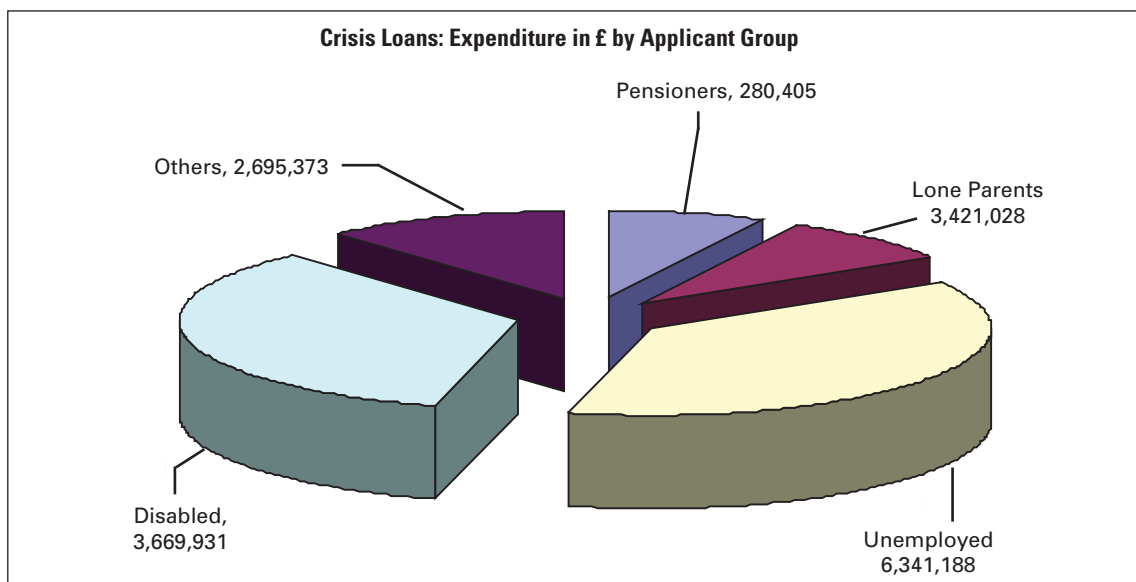
3.2 Crisis Loans are repayable awards. Although there are no qualifying benefit conditions, Crisis Loans are only available when a person has insufficient resources to prevent a serious risk to health or safety to themselves or their family.

3.3 In 2010/11 over 122,900 payments were made, worth over £16.4 million.

3.4 There is a single regional loans budget from which Budgeting Loan payments as well as Crisis Loan payments are made.

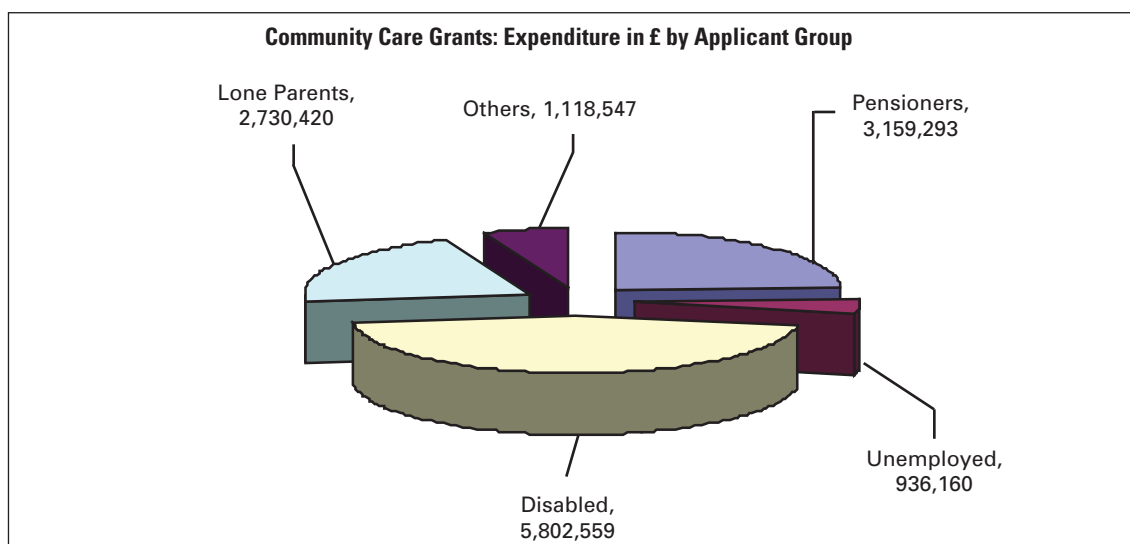
3.5 From 4 April 2011 the rate paid for daily living expenses was reduced to make it the same as the hardship payment rate of Jobseeker’s Allowance. The Crisis Loan scheme continues to provide help in everyday emergencies.

