

Annual Report 2012/2013

Social Fund



Department for
**Social
Development**

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Annual Report on the Social Fund 2012/2013

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

22 November 2013

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PREFACE

I am pleased to present my report on the Social Fund for 2012/2013.

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

Over 127,000 Budgeting Loans were awarded totalling £52.31million. This was in addition to over 106,600 Crisis Loans and almost 21,400 Community Care Grants.

A total of 3,427 maternity grants were awarded, providing £500 to families to help meet the costs associated with a new baby. Awards totalling £2.70 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 230,138 pensioner households.

In line with national welfare reform, it is proposed that the Community Care Grant and Crisis Loan elements of discretionary Social Fund will be abolished. A new discretionary support service will be put in place here. Consultation on the details of the proposed service has been completed and the responses will inform the final detail of the new service.

It is also proposed that a new short term advance of benefit facility will be introduced to replace Crisis Loans awarded pending payment of benefit and interim payments.

Nelson McCausland
Minister for Social Development

1. INTRODUCTION

- 1.1 This is the twenty fifth 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 Social 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 or tax credit. For claims in 2012/13 these qualifying benefits are: Income support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, State Pension Credit, Child Tax Credit (at a rate higher than the family element), or Working Tax Credit (which includes a disability or a severe disability element).
- 2.2 Changes were introduced in respect of babies born or expected on or after 29 October 2012 to pay Sure Start Maternity Grants for the additional children of subsequent multiple births, even though there may already be a child under 16 in the family. This policy change recognises that help is needed with the costs of each additional child of a subsequent multiple birth. For example where the birth of twins follows a previous single birth, a Sure Start Maternity Grant can now be paid to help with costs of the additional child.
- 2.3 In 2012/13 3,427 awards were made totalling £1.73 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 or tax credit. In 2012/13 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.
- 2.5 In 2012/13, 2,654 awards were made totalling £2.70 million.
- 2.6 The Department's Bereavement Service provides a means of claiming a Funeral Payment by telephone for people in receipt of income related benefits, reporting the death of a relative or friend. Funeral Payment claims may also be made by completing and submitting the written Funeral Payment claim form.
- 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 2012/13, 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 2012. 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 used in the scheme stayed at 7 in 2012/13. One new weather station was introduced, Thomastown. In addition on the recommendation of the Meteorological Office, St Angelo weather station was no longer used as

part of the Cold Weather scheme. The postcodes that were linked to St Angelo were re-assigned to Thomastown 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 314,853 people in 230,168 households benefited from a Winter Fuel Payment in 2012/13. The total spent in 2012/13 on Winter Fuel Payments is estimated to be around £54 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 paid to people resident in another European Economic Area country or Switzerland as long as they have a genuine and sufficient link with the UK. The qualifying week for winter 2012/13 payments was the week beginning 17 September 2012.
- 2.18 The majority of payments were made automatically before Christmas 2012 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.

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 2012/13 106,608 payments were made, totalling £14.5 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 State Pension Credit.
- 3.5 For 2012/13, the Community Care Grant budget was £13.62 million and 21,341 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 for. The qualifying benefits are: Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance and State Pension Credit.
- 3.8 In 2012/13 127,343 awards were made totalling £52.31 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. From April 2013, this budget will be funded solely from recoveries without any additional Annually Managed Expenditure allocations.

- 3.10 The Budgeting Loan scheme will remain in place for applicants in receipt of existing income related benefits until they migrate to Universal Credit² (at which point they may be eligible for a Budgeting Advance). There will be no change to how Budgeting Loans are to be delivered.
- 3.11 Budgeting Loans statistics are in Annexes 1, 3, 6, 7, 10 and 11.

Discretionary Social Fund Reform

- 3.12 It is proposed to introduce a number of changes to the way in which Social Fund services are administered.
- 3.13 The proposed changes will include:
- The removal of existing Community Care Grant and Crisis Loans.
 - The abolition of the Office of the Social Fund Commissioner which provides independent 2nd tier reviews of discretionary social fund decisions.
 - A new Discretionary Support service to be introduced. It is intended that the new provision will consist of both grant and loan payments. The new service 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 development of Discretionary Support arrangements is ongoing and will include provision of an independent 2nd tier review function.
 - 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.
- 3.14 Funeral Payments, Sure Start Maternity Grants, Cold Weather Payments and Winter Fuel Payments continue to be available.
- 3.15 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. The Department is currently investigating how 2nd tier reviews of budgeting loan decisions will be provided for after the Office of the Social Fund Commissioner has been abolished.

