

Social Fund Annual Report 2011/2012



Department for
**Social
Development**

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Annual Report on the Social Fund 2011/2012

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

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PREFACE

I am pleased to present my report on the Social Fund for 2011/12.

Throughout the year, the Social Fund has continued to help people on low incomes cope with unforeseen emergencies and manage unexpected expenditure.

Over 156,000 Budgeting Loans were awarded totalling £48.49 million. This was in addition to almost 114,500 Crisis Loans and almost 24,000 Community Care Grants.

A total of 3,994 maternity grants were awarded, providing £500 to families to help meet the costs associated with a new baby. Awards totalling £2.41 million were granted under the Funeral Payment scheme and, furthermore, the Fund also provided assistance with fuel costs with Winter Fuel Payments contributing to heating costs in 230,961 pensioner households.

In spite of the pressure on the Fund during the year due to the economic downturn, I am pleased to say that staff in the Social Security Agency continued to provide an excellent level of service.

As part of the reform of the benefit system, it is proposed that the discretionary Social Fund will be abolished and that Community Care Grants and Crisis Loans for general living expenses will be replaced with locally-based support. It is also proposed that a new advance benefit facility will replace Budgeting Loans and Crisis Loans which are available to applicants pending payment of benefit.

Consultation on the details of the replacement scheme has been completed, and the responses will inform detailed proposals for the new scheme.

Nelson McCausland
Minister for Social Development

1. INTRODUCTION

- 1.1 This is the twenty fourth annual report on the operation of the Social Fund, and it is laid before the Northern Ireland Assembly in accordance with section 146(5) and (6) of the Social Security Administration (Northern Ireland) Act 1992.
- 1.2 The Social Fund scheme comprises 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, each decision and any outstanding repayment record and also provide useful comparative data for various 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.
- 1.4 The figures in this report, unless otherwise stated, do not include clerical cases that have not yet been built onto the Social Fund Computer System.

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 (or babies in the event of a multiple birth) if there are no other child(ren) under 16 in the claimant's family. The grant is available to recipients, and partners of recipients, of a qualifying benefit.
- 2.2 These qualifying benefits 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).
- 2.3 In 2011/12 3,994 awards were made totalling almost £2 million. Sure Start Maternity Grant statistics are in Annexes 1, 2 and 12.

Funeral Payments

- 2.4 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 in receipt of (or whose partner is in receipt of) a qualifying benefit. The qualifying benefits are the same as for the Sure Start Maternity Grant (see paragraph 2.2 above), but with the addition of Housing Benefit.
- 2.5 In 2011/12, 2,421 awards were made totalling £2.41 million.
- 2.6 In addition to completing and submitting a written Funeral Payment claim form, the Department's Bereavement Service provides a means of claiming a Funeral Payment by telephone for people in receipt of benefit reporting the death of a relative/close friend.
- 2.7 Funeral Payment statistics are in Annexes 1, 2 and 12.

Cold Weather Payments

- 2.8 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 year. Every residential postcode is linked to one of the 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 person's postcode.

2.9 Eligible recipients of a Cold Weather Payment are:

Benefit in Payment	Qualifying Conditions for a Cold Weather Payment
Pension Credit	Entitled to Cold Weather Payment (CWP).
Income Support (IS)	Entitled to a CWP if they receive a disability premium, a severe disability premium, any one of the pensioner premiums, a child disability premium within IS or Child Tax Credit (CTC) or they have a child under 5 years.
Income based Jobseeker's Allowance (JSA(IB))	Entitled to a CWP if they receive a disability premium, a severe disability premium, any one of the pensioner premiums, a child disability premium within JSA(IB) or CTC or they have child under 5 years.
Income-related Employment Support Allowance (ESA(IR))	Entitled to a CWP if they receive the support component, the work-related activity component, a severe or enhanced disability premium, pensioner premium, or have a child who is disabled for whom they receive a disability premium within CTC or have a child under 5 years.