3.6 The chart below shows the amount of Crisis Loan awards by applicant group during 2010/11.



Community Care Grants

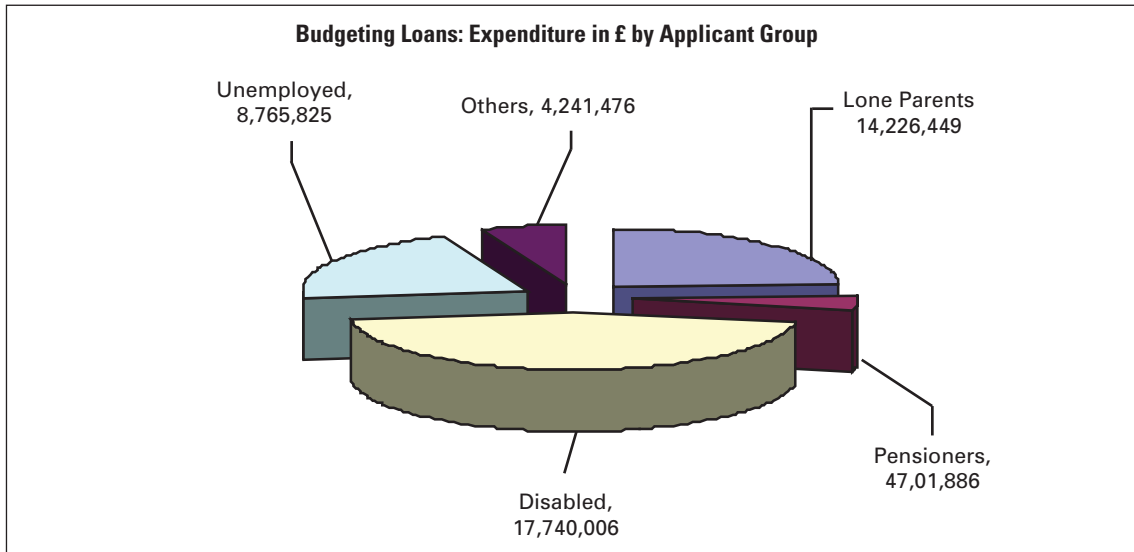
- 3.7 Community Care Grants are not repayable. They help people with specific needs who receive a qualifying benefit to establish themselves, or to remain, in the community or to ease exceptional pressures on them and their family. The qualifying benefits are: Income Support, income-related Employment and Support Allowance, income-based Jobseeker’s Allowance, and Pension Credit.
- 3.8 For 2010/11, the regional Community Care Grant budget was £13.747 million. This was allocated to six district budget areas and over 24,000 payments were made.
- 3.9 The chart below shows the amount of Community Care Grant awards by applicant group during 2010/11.



Budgeting Loans

- 3.10 Budgeting Loans are repayable awards. They help people in receipt of a qualifying benefit for at least 6 months with intermittent expenses that it is difficult to budget for. The qualifying benefits are: Income Support, income-related Employment and Support Allowance, income-based Jobseeker’s Allowance, and Pension Credit.
- 3.11 In 2010/11 over 120,000 awards were made, worth nearly £50 million.
- 3.12 There is a single regional loans budget from which Budgeting Loan payments as well as Crisis Loan payments are made. The single loans budget is controlled and managed at a regional level to ensure that all Budgeting Loan applicants in the same circumstances are treated in a similar way wherever they live.