² Universal Credit is a new benefit proposed under the Welfare Reform Bill and will replace existing income related benefits

4. GENERAL ADMINISTRATION

- 4.1 The Social Fund is delivered via the Social Security Agency's local offices. This includes a dedicated Crisis Loan telephone service to deal with applications for living expenses over the telephone.
- 4.2 The normal method of applying for Funeral Payments (FPs), Sure Start Maternity Grants, Budgeting Loans and Community Care Grants was in writing. The Bereavement Service, however, takes FP claims over the telephone when a potential FP recipient prefers this to making a written claim.

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 2012/13, the Social Security Agency dealt with nearly 15,000 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 2012/13, Social Fund Inspectors reviewed 1,642 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 2012/13 is shown on the next page:

Average Actual Clearance Times (working days)	Standard	Achieved
Community Care Grants	12	9.5
Budgeting Loans	4	3.0
Crisis Loans	2	1.0
Local review of above grants and loans	10	7.4
Funeral Payments	11	9.1
Sure Start Maternity Grants	5	3.2

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 Regional 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 2012/2013 discretionary Social Fund budget

- 5.3 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.
- 5.4 The gross discretionary budgets allocated in April 2012 were:

Community Care Grants	£13.62 million
Loans	£63.47 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 2012/13.

Recoveries

- 5.6 The Social Security Agency's Debt Management Unit manages the recovery of Social Fund Loans from the majority of people who are no longer in receipt of benefit.
- 5.7 In 2012/13 the Debt Management Unit registered 49,850 new Social Fund Loan referrals.
- 5.8 £64.60 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 2012/13 the Social Fund provided payments of over £84 million, with an estimated additional £54 million of Winter Fuel Payments paid to 230,168 households that include someone who had reached state pension age for women.
- 6.2 Compared to 2011/12 the 2012/13 figures show:
- Overall there were 347,699 applications in 2012/13 to the discretionary Social Fund, down 8,518.
 - Applications received for Community Care Grants decreased by 4.5% from 47,066 to 44,950.
 - The proportion of Community Care Grants decisions resulting in an initial award decreased from 49.9% to 47.1%.
 - Applications received for Crisis Loans decreased by 8.0 % from 152,464 to 140,336.
 - The proportion of Crisis Loan decisions resulting in an initial award increased from 75.0 % to 75.9%.
 - Applications received for Budgeting Loans increased by 3.6% from 156,687 to 162,413.
 - The proportion of Budgeting Loan decisions resulting in an initial award increased from 75.9% to 78.3%.
- 6.3 Gross expenditure on Budgeting Loans was £52.3 million and on Crisis Loans was £14.5 million. Expenditure on Community Care Grants was £13.4 million.
- 6.4 Loan recoveries during the year were £64.6 million against a forecast of recovery of £60.7 million at the beginning of 2012/13. Recoveries provided 96.7% of the funds needed to meet gross loans expenditure.
- 6.5 Overall during 2012/13, the discretionary Social Fund provided help in the form of 255,292 awards.

The 2013/14 discretionary Social Fund budget

- 6.6 In April 2013 the total gross budget of £82.22 million comprised:

Grants budget distributed to budget areas	£13.62m
Loans budget	£68.50
Contingency	£0.1m

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Social Fund Appeals

12. Summary of Social Fund Appeals

Client Groups and Applicant Groups

13. Client Groups and Applicant or Claimant Group definitions

ANNEX 1

SOCIAL FUND SUMMARY STATISTICS

	Regulated Social Fund			Discretionary Social Fund		
	SSMG	CWP	FP	CCG	BL	CL
Applications received	7,620	N/A	3,889	44,950	162,413	140,336
Initial decisions	7,628	N/A	3,883	45,337	162,667	140,396
Awards	3,427	0	2,654	21,341	127,343	106,608
Awards as % of initial decisions	44.9	N/A	68.3	47.1	78.3	75.9
Initial refusals	4,380	N/A	1,330	23,902	32,948	31,542
Gross expenditure £m	1.733	0	2.708	13.421	52.318	14.503
Recoveries £m	N/A	N/A	0.123	N/A	50.218	14.423
Net expenditure £m	1.733	0	2.585	13.421	2.099	0.08
Average award £	505.84	0	1,020	512.11	407.32	134.69