2.10 In 2011/2012, because of the mild winter no payments were made.

2.11 The annual review of the Cold Weather Payments scheme took place in the summer of 2011. 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.

2.12 As a result of the review, the number of weather stations did not change. However, the Meteorological Office advised that the Ballykelly weather station would not be used for the Cold Weather Payment scheme for the 2011/12 winter and all of the postcodes linked to that station would be re-assigned to the Magilligan weather station.

2.13 Cold Weather Payment statistics are in Annex 1.

Winter Fuel Payments

2.14 Winter Fuel Payments help older people to meet heating costs. They are tax free and do not affect entitlement to social security benefits.

- 2.15 Forecasts indicate that 315,531 people in 230,961 households benefited from a Winter Fuel Payment in 2011/12. The total spent in 2011/12 on Winter Fuel Payments is estimated to be around £54.31 million.
- 2.16 Households with someone who had reached State Pension age for women¹ and aged up to 79 received £200 and households with someone aged 80 or over received £300.
- 2.17 Most people who had reached the State Pension age for women and who were normally living in Northern Ireland were eligible for the Winter Fuel Payment. Winter Fuel Payments are also paid to people resident in another European Economic Area country or Switzerland if they had previously qualified for a payment in the United Kingdom.
- 2.18 Over 95 per cent of payments were made automatically before Christmas 2011 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. The qualifying week for winter 2011/12 payments was the week beginning 19 September 2011.

1 The age at which women reach State Pension age is set out in Schedule 2 of the Pensions (Northern Ireland) Order 1995.

3. THE DISCRETIONARY SOCIAL FUND

Crisis Loans

- 3.1 Crisis Loans are repayable. Although there are no qualifying benefit conditions, Crisis Loans are only available in certain circumstances when a person has insufficient resources to prevent a serious risk to health or safety to themselves or their family.
- 3.2 In 2011/12 114,492 payments were made, totalling £15.2 million.
- 3.3 Crisis Loan statistics are in Annexes 1, 3 and 8 to 11.

Community Care Grants

- 3.4 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.
- 3.5 For 2011/12, the Community Care Grant budget was £13.62 million and 23,822 payments were made.
- 3.6 Community Care Grant statistics are in Annexes 1, 3 to 5 and 11.

Budgeting Loans

- 3.7 Budgeting Loans are repayable. They help people in receipt of a qualifying benefit for at least six months with intermittent expenses for which it is difficult to budget, such as furniture, clothing or advance rent for a new home. The qualifying benefits are: Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance and Pension Credit.
- 3.8 In 2011/12 156,317 awards were made totalling £48.49 million.
- 3.9 There is a single loans budget from which Budgeting Loan payments as well as Crisis Loan payments are made. The single loans budget is controlled and managed to ensure that all Budgeting Loan applicants in the same circumstances are treated in a similar way irrespective of wherever they live.
- 3.10 Budgeting Loans statistics are in Annexes 1, 3, 6, 7, 10 and 11.

Changes from April 2013

- 3.11 It is proposed to introduce a number of changes to the way in which Social Fund services are administered.
- 3.12 The proposed changes will include:
- The removal of existing Community Care Grant and Crisis Loans.
 - A new Discretionary Support Scheme to be introduced. It is intended that the new scheme will consist of both grant and loan payments. The new scheme will also pilot the provision of goods as an alternative to cash payments with a view to informing decisions about wider application. Work on the low level design and delivery model for the new scheme is ongoing.
 - Support currently provided by alignment to benefit Crisis Loans and interim payments will be replaced by provision of Short Term Advances of benefit. Short Term Advances will also be available for those who migrate to Universal Credit.
- 3.13 Funeral Payments, Sure Start Maternity Grants, Cold Weather Payments and Winter Fuel Payments continue to be available.
- 3.14 The present Budgeting Loan scheme will remain available to those in receipt of the present qualifying benefits until the full rollout of Universal Credit is completed.
- 3.15 More information on the reforms can be found on the NIDirect website.

