

# **Experiences of Social Fund Customers in Northern Ireland**

*Social Fund Commissioner's findings from  
a desk-based analysis of applications to  
the discretionary Social Fund  
in Northern Ireland*

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## **Foreword**

This is the first time that a systematic examination of the Office of the Social Fund Commissioner's ("OSFC") case work has been undertaken in several years. The methodology of this report and its content broadly follows that of the "*Experiences of Social Fund Customers*" report which I published in Great Britain in July 2010. The material provides insights into the lives of some of our poorest and most vulnerable citizens based on an analysis of 200 Community Care Grant and 25 Crisis Loan cases which were received for review in the OSFC between January and June 2011.

The report presents information on a range of criteria, including health problems; debt; housing status; addiction issues and the items applied for. It is recognised that the circumstances which lead to applications to the Social Fund will not be identical given the circumstances in differing areas. To illustrate this and enable a greater understanding of the particular pressures and issues affecting Social Fund customers in Northern Ireland the equivalent percentages from the GB report have been shown where possible to give additional context and enable broad comparisons between the two jurisdictions to be made. Some figures, such as those showing the levels of Social Fund debt, are markedly different to the GB position. This and other areas of divergence between the two jurisdictions may require particular consideration when future policy initiatives in Northern Ireland are developed.

My hope is that this report is timely given the context of anticipated changes to the discretionary Social Fund scheme in Northern Ireland from April 2013 onwards. This illustration of some of the factors experienced by customers in Northern Ireland is intended to be a helpful contribution to the wider debate on options for reform of the Social Fund.

**Karamjit Singh CBE**  
**Social Fund Commissioner for Northern Ireland**

## Executive summary

Adopting a similar approach used in preparing the GB report, we have extracted the personal data presented in support of the Social Fund applications; and our findings are based on what was said explicitly by those customers. The Social Fund application process captures data on a wide range of personal issues including: family composition, health, housing status, caring responsibilities, income and financial commitments.

The ratio of Community Care Grant to Crisis Loan cases found in the GB report was replicated in this report. However, the equivalent GB report was based on cases reviewed in the Independent Review Service (“IRS”) in June 2010 as opposed to cases reviewed in OSFC during January – June 2011 in this report. The main consequence of this is the impact of the severe winter weather conditions being reflected solely in the Northern Ireland cases used for this report.

The Government’s “*State of the Nation Report*” highlights poor health, personal indebtedness, gender, age and family breakdown as some of the social disadvantages which are presenting barriers to independence or social mobility<sup>1</sup>. We note that while each case examined at the OSFC is defined by the customer’s personal and very individual circumstances, the findings of this research project highlight some of the underlying social and economic problems facing many of those who approach the Fund for assistance. It is also clear that a significant proportion of our customers face multiple disadvantages, as defined in the State of the Nation Report.

There is no such thing as a ‘typical’ Social Fund customer; but what we do know from our wealth of experience, and from this case examination, is that certain experiences are often prevalent. This study and the one in GB highlight the high incidence of health problems evident in Social Fund cases, with 92.0% of the NI cases containing evidence of a health condition. However, the comparisons made in this report suggest that the situation in Northern Ireland is particularly acute for both physical and mental health problems. This is further supported by the higher instance of health related benefits in payment to customers and the level of care and support they and members of their households receive from medical professionals (GPs, consultants, Community Psychiatric Nurses, etc.). Over a third of the instances of health problems recorded were mental health related, with depression the most commonly reported condition, affecting someone in almost half of all cases in this study.

The frequency with which the Social Fund in Northern Ireland is being accessed and the support its customers seek is another area of interest. The average age of applicants in this report (38 years) and in the GB report (39 years) is very similar. However, in the cases analysed, the average application number in Northern Ireland is 43 compared to 24 in GB. In addition, 81.3% of the cases examined were requests for help with multiple household items, the comparative figure in GB was 42.6%. This indicates a much greater demand for assistance from the Social Fund in Northern Ireland.

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<sup>1</sup> State of the nation report: poverty, worklessness and welfare dependency in the UK, HM Government, May 2010

This trend follows through to the situation regarding customer's debt. The average amount of Social Fund debt (derived from Crisis Loan and Budgeting Loan awards) in the cases studied is £890.52, more than double the equivalent amount in the GB report. The median amount of non-Social Fund debt in these cases was also higher in NI than in GB.