3.13 The chart below shows the amount of Budgeting Loan awards by applicant group during 2010/11.



3.14 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).

4. GENERAL ADMINISTRATION

- 4.1 The Social Fund is currently delivered via the Social Security Agency's district network.
- 4.2 Funeral Payment, Maternity Grant, Budgeting Loan and Community Care Grant applications are normally made in writing. The normal route for Crisis Loan applications for rent in advance or for help following a disaster is also by written application. Crisis Loan applications for help following a disaster are now part of the Community Care Grant application process so that applicants can be considered for both types of payment where appropriate. Crisis Loan applications for living expenses are normally dealt with by face to face interview or via the telephone.

Reviews

- 4.3 A discretionary Social Fund applicant who is dissatisfied with a decision may apply to have the decision reviewed. Consideration is given to whether the law has been applied correctly, and the case handled fairly and reasonably.
- 4.4 A reviewing officer within the Social Security Agency carries out the first review and the outcome is notified to the applicant. In 2010/2011, the Social Security Agency dealt with 11,701 applications for first review.
- 4.5 Applicants who remain dissatisfied can ask for a further review by a Social Fund Inspector at the Office of the Social Fund Commissioner. Social Fund Inspectors are appointed by the Social Fund Commissioner. In 2010/2011, Social Fund Inspectors reviewed 1076 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 is published in conjunction with this one.
- 4.7 A summary of Social Fund review applications is set out in Annex 11.

Clearance standards

- 4.8 Local and regional performance is monitored against a comprehensive set of Social Fund clearance standards. The achievement against the standard in 2010/2011 is shown in the table on the next page.

Average Actual Clearance Times (working days)	Standard	Achieved
Community Care Grants	12	11.8
Budgeting Loans	4	2.6
Crisis Loans	2	1.0
Local review of above grants and loans	10	8.5
Funeral Payments	13	9.7
Sure Start Maternity Grants	5	3.4

- 4.9 The standard for Average Actual Clearance Times was met for all Social Fund applications.

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 Regional cash-limited budgets are allocated for loans and grants. The loans budget is a single regional allocation. The grants budget is distributed to individual district budget areas.

The 2010/11 discretionary Social Fund budget

- 5.3 In April 2010 the total gross budget of £74.02 million comprised:
- £17.37 million of new annually managed expenditure (AME)
 - £3.54 million AME specifically for the loans scheme to cover the additional demand due to the recession
 - loan recoveries of £53.11 million.
- 5.4 The gross discretionary budgets allocated in April 2010 were:
- Community Care Grants £13.62 million
 - Loans £60.30 million
 - Contingency reserve £0.1 million.

In-year allocation to the loans budget

- 5.5 Two in-year allocations totalling £5.8 million were made in February and March 2011. As a consequence the gross discretionary budget for the year became £79.82 million, and the gross loans budget for the year increased to £66.11 million. The in-year allocations were funded by loan recovery being higher than forecast at the beginning of the reporting year.

Payments from the contingency reserve

- 5.6 At the start of the year a contingency reserve of £0.1m is retained centrally to help Districts deal with unexpected additional demand arising from natural disasters such as flooding or local incidents. Given the additional pressure on the social fund generated by the prolonged and exceptional severe winter weather experienced across Northern Ireland, the Minister agreed a one off increase to the contingency reserve to £0.2m for 2010/11. This increased contingency reserve was fully utilised by Districts.

Recoveries

- 5.7 £57.78 million was recovered through the repayment of loans during 2010/11, £4.67 million above the target set at the start of the year.
- 5.8 Funeral Payments are recoverable from the estate of the deceased. In 2010/11 £64k was recovered.
- 5.9 Details of recoveries are given in Annexes 1 and 10.

6. SUMMARY OF FINANCIAL PERFORMANCE

6.1 In 2010/11 the Social Fund provided payments of over £104.5 million, with an estimated additional £69.18 million Winter Fuel Payments paid to around 231,879 households that include someone who had reached state pension age for women (born on or before 5/7/1950).

