

# Annual Report 2013/2014

## Social Fund



Department for  
**Social  
Development**

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# Annual Report on the Social Fund 2013/2014

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

XX December 2014

BELFAST: The Stationery Office

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You can download this publication from <http://www.sportni.net>

ISBN: 9780337099717

Printed in the UK for The Stationery Office Limited  
on behalf of the Controller of Her Majesty's Stationery Office

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## PREFACE

I am pleased to present my first report on the Social Fund for the financial year 2013/2014.

Throughout the year, the Social Fund has continued to help people on low incomes cope with unforeseen emergencies and manage unanticipated expenditure. The Fund has provided assistance with costs that many people had difficulty meeting through their regular incomes and has helped them with a variety of expenses, including funeral expenses, the costs of a new baby or one-off payments for large items, such as items required to furnish a home.

Over 129,000 Budgeting Loans were awarded totalling £53.69 million. This was in addition to over 103,000 Crisis Loans and over 20,000 Community Care Grants, which together totalled £28.14 million.

A total of 3,304 maternity grants were awarded, providing £500 to families to help meet the costs associated with a new baby. Awards amounting to £2.62 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 229,276 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.

**Mervyn Storey MLA**

Minister for Social Development

## 1. INTRODUCTION

- 1.1 This is the twenty-sixth 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<sup>1</sup>. 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 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.

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1 There is also a statutory requirement to produce a Social Fund White Paper Account. Current arrangements are that this is laid in the Northern Ireland Assembly separately.



## 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 children 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 2013/14 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 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 2013/14 3,304 awards were made worth £1.67 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 2013/14 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 2013/14, 2,543 awards were made worth £2.62 million.
- 2.6 The Social Security Agency's Bereavement Service has continued to provide 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 in Northern Ireland 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 In 2013/14 eligible recipients of a Cold Weather Payment were:

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 and 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 2013/14, because of the mild winter, no payments were made.

## Winter Fuel Payments

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

2.12 Forecasts indicate that 311,421 people in 229,276 households benefited from a Winter Fuel Payment in 2013/2014. The total spent in 2013/2014 on Winter Fuel Payments is estimated to be around £54 million.

2.13 Households with someone who had reached State Pension age for women and aged up to 79 received £200 and households with someone aged 80 or over received £300.

- 2.14 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 residing 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 2013/14 payments was the week beginning 16 September 2013.
- 2.15 The majority of payments were made automatically before Christmas 2013 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

#### Crisis Loans

- 3.1 Crisis Loans are repayable awards. 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 2013/14, a total of 103,185 payments were made, worth £14.45 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 2013/14, the Community Care Grant budget was £13.72 million and 20,121 payments were made worth £13.69 million.
- 3.6 Community Care Grant statistics are in Annexes 1, 3 to 5 and 11.

#### Budgeting Loans

- 3.7 Budgeting Loans are repayable awards. They help people who have been in receipt of a qualifying benefit for at least six months with intermittent expenses for which it is difficult to budget. The qualifying benefits are: Income Support; income-related Employment and Support Allowance; income-based Jobseeker's Allowance; and Pension Credit.
- 3.8 In 2013/14, a total of 129,348 awards were made, worth £53.69 million.
- 3.9 There is a single Budgeting Loans allocation, which 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. From April 2013, this budget has been 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 Credit (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 Loan 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 Grants 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. Work on the development of Discretionary Support arrangements is ongoing and will include provision of an independent 2nd tier review function. The Social Security Agency is also considering a pilot for the provision of goods as an alternative to cash payments with a view to informing decisions about wider application.
  - Support currently provided by alignment to benefit Crisis Loans and interim payments will be replaced by provision of Short Term Benefit Advances.
- 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.

## 4. GENERAL ADMINISTRATION

- 4.1 In 2013/14, the Social Fund was delivered via the Social Security Agency's local offices. This included 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, Sure Start Maternity Grants, Budgeting Loans and Community Care Grants is in writing. The Bereavement Service, however, takes Funeral Payment claims over the telephone when a potential Funeral Payment recipient prefers this to making a written claim.

### Reviews

- 4.3 A discretionary Social Fund applicant who is dissatisfied with the initial decision on their application 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 A reviewing officer within the Social Security Agency carries out the first review and the outcome is notified to the applicant. In 2013/2014, the Social Security Agency dealt with over 12,000 applications for first review.
- 4.5 Applicants who remained dissatisfied were able to 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 2013/2014, Social Fund Inspectors reviewed 1,641 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 2013/14 is shown below.