4. GENERAL ADMINISTRATION

- 4.1 The Social Fund is 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 an emergency is also by written application. Crisis Loan applications for help following an emergency are now part of the Community Care Grant application process so that applicants can be considered for both types of payment where appropriate.

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 (including Directions and Guidance) has been applied correctly, and the case handled fairly and reasonably.
- 4.4 An officer within the Social Security Agency carries out the first review and the outcome is notified to the applicant. In 2011/2012, the Agency dealt with 12,698 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 2011/2012, Social Fund Inspectors reviewed 2,100 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 Performance is monitored against a comprehensive set of Social Fund clearance standards. The achievement against the standard in 2011/2012 is shown on the next page:

Average Actual Clearance Times (working days)	Standard	Achieved
Community Care Grants	12	9.4
Budgeting Loans	4	2.9
Crisis Loans	2	1.0
Local review of above grants and loans	10	8.9
Funeral Payments	12	9.0
Sure Start Maternity Grants	5	3.6

4.9 The standard for Average Actual Clearance Times was met for all 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 Cash-limited budgets are allocated for loans and grants. The loans budget is a single regional allocation. The grants budget is distributed to six district budget areas.

The 2011/2012 discretionary Social Fund budget

- 5.3 In April 2011 the total gross budget of £76.41 million comprised:
- £16.49 million of new annually managed expenditure
 - loan recoveries of £59.92 million.
- 5.4 The gross discretionary budgets allocated in April 2011 were:

Community Care Grants	£13.62 million
Loans	£62.69 million
Contingency reserve	£0.1 million

Payments from the contingency reserve

- 5.5 There were no applications for additional funding from the contingency reserve during 2011/12.

Recoveries

- 5.6 The Social Security Agency's Debt Centre manages the recovery of Social Fund Loans from the majority of people who are no longer in receipt of benefit.
- 5.7 In 2011/12 the Debt Centre registered 33,376 new Social Fund Loan referrals.
- 5.8 £61.74 million was recovered through the repayment of loans.
- 5.9 Details of recoveries are given in Annexes 1 and 10.

6. SUMMARY OF FINANCIAL PERFORMANCE

- 6.1 In 2011/12 the Social Fund provided payments of over £81.77 million, with an estimated additional £54.31 million of Winter Fuel Payments paid to 230,961 households that include someone who had reached state pension age for women.
- 6.2 Compared to 2010/11 the 2011/12 figures show
- Overall there were 356,217 applications in 2011/12 to the discretionary Social Fund, down 3,804.
 - Applications received for Community Care Grants decreased by 1.6% from 47,823 to 47,066.
 - The proportion of Community Care Grants decisions resulting in an initial award decreased from 51.0% to 49.9%.
 - Applications received for Crisis Loans decreased by 4.2% from 159,210 to 152,464.
 - The proportion of Crisis Loan decisions resulting in an initial award decreased from 77.2% to 75.0%.
 - Applications received for Budgeting Loans increased by 2.4% from 152,988 to 156,687.
 - The proportion of Budgeting Loan decisions resulting in an initial award decreased from 79.0% to 75.9%.
- 6.3 Gross expenditure on Budgeting Loans was £48.49 million and on Crisis Loans was £15.28 million. Expenditure on Community Care Grants was £13.54 million.
- 6.4 Loan recoveries during the year were £61.74 million against a forecast of recovery of £59.92 million at the beginning of 2011/12.
- 6.5 Overall during 2011/12, the discretionary Social Fund provided help in the form of 257,012 awards.

The 2012/13 discretionary Social Fund budget

- 6.6 In April 2012 the total gross budget of £77.19 million comprised:
- £16.49 million of new annually managed expenditure
 - loan recoveries of £60.70 million.