6.2 Compared to 2009/10, the 2010/11 figures show:

- Overall there were 360,021 applications to the discretionary Social Fund, 12,289 more than in 2009/10.
- Applications received for Community Care Grants decreased by 2.2% from 48,916 to 47,823.
- The proportion of grant decisions resulting in an initial award increased from 50.8% to 51.0%.
- Applications received for Crisis Loans increased by 3.0% from 154,594 to 159,210.
- The proportion of Crisis Loan decisions resulting in an initial award increased from 75.5% to 77.2%.
- Applications received for Budgeting Loans increased by 6.1% from 144,222 to 152,988.
- The proportion of Budgeting Loan decisions resulting in an initial award increased from 72.2% to 79.0%.

6.3 Gross expenditure on Budgeting Loans was £49.716 million, and gross expenditure on Crisis Loans was £16.408 million. Expenditure on Community Care Grants was £13.747 million.

6.4 Loan recoveries during the year were £57.784 million against a cautious forecast of recovery of £53.112 million at the beginning of 2010/11. Recoveries provided 87.4% of the funds needed to meet gross loans expenditure.

6.5 Overall during 2010/11, the discretionary Social Fund provided help in the form of over 267,000 awards.

The 2011/12 discretionary Social Fund budget

6.6 In April 2011 the total gross budget of £76.41 million comprised:

- £16.49 million of new annually managed expenditure (AME)
- loan recoveries of £59.92 million.

6.7 The £76.41 million gross discretionary Social Fund budget for 2011/12 is allocated as follows:

Single regional Loans budget	£62.69m
Grants budget distributed to budget areas	£13.62m
Contingency	£0.1m
TOTAL	£76.41m

7. ANNEXES

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ANNEX 1

NORTHERN IRELAND SOCIAL FUND SUMMARY STATISTICS

	REGULATED SOCIAL FUND			DISCRETIONARY SOCIAL FUND		
	SSMG	CWP	FP	CCG	BL	CL
Applications received	14,219	N/A	3,620	47,823	152,988	159,210
Initial decisions	14,223	N/A	3,653	47,315	151,986	159,238
Awards	10,453	672,520	2,639	24,110	120,096	122,903
Awards as % of initial decisions	73.5%	N/A	72.2%	51.0%	79.0%	77.2%
Initial refusals	4,021	N/A	1,107	23,081	29,439	34,186
Gross expenditure £m	5.310	16.813	2.594	13.747	49.716	16.408
Recoveries £m	N/A	N/A	0.064	N/A	45.595	12.189
Net expenditure £m	5.310	16.813	2.531	13.747	4.121	4.219
Average award £	507.94	25	983.32	471.18	410.63	133.00

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 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. Cold Weather Payment figures are taken from Departmental records.
8. 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	7	0.1	1,289	48.8
Unemployed	672	6.4	209	7.9
Disabled	584	5.6	426	16.1
Lone Parents	2,574	24.6	149	5.6
Employed	4,122	39.4	29	1.1
Others	2,494	23.9	537	20.3

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, Employment and Support Allowance (income-related), Jobseeker's Allowance (income-based) and Pension Credit	5,014	48.0	2,218	84.0
Child Tax Credit (at a rate higher than the family element)/Working Tax Credit (which includes a disability or a severe disability element)	5,439	52.0	199	7.5
Housing Benefit	N/A	N/A	222	8.4
Total	10,453	100.0	2,639	100.0

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	3,159,293	23.0	4,701,886	9.5	280,405	1.7
Unemployed	936,160	6.8	8,765,825	17.6	6,341,188	38.6
Disabled	5,802,559	42.2	17,740,006	35.7	3,669,931	22.4
Lone Parents	2,730,420	19.9	14,226,449	28.6	3,421,028	20.8
Others	1,118,547	8.1	4,241,476	8.5	2,695,373	16.4

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	219,245	1.9
Direction 4(a)(ii) Helping people stay in the community	4,982,752	44.2
Direction 4(a)(iii) Families under exceptional pressure	5,608,802	49.7
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	4,641	0.0
Direction 4(a)(v) People setting up home as a planned programme of resettlement	212,503	1.9
Direction 4(b) Travelling expenses	253,206	2.2

