



Department for

Communities

www.communities-ni.gov.uk

Annual Report on the Social Fund 2015/16



Department for
Communities
www.communities-ni.gov.uk

Annual Report on the Social Fund 2015/16

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

28 October 2016



© Crown copyright 2016

This publication is licensed under the terms of the Open Government Licence v3.0 except where otherwise stated. To view this licence, visit nationalarchives.gov.uk/doc/open-government-licence/version/3 or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or email: psi@nationalarchives.gsi.gov.uk.

Where we have identified any third party copyright information you will need to obtain permission from the copyright holders concerned.

This publication is available at www.gov.uk/government/publications

Any enquiries regarding this publication should be sent to Department for Communities, Social Security Policy and Legislation Division, Level 8, Causeway Exchange, 1-7 Bedford Street, Belfast, BT2 7EG

Print ISBN 9780339000186

ID P002829748 10/16

Printed on paper containing 75% recycled fibre content minimum

Printed in the UK by the Williams Lea Group on behalf of the Controller of Her Majesty's Stationery Office

CONTENTS

Paragraph

Preface by the Minister for Department for Communities

Section 1

Introduction

Introduction 1.1
Source of data for this report 1.3

Section 2

The Regulated Social Fund

Sure Start Maternity Grants 2.1
Funeral Payments 2.4
Cold Weather Payments 2.8
Winter Fuel Payments 2.12

Section 3

The Discretionary Social Fund

Crisis Loans 3.1
Community Care Grants 3.4
Budgeting Loans 3.7

Section 4

General administration

General administration 4.1
Reviews 4.3
Clearance standards 4.8

Section 5

Financial issues

Background 5.1
The 2015/2016 discretionary Social Fund budget 5.3
Recoveries 5.5

Section 6

Summary of financial performance

Summary of financial performance 6.1
The 2016/2017 discretionary Social Fund budget 6.5

Section 7

Annexes

7.1

PREFACE

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 those required to furnish a home.

Over 123,800 Budgeting Loans were awarded totalling £54.28 million. This was in addition to over 86,900 Crisis Loans and over 18,500 Community Care Grants, which together totalled £25.43 million.

A total of 2,864 maternity grants were awarded, providing £500 to families to help meet the costs associated with a new baby. Awards amounting to £2.29 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 226,092 pensioner households.

At this time, I want to put on record my thanks to the current Interim Commissioner, Mr Walter Rader, for the dedication and commitment he has shown during his time in post. His personal commitment and wide ranging experience within the community, voluntary and public sectors has ensured the Fund continues to make a critically important contribution to alleviating financial hardship in our community.

This report represents the last full report on the Discretionary Social Fund. It is currently planned to replace the Discretionary Social Fund with a new Discretionary Support Scheme from November 2016. Community Care Grants and Crisis Loans for living expenses will be replaced with locally based support.

Budgeting Advances will replace Budgeting Loans, and Short-Term Advances will replace Crisis Loans for alignment purposes.

While recognising the important role the Discretionary Social Fund has played in alleviating financial hardship I am confident that this essential function will continue through the proposed Discretionary Support Scheme. This support has been specifically designed to meet the needs of the people of Northern Ireland.

Paul Givan

Minister for Communities

1. INTRODUCTION

- 1.1 This is the twenty- eighth 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 System¹. 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.

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 2015/16 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 2015/16 2,864 awards were made worth £1.45 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 2015/16 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 2015/16, 2,193 awards were made worth £2.29 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 2015/16 eligible recipients of a Cold Weather Payment were:

<u>Benefit in Payment</u>	<u>Qualifying Conditions for a Cold Weather Payment</u>
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 2015/16, because of the mild winter no payments were made.

2.11 Cold Weather Payment statistics are in Annex 1.

Winter Fuel Payments

- 2.12 Winter Fuel Payments help older people to meet heating costs. They are tax free and do not affect entitlement to social security benefits.
- 2.13 In total 307,932 people in 226,092 households benefited from a Winter Fuel Payment in 2015/2016. The total spent in 2015/2016 on Winter Fuel Payments was £53.3 million.
- 2.14 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.
- 2.15 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 2015/16 payments was the week beginning 15 September 2015.
- 2.16 The majority of payments were made automatically before Christmas 2015 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 2015/16, a total of 86,916 payments were made, worth £11.72million.
- 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 2015/16, the Community Care Grant budget was £13.72 million and 18,592 payments were made worth £13.71 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 2015/16, a total of 123,853 awards were made, worth £54.28 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.