Taking all the criteria covered by this report into account, it is clear that customers of the Social Fund in Northern Ireland are often living day-to-day with multiple social disadvantages. The State of the Nation Report highlighted that these groups can be particularly vulnerable. With the high level of reliance on the Social Fund here in Northern Ireland to help customers meet intermittent and unforeseen expenses for high priority items and services, any changes to the current Scheme should try to ensure that support is still available to help those most in need.

## **Background context**

The Office of the Social Fund Commissioner (“OSFC”) is an independent statutory body. We are funded by the Department for Social Development (“DSD”).

The organisation is headed by the Social Fund Commissioner, Karamjit Singh CBE, who was appointed by DSD. The Commissioner is statutorily independent and is under a duty to produce an annual report to the Department, which must be laid before the Northern Ireland Assembly and published.

The Social Fund scheme is administered in the Social Security Agency (“SSA”). The core business of the OSFC is to provide an independent tier of review for customers dissatisfied with decisions made in the SSA on their applications to the discretionary part of the Social Fund. This part of the Social Fund is a scheme of grant and interest free loan payments designed to help people on low income with costs that are difficult to meet. Payments from the Social Fund are targeted at some of the poorest and most vulnerable citizens in our society.

The 225 cases examined for this report were applications made for either a community care grant or crisis loan. During 2010/11, the OSFC considered 1,363 cases as part of the review process.

Grant payments are intended to help meet a need for community care. The prime objectives of grants are to:

- help people to establish themselves in the community;
- help people remain in the community;
- help with the care of a prisoner or young offender on release or temporary licence;
- ease exceptional pressures on families;
- help people setting up home as a part of a planned resettlement programme; and
- assist with certain travel costs.

Crisis loans are intended to help meet an immediate short term need either in an emergency or as the consequence of a disaster, whereby the provision of that help is the only means of avoiding serious damage or serious risk to health or safety.

## Summary of key statistical findings

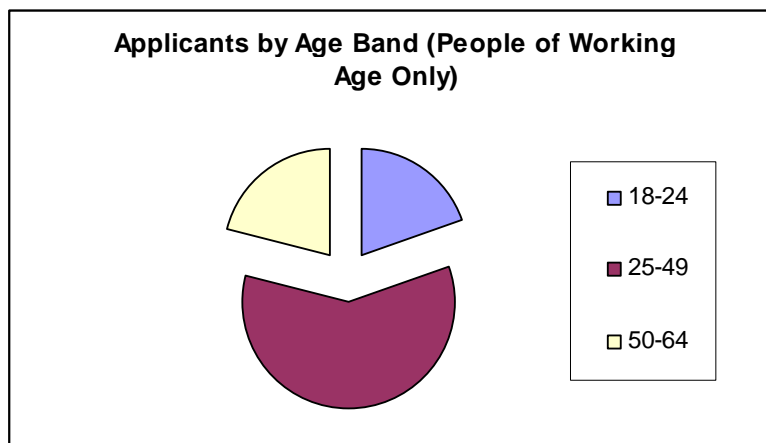
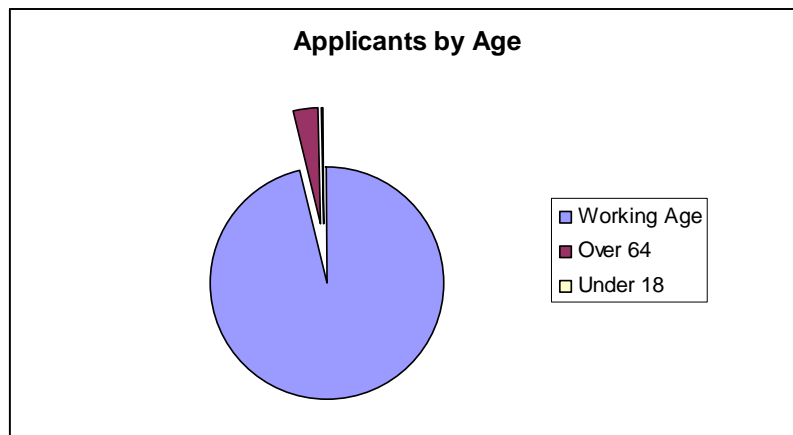
Of the 225 cases examined at the OSFC:

- 56.9% of applications (54.6% in GB) were made by people of middle working age (aged between 25 and 49).
- 39.1% of applications (27% in GB) involved an adult with both mental and physical health problems.
- Of cases that involved children, 6.5% (4.9% in GB) involved children with both physical and mental health problems.
- 82.2% (86.2% in GB) of families in the study either had an adult or child with a physical or mental health problem.
- 23.4% (21.4% in GB) of families in the study had both an adult and child with physical or mental health problems.
- 67.6% (46.4% in GB) of the cases examined involved working age people experiencing multiple disadvantages as defined in the State of the Nation Report.
- 35.1% of the cases examined (14.8% in GB) involved people with two or more of the following social disadvantages: learning difficulties; physical or mental health problems; homelessness; drug or alcohol problems; ex-offenders; children leaving care, or where there are ongoing custody issues.
- 49.3% of the cases examined (14.6% in GB) had a Social Fund debt of more than £1,000. In 16.2% of these cases the Social Fund debt was in addition to other debts to third parties.
- 49.6% (32.9% in GB) of customers in the study with an income may be spending more than 10% of their weekly income on debt repayments. However, it should be noted that Child Benefit and Child Tax Credit income information was frequently not available in the customers' Social Fund case papers, so the actual figure will be lower than 49.6%.
- 6.2% (11.8% in GB) involved a customer leaving some sort of institutional or residential care or some sort of resettlement centre.
- 20.9% (19.8% in GB) involved somebody who had experienced a period of homelessness.
- 31.1% of cases (40% in GB) involved a customer asking for items to set up home from scratch.
- 81.3% of cases (42.6% in GB) involved an application for multiple household items.
- 51.1% of cases (44% in GB) involved requests for replacement items. These are situations where the customer is already living in the property but wants help to replace items due to wear and tear or other damage.
- 18.2% of cases involved customers who had applied for the same item within the previous 12 months.
- The average amount requested by customers was £1,512.22 (£1,596.55 in GB). This covered a range from £30 up to £8,880 (£34.60 up to £15,080 in GB). The median figure of this range was £1,220 (£1,289.50 in GB).
- In 15.1% of cases (18.6% in GB) the customer was represented, e.g. by a family member; or by a third party such as a Citizen's Advice Bureau, solicitor, MLA or MP.

## Detailed findings

### Age of those applying to the Fund

- Of the 225 applications, 217 or 96.4% (93.4% in GB) were made by people of working age, i.e. by people aged between 18 and 64.
- Of the 217 applications made by people of working age, 19.8% (20.6% in GB) were made by people of younger working age (people aged between 18 and 24).
- 59.0% of the 217 applications (58.5% in GB) were made by people of middle working age (aged between 25 and 49).
- The remaining 21.2% of the 217 applications (20% in GB) were made by people of older working age (aged between 50 and 64).
- 0.4% of applications (2% in GB) were made by people aged under 18.
- 3.1% of applications (4.6% in GB) were made by people either at the retirement age of 65, or older.



### Disability

Poor health has been highlighted as a major source of disadvantage in the Government's State of the Nation report. Grant and crisis loan application forms ask whether the customer has any health problems and how they are affected by this. The health problems reported by customers are varied in nature and extent, and can range from acute disability with formal diagnosis, to more general statements of feeling down, depressed or having generic back or leg pain, for example. These may not



necessarily be diagnosed, medicated or recognised by the type of benefit in payment to them, but the following data encompasses all those cases where the customer offered detailed evidence of an underlying health problem:

Out of the 225 cases examined:

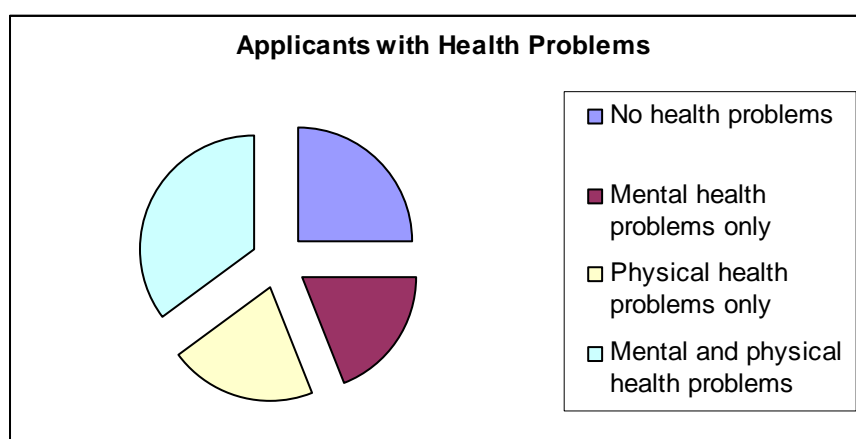
- 56.9% (45.6% in GB) involved an adult with a mental health problem (this can include, for example, depression, schizophrenia, panic attacks).
- 60.9% (51.2% in GB) involved an adult with a physical health problem (for example arthritis, back pain, asthma).
- 39.1% (27.2% in GB) involved an adult with both mental and physical health problems.
- 47.6% of the cases recorded depression as affecting at least one person.