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	Disabled	Lone Parents	Others	Total
Savings sufficient to meet cost	100	3	49	1	3	156
Not in receipt of a qualifying benefit & unlikely to be	93	580	598	98	1,198	2,567
Excluded items	47	34	141	57	32	311
Amount less than £30, not travelling expenses	1	3	1	0	0	5
Direction 4 not satisfied	1,221	4,331	5,164	4,076	1,479	16,271
Previous application and decision	23	59	94	47	30	253
Insufficient priority	367	168	1,620	391	226	2,772
Other	121	44	358	93	111	727
Total	1,973	5,222	8,025	4,763	3,079	23,062

Percentages

Reason for Refusal	Pensioners	Unem- ployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet costs	5.1%	0.1%	0.6%	0.0%	0.1%	0.7%
Not in receipt of a qualifying benefit & unlikely to be	4.7%	11.1%	7.5%	2.1%	38.9%	11.1%
Excluded items	2.4%	0.7%	1.8%	1.2%	1.0%	1.3%
Amount less than £30, not travelling expenses	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Direction 4 not satisfied	61.9%	82.9%	64.3%	85.6%	48.0%	70.6%
Previous application and decision	1.2%	1.1%	1.2%	1.0%	1.0%	1.1%
Insufficient priority	18.6%	3.2%	20.2%	8.2%	7.3%	12.0%
Other	6.1%	0.8%	4.5%	2.0%	3.6%	3.2%
Total	100%	100%	100%	100%	100%	100%

NOTES:

1. The qualifying benefits are: INCOME SUPPORT; INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE; INCOME-BASED JOBSEEKERS ALLOWANCE; PENSION CREDIT.
2. Applicant group definitions are in Annex 13.
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 total may therefore differ slightly from that at Annex 1.

ANNEX 6

BUDGETING LOANS

INITIAL AWARDS BY FAMILY COMPOSITION (INCLUDING COMPARISON WITH 2009/10)

	Number of Awards	Gross Expenditure £	Average Award £	% of Total Number of Awards		% of Total Gross Expenditure	
				2009/10	2010/11	2009/10	2010/11
Single person, no children	82,860	20,253,169	244.96	53.8	55.0	40.3	41.3
Couple, no children	7,231	2,941,814	406.83	4.7	4.8	5.7	6.0
Single person or couple with children	60,399	25,867,062	428.27	41.5	40.1	54.0	52.7

NOTES:

1. This table does not include awards and gross expenditure on review.
2. Not included in the table are awards for which no partner flag was recorded. In 2010/11 this accounted for around 1% of the total number of initial awards (1,548 cases).
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

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding Social Fund debt	11	508	862	343	162	1,886
Not in receipt of a qualifying benefit	47	529	59	1,786	2,591	5,012
Not in receipt of a qualifying benefit for 26 weeks	66	822	1,088	5,447	1,182	8,605
Other	545	4,834	998	5,408	2,151	13,936
Total	669	6,693	3,007	12,984	6,086	29,439

Percentages

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding Social Fund debt	1.64	7.59	28.67	2.64	2.66	6.41
Not in receipt of a qualifying benefit	7.03	7.90	1.96	13.76	42.57	17.03
Not in receipt of a qualifying benefit for 26 weeks	9.87	12.28	36.18	41.95	19.42	29.23
Other	81.46	72.22	33.19	41.65	35.34	47.34
Total	100.	100	100	100	100	100

NOTES:

1. The qualifying benefits are: INCOME SUPPORT; INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE; INCOME-BASED JOBSEEKERS ALLOWANCE; PENSION CREDIT
2. 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	9,798,436	60.0
Rent in advance	1,196,430	7.3
Living expenses (general)	4,082,091	25.0
Living expenses (alignment) ⁽²⁾	1,262,736	7.7

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	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	252	14,351	5,734	4,551	5,472	30,360
Help available from another source	4	30	34	26	16	110
Excluded items	11	476	190	168	167	1,012
Inability to repay	3	340	137	189	180	849
Suitable alternative	1	25	20	21	12	79
Enough money to pay for crisis	0	0	0	0	0	0
Previous application and decision	9	621	214	121	238	1,203
Insufficient priority	0	19	8	8	8	43
Benefit sanction/ disallowance	0	128	2	1	14	145
Other	1	63	13	10	43	130
Total	281	16,053	6,352	5,095	6,150	33,931