6.7 The £77.19 million gross discretionary Social Fund budget for 2012/13 is allocated as follows:

Grants budget distributed to budget areas	£13.62m
Loans budget	£63.47
Contingency	£0.1m

7. INDEX TO ANNEXES

General

1. Social Fund summary statistics

The Regulated Social Fund

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

The Discretionary Social Fund

3. Discretionary Grants and Loans Gross expenditure by applicant group
4. Community Care Grants: Expenditure by Direction 4
5. Community Care Grants: reasons for initial refusal by applicant group
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7. Budgeting Loans: reasons for initial refusal by applicant group
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10. Loan Recovery
11. Summary of Social Fund Review applications

Social Fund Appeals

12. Summary of Social Fund Appeals

Client Groups and Applicant Groups

13. Client Groups and Applicant Group definitions

ANNEX 1

SOCIAL FUND SUMMARY STATISTICS

	Regulated Social Fund			Discretionary Social Fund		
	SSMG	CWP	FP	CCG	BL	CL
Applications received	9,535	N/A	3,329	47,066	156,687	152,464
Initial decisions	9,553	N/A	3,344	47,717	156,317	152,566
Awards	3,994	0	2,421	23,822	118,698	114,492
Awards as % of initial decisions	41.8	N/A	72.4	49.9	75.9	75.0
Initial refusals	5,809	N/A	1,001	23,802	35,110	35,593
Gross expenditure £m	2.0	0	2.41	13.54	48.49	15.28
Recoveries £m	N/A	N/A	0.074	N/A	47.98	13.76
Net expenditure £m	2.0	0	2.34	13.54	0.51	1.52
Average award £	506.38	0	997.49	475.53	404.57	132.80

Key

SSMG = Sure Start Maternity Grant

CWP = Cold Weather Payment

FP = Funeral Payment

N/A = not applicable

CCG = Community Care Grant

BL = Budgeting Loan

CL = Crisis Loan

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 add up 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	0	0.0	1,213	50.1
Unemployed	534	13.4	178	7.4
Disabled	245	6.1	380	15.7
Lone Parents	310	7.8	98	4.0
Employed	1,079	27.0	7	0.3
Others	1,826	45.7	545	22.5

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	2,154	53.9	2,030	83.8
Child Tax Credit (at a rate higher than the family element)/Working Tax Credit (which includes a disability or a severe disability element)	1,840	46.1	144	5.9
Housing Benefit	N/A	N/A	247	10.2
Total	3,994	100.0	2,421	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 add up 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	3,136,047	23.1	4,814,289	9.9	286,186	1.9
Unemployed	950,548	7.0	9,676,090	20.0	6,039,272	39.5
Disabled	5,395,092	39.8	16,488,984	34.0	3,535,500	23.1
Lone Parents	2,501,402	18.5	12,772,738	26.3	3,010,795	19.7
Others	1,564,466	11.5	4,744,785	9.8	2,416,409	15.8
Total	13,547,555	100.0	48,496,885	100.0	15,288,163	100

Notes

1. Applicant group definitions are in Annex 13.
2. This table includes awards on review.
3. Figures and percentages may not add up 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	239,861	1.8
Direction 4(a)(ii) Helping people stay in the community	5,823,058	43.0
Direction 4(a)(iii) Families under exceptional pressure	6,851,435	50.6
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	6,266	0.0
Direction 4(a)(v) People setting up home as a planned programme of resettlement	268,932	2.0
Direction 4(b) Travelling expenses	358,002	2.6
Total	13,547,555	100.0

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 add up due to rounding.