4. GENERAL ADMINISTRATION

- 4.1 In 2015/16, 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 2015/2016, the Social Security Agency dealt with over 9,900 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 2015/2016, Social Fund Inspectors reviewed 1,818 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 2015/16 is shown below.

Average Actual Clearance Times (AACT) (working days)	AACT Standard	Achieved in 2015/16
Community Care Grants	12	6.5
Budgeting Loans	4	2.9
Crisis Loans	2	1.0
Local Review of above grants and loans	10	4.5
Funeral Payments	11	7.1
Sure Start Maternity Grants	5	2.8

- 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 2015/2016 discretionary Social Fund budget

- 5.3 In April 2015 the total gross budget of £84.29 million comprised:
- £15.49 million of new annually managed expenditure (AME).
 - Budgeting Loan recoveries of £54.6 million.
 - Crisis Loan recoveries of £14.2 million.
- 5.4 The gross discretionary budgets allocated in April 2015 were:
- Community Care Grants £13.72 million
 - Budgeting Loans £54.60 million
 - Crisis Loans £15.97 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 2015/16 the Debt Management Unit registered 53,862 new Social Fund loan referrals.
- 5.7 £13.46 million was recovered through the repayment of Crisis Loans.
- 5.8 £54.82 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 2015/16 the Social Fund provided payments of just over £83.4 million, with an additional £53.3 million of Winter Fuel Payments paid to 226,092 households that include someone who had reached state pension age for women.

6.2 Compared to 2014/15, the 2015/16 figures show:

- Overall there were 294,650 applications in 2015/16 to the Discretionary Social Fund, 23,004 less than in 2014/15.
- Applications received for Community Care Grants decreased by 10.7% from 40,277 in 2014/15 to 35,973 in 2015/16.
- The proportion of Community Care Grant decisions resulting in an initial award increased from 45.3% in 2014/15 to 51.0% in 2015/16.
- Applications received for Crisis Loans decreased by 8.6% from 121,411 in 2014/15 to 110,963 in 2015/16.
- The proportion of Crisis Loan decisions resulting in an initial award decreased from 79.6% in 2014/15 to 78.3% in 2015/16.
- Applications received for Budgeting Loans decreased by 5.3% from 155,966 in 2014/15 to 147,714 in 2015/16.
- The proportion of Budgeting Loan decisions resulting in an initial award increased from 81.5% in 2014/15 to 83.1% in 2015/16.

6.3 Gross expenditure on Budgeting Loans was £54.28million, and gross expenditure on Crisis Loans was £11.72million. Expenditure on Community Care Grants was £13.71 million.

6.4 Overall during 2015/16, the discretionary Social Fund provided help in the form of 229,361 awards.

The 2016/2017 discretionary Social Fund budget

6.5 In April 2016 the total gross budget of £83.89 million comprised:

- | | |
|---|---------|
| • Grants budget distributed to budget areas | £13.72m |
| • Loans budget | £53.20m |
| • Crisis Loans budget | £16.97m |

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
6. Budgeting Loans: initial awards by family composition and comparison with 2014/15
7. Budgeting Loans: reasons for initial refusal by applicant group
8. Crisis Loans: gross expenditure by application purpose
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

NORTHERN IRELAND SOCIAL FUND SUMMARY STATISTICS

	REGULATED SOCIAL FUND			DISCRETIONARY SOCIAL FUND		
	SSMG	CWP	FP	CCG	BL	CL
Applications received	5,927	N/A	3,365	35,973	147,714	110,963
Initial decisions	5,915	N/A	3,359	36,437	149,093	111,044
Awards	2,864	N/A	2,193	18,592	123,853	86,916
Awards as % of initial decisions	48.4	N/A	65.3	51.0	83.1	78.3
Initial refusals	3,210	N/A	1,242	17,779	22,869	22,054
Gross expenditure £m	1.45	N/A	2.29	13.71	54.28	11.72
Recoveries £m	N/A	N/A	0.14	N/A	54.82	13.45
Net expenditure £m	1.45	N/A	2.15	13.71	-0.54	-1.7
Average award	£506.46	N/A	£1,045.05	£592.77	£435.21	£133.82

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. Cold Weather Payment figures are taken from Departmental records.
8. Figures and percentages may not sum due to rounding.