Percentages

	Pensioners	Unem- ployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	89.7	89.4	90.3	89.3	89.0	89.5
Help available from another source	1.4	0.2	0.5	0.5	0.3	0.3
Excluded items	3.9	3.0	3.0	3.3	2.7	3.0
Inability to repay	1.1	2.1	2.2	3.7	2.9	2.5
Suitable alternative	0.4	0.2	0.3	0.4	0.2	0.2
Enough money to pay for crisis	0.0	0.0	0.0	0.0	0.0	0.0
Previous application and decision	3.2	3.9	3.4	2.4	3.9	3.5
Insufficient priority	0.0	0.1	0.1	0.2	0.1	0.1
Benefit sanction/ disallowance	0.0	0.8	0.0	0.0	0.2	0.4
Other	0.4	0.4	0.2	0.2	0.7	0.4
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 total may therefore differ slightly from that at Annex 1.

ANNEX 10

LOAN RECOVERY

AVERAGE WEEKLY REPAYMENT DEDUCTIONS FROM INCOME SUPPORT, JOBSEEKER'S ALLOWANCE AND PENSION CREDIT

		Feb 2010	May 2010	Aug 2010	Nov 2010
Average deduction	IS	£14.26	£14.35	£14.29	£14.54
	JSA	£8.59	£8.65	£8.88	£9.09
	PC	£14.46	£14.41	£14.34	£14.58
Number of deductions	IS	46,380	47,260	44,700	46,280
	JSA	17,790	17,450	18,310	18,040
	PC	6,700	6,720	6,520	6,500

NOTES:

1. Data from Income Support, Jobseeker's Allowance and Pension Credit Quarterly Statistical Enquiries.
2. Data for February 2011 has not yet been released.

REPAYMENT SOURCE 2010/11

	Crisis Loans		Budgeting Loans	
	Amount £	% of Total Amount	Amount £	% of Total Amount
Income Support & Pension Credit	5,530,605	45.37	34,093,658	74.8
Jobseekers Allowance	3,739,718	30.68	6,943,229	15.2
Employment and Support Allowance	1,015,392	8.63	2,006,538	4.4
Incapacity Benefit	1,218,839	10.00	844,202	1.9
Other benefits	244,811	2.01	741,159	1.6
Cash	403,908	3.31	966,220	2.1

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	8,254	854	2,593	11,701
Number of decisions revised at first review	3,985	160	763	4,908
Percentage	48.28	18.74	29.43	41.95

OSFC Reviews	CCG	BL	CL	Total
Number of applications for Social Fund Inspector(SFI) review	1,133	66	164	1,363
OSFC Decisions	1,137	66	618	1,821
Number of reviewing officer decisions reviewed	1,076	66	518	1,660
Number of reviewing officer decisions confirmed	581	60	405	1,046
Percentage confirmed	51%	91%	66%	57%
Number of reviewing officer decisions substituted by SFI	484	6	202	692
Percentage substituted	43%	9%	33%	38%
Number of reviewing officer decisions referred back	13	0	0	13
Percentage referred back	1%	0%	0%	1%

NOTES:

1. This does not include 68 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

2010/11

Number of Appeals heard and decided by Appeal Tribunals				
Type of Payment	Number of appeals received	Number decided by hearing	Number decided in appellant's favour	Percentage decided in appellant's favour
Funeral Payments	96	78	6	7.69
Sure Start Maternity Grants	45	43	1	2.33
Winter Fuel Payments	7	6	0	0.00

Note – the number of appeals decided by hearing during 2010/11 were not necessarily received in 2010/11, a selection of appeals would have been received earlier.

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 CLAIMANT 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 (IS) pensioner premium
 - 80 or over with IS higher pensioner premium
 - 60-79, disabled with IS higher pensioner premium

UNEMPLOYED

Includes:

- unemployed or with training allowance

DISABLED

Includes:

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

LONE PARENT

Includes:

- person who has no partner and is receiving 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.