ANNEX 5

COMMUNITY CARE GRANTS REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

Reason for Refusal	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet cost	109	2	57	3	1	172
Not in receipt of a qualifying benefit & unlikely to be	107	559	657	89	1,120	2,532
Excluded items	94	221	420	319	118	1,172
Amount less than £30, not travelling expenses	1	2	5	1	0	9
Direction 4 not satisfied	1,241	4,366	5,029	3,517	2,206	16,359
Previous application and decision	21	66	125	53	37	302
Insufficient priority	423	200	1,513	290	306	2,732
Other	78	37	229	51	129	524
Total	2,074	5,453	8,035	4,323	3,079	23,802

PERCENTAGES

Reason for Refusal	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet costs	5.3	0.0	0.7	0.1	0.0	0.7
Not in receipt of a qualifying benefit & unlikely to be	5.2	10.3	8.2	2.1	28.6	10.6
Excluded items	4.5	4.1	5.2	7.4	3.0	4.9
Amount less than £30, not travelling expenses	0.0	0.0	0.1	0.0	0.0	0.0
Direction 4 not satisfied	59.8	80.1	62.6	81.4	56.3	68.7
Previous application and decision	1.0	1.2	1.6	1.2	0.9	1.3
Insufficient priority	20.4	3.7	18.8	6.7	7.8	11.5
Other	3.8	0.7	2.9	1.2	3.3	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Notes

1. The qualifying benefits are: Income Support; Income-Related Employment and Support Allowance; Income-Based Jobseeker's Allowance; Pension Credit.
2. Applicant group definitions are in Annex 13.
3. Figures and percentages may not add up due to rounding.

ANNEX 6

BUDGETING LOANS INITIAL AWARDS BY FAMILY COMPOSITION (INCLUDING COMPARISON WITH 2010/11)

	No. of Awards	Gross Expenditure £	Average Award £	% of Total Number of Awards		% of Total Gross Expenditure	
				2010/11	2011/12	2010/11	2011/12
Single person, no children	86,196	20,243,719	234.86	55.0	55.7	41.3	42.4
Couple, no children	7,722	2,993,706	387.69	4.8	5.0	6.0	6.3
Single person or couple with children	60,723	24,547,519	404.25	40.1	39.3	52.7	51.4

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 2011/2012 this accounted for around 1% of the total number of initial awards (1,539).
3. Figures and percentages may not add up due to rounding.
4. These figures were obtained from scans of the Social Fund Computer System

ANNEX 7

BUDGETING LOANS - REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

	Pens- ioners	Disabled	Lone Parents	Unem- ployed	Others	Total
Outstanding Social Fund debt	1	125	67	107	72	372
Not in receipt of a qualifying benefit	21	662	130	1,761	2,454	5,028
Not in receipt of a qualifying benefit for 26 weeks	75	880	1,062	5,628	1,264	8,909
Other	728	6,498	2,792	7,706	3,077	20,801
Total	825	8,165	4,051	15,202	6,867	35,110

Percentages

	Pens- ioners	Disabled	Lone Parents	Unem- ployed	Others	Total
Outstanding Social Fund debt	0.1	1.5	1.7	0.7	1.1	1.1
Not in receipt of a qualifying benefit	2.6	8.1	3.2	11.6	35.7	14.3
Not in receipt of a qualifying benefit for 26 weeks	9.1	10.8	26.2	37.0	18.4	25.4
Other	88.2	79.6	68.9	50.7	44.8	59.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Notes

1. The qualifying benefits are: Income Support; Income-Related Employment and Support Allowance; Income-Based Jobseeker's Allowance; Pension Credit
2. Figures and percentages may not add up due to rounding.

ANNEX 8

CRISIS LOANS - GROSS EXPENDITURE BY APPLICATION PURPOSE

Purpose	Amount £	% of Total Amount
Items or services	9,850,592	64.7
Rent in advance	1,120,782	7.4
Living expenses (general)	3,323,593	21.8
Living expenses (alignment) ⁽²⁾	936,319	6.1

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 add up due to rounding.