Average Actual Clearance Times (AACT) (working days)	AACT Standard	Achieved in 2013/14
Community Care Grants	12	7.3
Budgeting Loans	4	3.0
Crisis Loans	2	1.0
Local Review of above grants and loans	10	5.7
Funeral Payments	11	8.1
Sure Start Maternity Grants	5	3.0

- 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. There is a regional allocation for the budgeting and crisis loans budgets. The grants budget is distributed to six Social Fund Benefit Processing Centres.

### The 2013/2014 discretionary Social Fund budget

- 5.3 In April 2013 the total gross budget of £82.22 million comprised:
- £16.49 million of new annually managed expenditure (AME).
  - Budgeting Loan recoveries of £51.0 million.
  - Crisis Loan recoveries of £14.73 million.
- 5.4 The gross discretionary budgets allocated in April 2013 were:
- Community Care Grants           £13.72 million
  - Budgeting Loans                   £51.0 million
  - Crisis Loans                         £17.5 million

### Recoveries

- 5.5 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.
- 5.6 In 2013/14 the Debt Management Unit registered 70,182 new Social Fund loan referrals.
- 5.7 £14.44 million was recovered through the repayment of Crisis Loans.
- 5.8 £52.77 million was recovered through the repayment of Budgeting Loans.
- 5.9 Details of recoveries are given in Annexes 1 and 10.



## 6. SUMMARY OF FINANCIAL PERFORMANCE

- 6.1 In 2013/14 the Social Fund provided payments of just over £86 million, with an additional £54 million of Winter Fuel Payments paid to 229,276 households that include someone who had reached state pension age for women.
- 6.2 Compared to 2012/13, the 2013/14 figures show:
- Overall there were 334,665 applications in 2013/14 to the Discretionary Social Fund, 13,034 less than in 2012/13.
  - Applications received for Community Care Grants decreased by 7.4% from 44,950 in 2012/13 to 41,616 in 2013/14.
  - The proportion of Community Care Grant decisions resulting in an initial award increased from 47.1% in 2012/13 to 48.3% in 2013/14.
  - Applications received for Crisis Loans decreased by 6.0% from 140,336 in 2012/13 to 131,852 in 2013/14.
  - The proportion of Crisis Loan decisions resulting in an initial award increased from 75.9% in 2012/13 to 78.2% in 2013/14.
  - Applications received for Budgeting Loans decreased by 0.7% from 162,413 in 2012/13 to 161,197 in 2013/14.
  - The proportion of Budgeting Loan decisions resulting in an initial award increased from 78.3% in 2012/13 to 80.3% in 2013/14.
- 6.3 Gross expenditure on Budgeting Loans was £53.69 million, and gross expenditure on Crisis Loans was £14.45 million. Expenditure on Community Care Grants was £13.69 million.
- 6.4 Overall during 2013/14, the discretionary Social Fund provided help in the form of 252,654 awards.

### The 2014/15 discretionary Social Fund budget

- 6.5 In April 2014 the total gross budget of £83.09 million comprised:
- Grants budget distributed to budget areas           £13.72m
  - Loans budget                                                     £52.40m
  - Crisis Loans budget                                           £16.97m

## 7. INDEX TO ANNEXES

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### The Regulated Social Fund

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### The Discretionary Social Fund

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4. Community Care Grants: expenditure by Direction 4
5. Community Care Grants: reasons for initial refusal by applicant group
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9. Crisis Loans: reasons for initial refusal by applicant group
10. Loan Recovery and repayment source
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 or Claimant Group definitions

## ANNEX 1

### NORTHERN IRELAND SOCIAL FUND SUMMARY STATISTICS

	Regulated Social Fund			Discretionary Social Fund		
	SSMG	CWP	FP	CCG	BL	CL
Applications received	6,974	N/A	3,934	41,616	161,197	131,852
Initial decisions	6,961	N/A	3,951	41,646	161,012	131,958
Awards	3,304	N/A	2,543	20,121	129,348	103,185
Awards as % of initial decisions	47.5	N/A	64.4	48.3	80.3	78.2
Initial refusals	3,845	N/A	1,523	21,452	29,134	26,627
Gross expenditure £m	1.67	N/A	2.62	13.69	53.69	14.45
Recoveries £m	N/A	N/A	0.1	N/A	52.77	14.44
Net expenditure £m	1.67	N/A	2.5	13.69	0.91	0.01
Average award	£505.45	N/A	£1,030.86	£548.83	£411.61	£138.74

#### 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	%	Awards	%
Pensioners	0	0.0	1,152	45.3
Unemployed	576	17.4	293	11.5
Disabled	198	6.0	281	11.0
Lone Parents	340	10.3	164	6.4
Employed	704	21.3	33	1.3
Others	1,486	45.0	620	24.4
<b>Total</b>	<b>3,304</b>	<b>100.0</b>	<b>2,543</b>	<b>100.0</b>