**SURE START MATERNITY GRANTS AND FUNERAL PAYMENTS
AWARDS BY CLAIMANT GROUP**

Claimant Group	Sure Start Maternity Grants		Funeral Payments	
	Awards	%	Awards	%
Pensioners	1	0.0	810	36.9
Unemployed	470	16.4	218	9.9
Disabled	201	7.0	113	5.2
Lone Parents	268	9.4	88	4.0
Employed	623	21.8	22	1.0
Others	1,301	45.4	942	43.0
Total	2,864	100.0	2,193	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), Jobseekers Allowance (income-based) and Pension Credit	1,633	57.0	1,778	81.1
Child Tax Credit (at a rate higher than the family element)/Working Tax Credit (which includes a disability or a severe disability element)	1,231	43.0	197	9.0
Housing Benefit	N/A	N/A	218	9.9
Total	2,864	100.0	2,193	100.0

NOTES:

1. Claimant group definitions are in Annex 13.
2. These tables include awards made after reconsideration or appeal.
3. If an award is made to a claimant who receives more than one qualifying benefit or tax credit, then the award is recorded under the qualifying benefit or tax credit which appears first in the table above.
4. Figures and percentages may not sum due to rounding.

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	2,626,787	19.2	4,502,123	8.3	288,268	2.5
Unemployed	842,854	6.2	8,796,554	16.2	4,349,778	37.1
Disabled	5,393,397	39.4	16,648,806	30.7	3,269,861	27.9
Lone Parents	2,546,553	18.6	14,556,983	26.8	2,306,701	19.7
Others	2,294,948	16.7	9,778,472	18.0	1,505,386	12.8
Total	13,704,539	100.0	54,282,938	100.0	11,719,994	100.0

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.

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	290,531	2.1
Direction 4(a)(ii) Helping people stay in the community	5,656,487	41.3
Direction 4(a)(iii) Families under exceptional pressure	7,027,487	51.3
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	3,811	0.0
Direction 4(a)(v) People setting up home as a planned programme of resettlement	391,799	2.9
Direction 4(b) Travelling expenses	334,423	2.4
Total	13,704,538	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 sum due to rounding.

**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	134	4	37	1	14	190
Not in receipt of a qualifying benefit & unlikely to be	119	220	757	67	704	1,867
Excluded items	56	70	328	199	84	737
Amount less than £30, not travelling expenses	0	0	0	0	0	0
Direction 4 not satisfied	950	1,896	4,428	2,339	1,984	11,597
Previous application and decision	21	24	109	33	56	243
Insufficient priority	445	102	1,333	264	445	2,589
Other	83	20	263	64	68	498
Total	1,808	2,336	7,255	2,967	3,355	17,721

Percentages

Reason for Refusal	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet costs	7.4%	0.2%	0.5%	0.0%	0.4%	1.1%
Not in receipt of a qualifying benefit & unlikely to be	6.6%	9.4%	10.4%	2.3%	21.0%	10.5%
Excluded items	3.1%	3.0%	4.5%	6.7%	2.5%	4.2%
Amount less than £30, not travelling expenses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Direction 4 not satisfied	52.5%	81.2%	61.0%	78.8%	59.1%	65.4%
Previous application and decision	1.2%	1.0%	1.5%	1.1%	1.7%	1.4%
Insufficient priority	24.6%	4.4%	18.4%	8.9%	13.3%	14.6%
Other	4.6%	0.9%	3.6%	2.2%	2.0%	2.8%
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 sum due to rounding.

BUDGETING LOANS

**INITIAL AWARDS BY FAMILY COMPOSITION 2015/16
(INCLUDING COMPARISON WITH 2014/15)**

	No. of Awards	Gross Expenditure £m	Average Award £	% of Total Number of Awards		% of Total Gross Expenditure	
				2014/15	2015/16	2014/15	2015/16
Single person, no children	82,420	22,444,746	272.33	55.5	55.7	42.3	41.8
Couple, no children	7,370	3,192,714	432.97	5.4	5.0	6.0	5.9
Single person or couple with children	58,220	28,024,681	481.34	39.1	39.3	51.8	52.2

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 2015/16 this accounts for less than 1% of the total number of initial awards (966 cases).
3. Figures and percentages may not sum due to rounding.
4. These figures were obtained from scans of the Social Fund Computer System.

BUDGETING LOANS

REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding Social Fund debt	3	83	48	93	47	274
Not in receipt of a qualifying benefit	37	1,038	74	1,135	1,312	3,596
Not in receipt of a qualifying benefit for 26 weeks	59	1,039	880	3,186	996	6,160
Other	421	4,200	1,007	4,347	2,864	12,839
Total	520	6,360	2,009	8,761	5,219	22,869

Percentages

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding Social Fund debt	0.6%	1.3%	2.4%	1.1%	0.9%	1.2%
Not in receipt of a qualifying benefit	7.1%	16.3%	3.7%	13.0%	25.1%	15.7%
Not in receipt of a qualifying benefit for 26 weeks	11.3%	16.3%	43.8%	36.4%	19.1%	26.9%
Other	81.0%	66.0%	50.1%	49.6%	54.9%	56.1%
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 sum due to rounding.