ANNEX 9

CRISIS LOANS REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

	Pens- ioners	Unem- ployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	290	14,642	6,469	4,332	5,790	31,523
Help available from another source	11	63	77	47	72	270
Excluded items	24	514	225	185	197	1,145
Inability to repay	1	371	181	162	131	846
Suitable alternative	0	28	23	17	18	86
Enough money to pay for crisis	0	2	0	0	0	2
Previous application and decision	10	567	225	114	226	1,142
Insufficient priority	0	32	17	7	9	65
Benefit sanction/ disallowance	1	278	4	2	28	313
Other	0	99	29	20	53	201
Total	337	16,596	7,250	4,886	6,524	35,593

Percentages

	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	86.1	88.2	89.2	88.7	88.7	88.6
Help available from another source	3.3	0.4	1.1	1.0	1.1	0.8
Excluded items	7.1	3.1	3.1	3.8	3.0	3.2
Inability to repay	0.3	2.2	2.5	3.3	2.0	2.4
Suitable alternative	0.0	0.2	0.3	0.3	0.3	0.2
Enough money to pay for crisis	0.0	0.0	0.0	0.0	0.0	0.0
Previous application and decision	3.0	3.4	3.1	2.3	3.5	3.2
Insufficient priority	0.0	0.2	0.2	0.1	0.1	0.2
Benefit sanction/disallowance	0.3	1.7	0.1	0.0	0.4	0.9
Other	0.0	0.6	0.4	0.4	0.8	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Notes

1. Applicant group definitions are in Annex 13.
2. Figures and percentages may not add up due to rounding.

ANNEX 10

LOAN RECOVERY

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

		Feb 2011	May 2011	Aug 2011	Nov 2011
Average deduction	IS	£14.36	£14.81	£14.45	£14.75
	JSA	£9.13	£9.41	£9.5	£9.7
	PC	£15.46	£15.13	£15.51	£15.53
Number of deductions	IS	43,700	45,240	42,820	43,000
	JSA	20,930	21,470	21,595	21,020
	PC	6,760	6,640	6,500	6,480

Notes

1. Data from Income Support, Jobseekers Allowance and Pension Credit Quarterly Statistical Enquiries.
2. Data for February 2012 (Quarter 1 2012) has not yet been released.

REPAYMENT SOURCE 2011/12

	Crisis Loans		Budgeting Loans	
	Amount £m	% of Total Amount	Amount £m	% of Total Amount
Income Support & Pension Credit	5,642,791	41.0	32,718,710	68.2
Jobseeker's Allowance	4,502,245	32.7	8,977,530	18.7
Employment and Support Allowance	1,630,868	11.8	3,331,647	6.9
Incapacity Benefit	1,183,318	8.60	861,532	1.8
Other benefits	309,917	2.3	936,282	2.0
Cash	495,038	3.6	1,156,972	2.4

Notes

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

ANNEX 11

SUMMARY OF SOCIAL FUND REVIEW APPLICATIONS

First Reviews	CCG	BL	CL	Total
Number of applications for first review	8,612	949	3,137	12,698
Number of decisions revised at first review	3,800	164	658	4,622
Percentage	44.1	17.3	20.9	36.4

OSFC Reviews	CCG	BL	CL	Total
Number of applications for Social Fund Inspector(SFI) review	1,263	51	232	1,546
OSFC Decisions	1,296	51	844	2,191
Number of reviewing officer decisions reviewed	1,250	45	805	2,100
Number of reviewing officer decisions confirmed	783	40	598	1,421
Percentage confirmed	61%	78%	71%	65%
Number of reviewing officer decisions substituted by SFI	456	5	233	694
Percentage substituted	35%	10%	28%	32%
Number of reviewing officer decisions referred back	13	0	2	15
Percentage referred back	1%	0%	0%	1%

Notes

1. The number of reviewing officer decisions reviewed excludes applications for Social Fund Inspector review that were outside the Inspector's jurisdiction or withdrawn.
2. Percentages have been calculated using non-rounded figures.
3. Totals may not add up due to rounding.

ANNEX 12

APPEALS

2011/12

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	141	125	14	11.2%
Sure Start Maternity Grants	140	109	3	2.75%

Source: Figures are provided by the Tribunal Service.

Notes

1. The number of appeals is the number received by the Tribunal Service.
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 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 IS because they are responsible for a child

OTHERS

Includes:

- 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.



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