### 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), Jobseekers Allowance (income-based) and Pension Credit	1,911	57.8	2,088	82.1
Child Tax Credit (at a rate higher than the family element)/Working Tax Credit (which includes a disability or a severe disability element)	1,393	42.2	197	7.7
Housing Benefit	N/A	N/A	258	10.1
<b>Total</b>	<b>3,304</b>	<b>100.0</b>	<b>2,543</b>	<b>100.0</b>

#### 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	2,776,641	20.3	4,903,397	9.1	303,256	2.1
Unemployed	1,160,297	8.5	12,092,288	22.5	6,116,621	42.4
Disabled	5,084,105	37.1	14,302,007	26.6	3,245,162	22.5
Lone Parents	2,724,793	19.9	14,870,256	27.7	2,950,132	20.4
Others	1,952,052	14.3	7,524,524	14.0	1,819,050	12.6
<b>Total</b>	<b>13,697,888</b>	<b>100.0</b>	<b>53,692,472</b>	<b>100.0</b>	<b>14,434,221</b>	<b>100.0</b>

#### 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	261,301	1.9
Direction 4(a)(ii) Helping people stay in the community	5,871,442	42.9
Direction 4(a)(iii) Families under exceptional pressure	6,964,165	50.8
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	5,103	0.0
Direction 4(a)(v) People setting up home as a planned programme of resettlement	310,319	2.3
Direction 4(b) Travelling expenses	285,557	2.1
<b>Total</b>	<b>13,697,888</b>	<b>100.0</b>

**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	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet cost	102	3	44	6	6	161
Not in receipt of a qualifying benefit & unlikely to be	94	310	918	59	1,016	2,397
Excluded items	99	173	388	285	114	1,059
Amount less than £30, not travelling expenses	1	0	5	0	1	7
Direction 4 not satisfied	1,002	3,846	4,412	3,254	1,885	14,399
Previous application and decision	20	53	85	46	38	242
Insufficient priority	434	149	1,408	374	73	2,438
Other	69	35	155	64	392	715
<b>Total</b>	<b>1,821</b>	<b>4,569</b>	<b>7,415</b>	<b>4,088</b>	<b>3,525</b>	<b>21,418</b>

## Percentages

Reason for Refusal	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet costs	5.6%	0.1%	0.6%	0.1%	0.2%	0.8%
Not in receipt of a qualifying benefit & unlikely to be	5.2%	6.8%	12.4%	1.4%	28.8%	11.2%
Excluded items	5.4%	3.8%	5.2%	7.0%	3.2%	4.9%
Amount less than £30, not travelling expenses	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%
Direction 4 not satisfied	55.0%	84.2%	59.5%	79.6%	53.5%	67.2%
Previous application and decision	1.1%	1.2%	1.1%	1.1%	1.1%	1.1%
Insufficient priority	23.8%	3.3%	19.0%	9.1%	2.1%	11.4%
Other	3.8%	0.8%	2.1%	1.6%	11.1%	3.3%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

### 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 sum due to rounding.



## ANNEX 6

### BUDGETING LOANS INITIAL AWARDS BY FAMILY COMPOSITION (INCLUDING COMPARISON WITH 2012/13)

	No. of Awards	Gross Expenditure £m	Average Award £	% of Total Number of Awards		% of Total Gross Expenditure	
				2012/13	2013/14	2012/13	2013/14
Single person, no children	89,769	22,251,722	247.88	56.5	56.1	42.4	42.0
Couple, no children	7,914	3,206,719	405.20	4.9	5.0	6.1	6.0
Single person or couple with children	62,124	27,569,912	443.79	38.6	38.9	51.5	52.0

#### Notes:

1. This table does not include awards and gross expenditure on review.
2. This table does not include awards for which no partner flag was recorded. In 2013/14 this accounts for less than 1% of the total number of initial awards (1,084 cases).
3. Figures and percentages may not sum 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

	Pen sioners	Disabled	Lone Parents	Unem ployed	Others	Total
Outstanding Social Fund debt	2	116	71	112	73	374
Not in receipt of a qualifying benefit	53	0	83	1,606	2,123	3,865
Not in receipt of a qualifying benefit for 26 weeks	44	0	946	4,653	1,384	7,027
Other	445	6,089	1,409	6,992	2,932	17,867
<b>Total</b>	<b>544</b>	<b>6,205</b>	<b>2,509</b>	<b>13,363</b>	<b>6,512</b>	<b>29,133</b>

#### Percentages

	Pen sioners	Disabled	Lone Parents	Unem ployed	Others	Total
Outstanding Social Fund debt	0.4%	1.9%	2.8%	0.8%	1.1%	1.3%
Not in receipt of a qualifying benefit	9.7%	0.0%	3.3%	12.0%	32.6%	13.3%
Not in receipt of a qualifying benefit for 26 weeks	8.1%	0.0%	37.7%	34.8%	21.3%	24.1%
Other	81.8%	98.1%	56.2%	52.3%	45.0%	61.3%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