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 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	1,349	50.8
Unemployed	537	15.7	335	12.6
Disabled	212	6.2	297	11.2
Lone Parents	290	8.5	106	4.0
Employed	848	24.7	30	1.1
Others	1,540	44.9	537	20.2
Total	3,427	100.0	2,654	100.0

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	1,918	56.0	2,225	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)	1,509	44.0	186	7.0
Housing Benefit	N/A	N/A	243	9.2
Total	3,427	100.0	2,654	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	2,798,255	20.8	4,763,871	9.1	276,851	1.9
Unemployed	1,126,892	8.4	11,562,811	22.1	6,071,928	41.9
Disabled	5,121,609	38.2	16,440,837	31.4	3,117,871	21.5
Lone Parents	2,612,027	19.5	13,649,643	26.1	2,843,586	19.6
Others	1,762,327	13.1	5,901,346	11.3	2,193,615	15.1
Total	13,421,109	100.0	52,318,508	100.0	14,503,852	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	212,962	1.6
Direction 4(a)(ii) Helping people stay in the community	5,790,946	43.1
Direction 4(a)(iii) Families under exceptional pressure	6,814,525	50.8
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	3,640	0.0
Direction 4(a)(v) People setting up home as a planned programme of resettlement	222,640	1.7
Direction 4(b) Travelling expenses	376,395	2.8
Total	13,421,109	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	94	1	42	1	14	152
Not in receipt of a qualifying benefit & unlikely to be	75	522	709	71	1,092	2,469
Excluded items	100	238	409	339	129	1,215
Amount less than £30, not travelling expenses	1	2	3	0	0	6
Direction 4 not satisfied	1,157	4,626	4,753	3,700	1,841	16,077
Previous application and decision	17	85	103	50	54	309
Insufficient priority	466	271	1,616	391	414	3,158
Other	74	40	250	60	102	526
Total	1,984	5,785	7,885	4,612	3,646	23,912

Percentages

Reason for Refusal	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet costs	4.7	0.0	0.5	0.0	0.4	0.6
Not in receipt of a qualifying benefit & unlikely to be	3.8	9.0	9.0	1.5	30.0	10.3
Excluded items	5.0	4.1	5.2	7.4	3.5	5.1
Amount less than £30, not travelling expenses	0.1	0.0	0.0	0.0	0.0	0.0
Direction 4 not satisfied	58.3	80.0	60.3	80.2	50.5	67.2
Previous application and decision	0.9	1.5	1.3	1.1	1.5	1.3
Insufficient priority	23.5	4.7	20.5	8.5	11.4	13.2
Other	3.7	0.7	3.2	1.3	2.8	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 2011/12)

	No. of Awards	Gross Expenditure £	Average Award £	% of Total Number of Awards		% of Total Gross Expenditure	
				2011/12	2012/13	2011/12	2012/13
Single person, no children	91,067	21,913,399	240.63	55.7	56.5	42.4	42.4
Couple, no children	7,946	3,152,445	396.73	5.0	4.9	6.3	6.1
Single person or couple with children	62,161	26,571,945	427.47	39.3	38.6	51.4	51.5

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 2012/2013 this accounted for less than 1% of the total number of initial awards (1,344 cases).
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

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding Social Fund debt	2	116	71	132	44	365
Not in receipt of a qualifying benefit	34	1,050	93	1,741	2,313	5,231
Not in receipt of a qualifying benefit for 26 weeks	49	1,053	1,111	5,363	1,268	8,844
Other	595	5,296	1,616	8,027	2,974	18,508
Total	680	7,515	2,891	15,263	6,599	32, 948

Percentages

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding Social Fund debt	0.3	1.5	2.5	0.9	0.7	1.1
Not in receipt of a qualifying benefit	5.0	14.0	3.2	11.4	35.1	15.9
Not in receipt of a qualifying benefit for 26 weeks	7.2	14.0	38.4	35.1	19.2	26.8
Other	87.5	70.50	55.9	52.6	45.1	56.2
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	9,410,789	65.0
Rent in advance	1,000,429	6.9
Living expenses (general)	3,159,740	21.8
Living expenses (alignment) ⁽²⁾	897,803	6.2