CRISIS LOANS- GROSS EXPENDITURE BY APPLICATION PURPOSE

Purpose	Amount £	% of Total Amount
Items or services	7,571,384	64.7
Rent in advance	586,112	5.0
Living expenses (general)	2,526,457	21.6
Living expenses (alignment)⁽²⁾	1,018,026	8.7

NOTES:

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

CRISIS LOANS
REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	120	3,765	3,127	1,450	1,497	9,959
Help available from another source	6	44	45	27	10	132
Excluded items	15	284	245	120	80	744
Inability to repay	0	87	30	8	14	139
Suitable alternative	0	21	3	4	5	33
Enough money to pay for crisis	0	2	2	3	2	9
Previous application and decision	9	382	382	110	107	990
Insufficient priority	0	10	2	1	0	13
Benefit sanction/disallowance	0	418	20	13	24	475
Other	118	3,687	3,303	1,469	982	9,559
Total	268	8,700	7,159	3,205	2,721	22,053

Percentages

	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	44.8%	43.3%	43.7%	45.2%	55.0%	45.2%
Help available from another source	2.2%	0.5%	0.6%	0.8%	0.4%	0.6%
Excluded items	5.6%	3.3%	3.4%	3.7%	2.9%	3.4%
Inability to repay	0.0%	1.0%	0.4%	0.2%	0.5%	0.6%
Suitable alternative	0.0%	0.2%	0.0%	0.1%	0.2%	0.1%
Enough money to pay for crisis	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Previous application and decision	3.4%	4.4%	5.3%	3.4%	3.9%	4.5%
Insufficient priority	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
Benefit sanction/disallowance	0.0%	4.8%	0.3%	0.4%	0.9%	2.2%
Other	44.0%	42.4%	46.1%	45.8%	36.1%	43.3%
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 sum due to rounding.
3. The 'Other' reasons category includes initial refusals where Direction 14c has not been satisfied.

LOAN RECOVERY

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

		Feb 2015	May 2015	Aug 2015	Nov 2015
Average deduction	IS	£18.06	£18.24	*	£18.31
	JSA	£10.37	£10.38	£10.33	£10.37
	PC	£18.52	£17.62	*	£17.75
Number of deductions	IS	21,940	21,380	*	20,600
	JSA	18,085	15,900	14,610	13,425
	PC	5,600	4,800	*	4,600

NOTES:

1. Data from Income Support, Jobseeker's Allowance and Pension Credit Quarterly Statistical Enquiries.
2. Data for IS and PC is unavailable at August 2015.

REPAYMENT SOURCE 2015/16

	Crisis Loans		Budgeting Loans	
	Amount £	% of Total Amount	Amount £	% of Total Amount
Income Support & Pension Credit	3,310,136	24.6%	23,441,839	42.8%
Jobseeker's Allowance	3,812,220	28.3%	8,208,552	15.0%
Employment and Support Allowance	5,268,277	39.1%	19,465,877	35.5%
Incapacity Benefit	323	0.0%	669	0.0%
Other benefits	395,630	2.9%	1,765,889	3.2%
Cash	672,086	5.0%	1,943,835	3.5%

NOTES:

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

SUMMARY OF SOCIAL FUND REVIEW APPLICATIONS

First Reviews	CCG	BL	CL	Total
Number of applications for first review	7,315	708	1,940	9,963
Number of decisions revised at first review	3,443	263	387	4,093
Percentage	47.1%	37.2%	20.0%	41.1%

OFSC Reviews	CCG	BL	CL	Total
Number of applications for Social Fund Inspector(SFI) review	1,101	31	162	1,294
OFSC Decisions	1,061	22	735	1,818
Number of reviewing officer decisions confirmed	625	20	601	1,246
Percentage confirmed	58.9%	90.9%	81.8%	68.5%
Number of reviewing officer decisions substituted by SFI	433	2	133	568
Percentage substituted	40.8%	9.1%	18.1%	31.2%
Number of reviewing officer decisions referred back	3	0	1	4
Percentage referred back	0.3%	0.0%	0.1%	0.2%

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.

2015/16 Appeals**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	81	68	9	13.24%
Sure Start Maternity Grants	49	34	2	5.88%

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.
3. 'Number of appeals heard and decided at hearing' may not necessarily have been received in the same financial period.

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
-

RESTRICTED - POLICY

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.

ISBN 978-0-339-00018-6



9 780339 000186