#### 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 sum due to rounding.

## ANNEX 8

### CRISIS LOANS – GROSS EXPENDITURE BY APPLICATION PURPOSE

Purpose	Amount £	% of Total Amount
Items or services	9,566,161	66.4
Rent in advance	909,993	6.3
Living expenses (general)	2,999,783	20.8
Living expenses (alignment) (2)	923,715	6.4

**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

	Pen sioners	Unem ployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	178	6,619	3,084	2,634	2,481	14,996
Help available from another source	5	61	50	18	12	146
Excluded items	6	468	172	170	145	961
Inability to repay	1	87	33	20	41	182
Suitable alternative	2	6	4	6	10	28
Enough money to pay for crisis	0	4	1	3	1	9
Previous application and decision	15	550	242	137	151	1,095
Insufficient priority	0	9	2	6	2	19
Benefit sanction/ disallowance	0	405	2	8	23	438
Other	93	4,712	1,775	1,313	868	8,761
<b>Total</b>	<b>300</b>	<b>12,921</b>	<b>5,365</b>	<b>4,315</b>	<b>3,734</b>	<b>26,635</b>

## Percentages

	Pen sioners	Unem ployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	59.3%	51.2%	57.5%	61.0%	66.4%	56.3%
Help available from another source	1.7%	0.5%	0.9%	0.4%	0.3%	0.5%
Excluded items	2.0%	3.6%	3.2%	3.9%	3.9%	3.6%
Inability to repay	0.3%	0.7%	0.6%	0.5%	1.1%	0.7%
Suitable alternative	0.7%	0.0%	0.1%	0.1%	0.3%	0.1%
Enough money to pay for crisis	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Previous application and decision	5.0%	4.3%	4.5%	3.2%	4.0%	4.1%
Insufficient priority	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%
Benefit sanction/ disallowance	0.0%	3.1%	0.0%	0.2%	0.6%	1.6%
Other	31.0%	36.5%	33.1%	30.4%	23.2%	32.9%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

### Notes:

1. Applicant group definitions are in Annex 13.
2. Figures and percentages may not sum 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 2013	May 2013	Aug 2013	Nov 2013
Average deduction	IS	£16.5	£16.58	£16.70	£17.49
	JSA	£10.06	£10.04	£10.10	£10.27
	PC	£17.03	£16.62	£16.90	£17.04
Number of deductions	IS	32,700	31,100	26,860	27,200
	JSA	24,110	24,540	23,615	22,065
	PC	6,700	6,460	5,940	5,820

**Note:**

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

#### REPAYMENT SOURCE 2013/14

	Crisis Loans		Budgeting Loans	
	Amount £	% of Total Amount	Amount £	% of Total Amount
Income Support & Pension Credit	4,176,454	28.9%	26,255,779	49.7%
Jobseeker's Allowance	5,108,339	35.4%	11,029,675	20.9%
Employment and Support Allowance	3,826,287	26.5%	12,261,110	23.2%
Incapacity Benefit	276,180	1.9%	209,756	0.4%
Other benefits	352,718	2.4%	1,265,826	2.4%
Cash	700,849	4.9%	1,756,638	3.3%

**Notes:**

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

## ANNEX 11

### SUMMARY OF SOCIAL FUND REVIEW APPLICATIONS

First Reviews	CCG	BL	CL	Total
Number of applications for first review	8,620	1,080	2,503	12,203
Number of decisions revised at first review	3,599	326	513	4,438
Percentage	41.75%	30.19%	20.50%	36.37%

OFSC Reviews	CCG	BL	CL	Total
Number of applications for Social Fund Inspector(SFI) review	1,406	58	177	1,641
OFSC Decisions	1,427	57	773	2,257
Number of reviewing officer decisions reviewed	1,387	53	744	2,184
Number of reviewing officer decisions confirmed	862	51	572	1,485
Percentage confirmed	62.1%	96.2%	76.9%	68.0%
Number of reviewing officer decisions substituted by SFI	515	2	189	706
Percentage substituted	37.1%	3.8%	25.4%	32.3%
Number of reviewing officer decisions referred back	11	0	0	11
Percentage referred back	0.8%	0%	0%	0.5%

#### 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 sum due to rounding.

## ANNEX 12

### 2013/14 APPEALS

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	134	94	10	10.64%
Sure Start Maternity Grants	81	66	2	3.03%

**Source:**

Figures are provided by the Appeals Service NI.

**Notes:**

1. The number of appeals is the number received by the Appeals Service NI.
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 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 Income Support 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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ISBN 978-0-337-09971-7



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