Notes

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

ANNEX 9

CRISIS LOANS REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	233	9,155	4,194	2,919	3,179	19,680
Help available from another source	8	38	41	33	39	159
Excluded items	22	505	225	231	183	1,166
Inability to repay	1	75	5	18	47	146
Suitable alternative	0	7	14	8	16	45
Enough money to pay for crisis	0	0	0	0	0	0
Previous application and decision	10	447	184	116	159	916
Insufficient priority	0	16	4	2	8	30
Benefit sanction/disallowance	0	400	3	6	26	435
Other	67	4,665	1,518	1,164	1,547	8,961
Total	341	15,308	6,188	4,497	5,204	31,538

Percentages

	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	68.3	59.8	67.8	64.9	61.1	62.4
Help available from another source	2.3	0.2	0.7	0.7	0.7	0.5
Excluded items	6.5	3.3	3.6	5.1	3.5	3.7
Inability to repay	0.3	0.5	0.1	0.4	0.9	0.5
Suitable alternative	0.0	0.0	0.2	0.2	0.3	0.1
Enough money to pay for crisis	0.0	0.0	0.0	0.0	0.0	0.0
Previous application and decision	2.9	2.9	3.0	2.6	3.1	2.9
Insufficient priority	0.0	0.1	0.1	0.0	0.2	0.1
Benefit sanction/disallowance	0.0	2.6	0.0	0.1	0.5	1.4
Other	19.6	30.5	24.5	25.9	29.7	28.4
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.
3. The 'Other' reasons category includes initial refusals where Direction 14c has not been satisfied.

ANNEX 10

LOAN RECOVERY

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

		Feb 2012	May 2012	Aug 2012	Nov 2012
Average deduction	IS	£14.84	£14.91	£15.36	£15.98
	JSA	£9.81	£9.70	£9.80	£9.93
	PC	£16.11	£16.06	£15.95	£15.65
Number of deductions	IS	41,080	39,680	35,500	34,700
	JSA	23,220	22,990	23,195	22,555
	PC	6,900	6,780	6,460	6,280

Note

1. Data from Income Support, Jobseekers Allowance and Pension Credit Quarterly Statistical Enquiries.

REPAYMENT SOURCE 2012/13

	Crisis Loans		Budgeting Loans	
	Amount £m	% of Total Amount	Amount £m	% of Total Amount
Income Support & Pension Credit	5,218,320	36.2	30,438,019	60.6
Jobseeker's Allowance	5,039,368	34.9	10,260,111	20.4
Employment and Support Allowance	2,525,217	17.5	6,470,256	12.9
Incapacity Benefit	764,792	5.3	562,816	1.1
Other benefits	309,791	2.1	1,058,356	2.1
Cash	566,204	3.9	1,429,118	2.8

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	9,371	2,157	3,389	14,917
Number of decisions revised at first review	4,064	1,020	975	6,059
Percentage	43.4	47.3	28.8	40.6

OSFC Reviews	CCG	BL	CL	Total
Number of applications for Social Fund Inspector(SFI) review	1,373	50	219	1,642
OSFC Decisions	1,362	50	955	2,367
Number of reviewing officer decisions reviewed	1,316	38	919	2,273
Number of reviewing officer decisions confirmed	780	35	669	1,484
Percentage confirmed	57.3 %	70.0 %	70.1 %	62.7 %
Number of reviewing officer decisions substituted by SFI	517	3	269	789
Percentage substituted	38 %	6 %	28.2%	33.3 %
Number of reviewing officer decisions referred back	19	0	0	19
Percentage referred back	1.4%	0%	0%	0.8 %

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

2012/13

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	95	83	4	4.82 %
Sure Start Maternity Grants	92	99	5	5.05 %

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 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 at minimum state pension age or over with Pension Credit
- applicant or partner at minimum state pension age or over in receipt of State Retirement Pension

Includes also where applicant is under minimum state pension age and partner is:

- minimum state pension age or over with Income Support (IS) pensioner premium
- 80 or over with IS higher pensioner premium
- minimum state pension age to 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 minimum state pension age 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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