Of cases that involved children:

- 9.3% (12.1% in GB) involved children with mental health problems (such as behavioural problems, ADHD).
- 29.9% (23.6% in GB) involved children with physical health problems (such as asthma, eczema, mobility issues).
- 6.5% (4.9% in GB) involved children with both physical and mental health problems.

#### Applicants with Health Problems

- No health problems 24.9% (31% in GB)
- Mental health problems only 19.1% (18% in GB)
- Physical health problems only 20.9% (24% in GB)
- Mental and physical health problems 35.1% (27% in GB)



Some adults' health problems affected their ability to do basic day-to-day household tasks and/or their ability to leave the home. Of the cases examined:

- 32.9% (30.0% in GB) involved an adult with a health problem that restricted their movement in their day-to-day life.
- 12.0% (19.0% in GB) involved an adult who, due to mental health issues, were isolated and experienced problems going out on their own.
- 3.1% (7.6% in GB) involved adults with both mobility problems and problems going out alone.
- Of the cases examined, 1.3% (1.2% in GB) of children had their mobility restricted because of a physical health problem.

## Families and disability

Out of the 225 cases examined, 47.6% (36.4% in GB) described themselves as families. For the benefit of this examination this is defined as children living in the household or children living with extended family or another adult. Of families in the study:

- 82.2% (86.2% in GB) either had an adult or child with a physical or mental health problem.
- 74.8% (76.9% in GB) had at least 1 adult with a mental or physical health problem.
- 30.8% (30.8% in GB) had at least 1 child with a mental or physical health problem.
- 23.4% (21.4% in GB) had both an adult and child with physical or mental health problems.
- 1.9% (8.2% in GB) had both an adult and a child with a mental health problem.

## Health conditions

92.0% of the cases contained evidence of someone with a health condition. In total, 737 instances of health conditions affecting a person mentioned in the application were recorded in the 225 cases: Of the recorded health conditions:

- 79.1% were experienced by the applicant;
- 9.9% were experienced by another adult; and
- 11.0% were experienced by a child.

There were 140 different health conditions recorded in the 225 cases. Of the recorded health conditions:

- 35.4% were mental health related;
- 19.7% of were mobility/bone/joint/pain related;
- 8.5% were lung related;
- 6.6% were bowel/bladder related;
- 6.5% were brain related;
- 4.5% were heart/liver/kidney/pancreas related;
- 2.3% were addiction related; and
- 16.5% were various other health conditions.

The most commonly reported health conditions in the cases examined were:

- Depression – 15.3% of reported conditions
- Asthma – 6.5% of reported conditions
- Anxiety – 6.1% of reported conditions
- Back pain – 5.3% of reported conditions
- Arthritis/osteoarthritis – 4.5% of reported conditions
- Stress – 3.4% of reported conditions
- Unspecified mobility issues – 3.4% of reported conditions
- Panic Attacks – 3.1% of reported conditions
- Incontinence – 2.8% of reported conditions

## Disability benefits

- 52.9% of the cases examined (36.4% in GB) involved a customer who received a health related benefit; this could include Disability Living

Allowance (DLA) Care or Mobility components, Employment and Support Allowance (ESA), and/or Disability Premiums paid as part of weekly benefit income

- 30.7% of customers (18.4% in GB) received a DLA Care Component:
  - 14 (35 in GB) customers at the highest rate
  - 43 (29 in GB) customers at the middle rate
  - 12 (28 in GB) customers at the lowest rate
- 26.7% of customers (18.4% in GB) received a DLA Mobility Component:
  - 31 (39 in GB) customers at the higher rate
  - 29 (53 in GB) customers at the lower rate

### Help from healthcare professionals

The application form for a community care grant asks whether or not the customer or a member of their family regularly sees a doctor or healthcare professional. It should be noted that the crisis loan application form does not ask for this information and so some of those customers may see their doctor or healthcare professional regularly, but we would not be aware of this from the case examination. However, given that the vast majority of cases examined were requests for grants, and that in some of the loan applications customers still volunteered this information, we can be satisfied that the data gleaned is sufficiently valid. Of the cases examined:

- 58.2% (27.2% in GB) regularly saw their GP.
- 19.6% (9.8% in GB) regularly attended appointments at hospital.
- 4.0% (5.0% in GB) regularly saw their CPN.
- 9.8% (11.4% in GB) regularly saw a counsellor.

The following two case studies from the examination illustrate the type and range of issues facing some Social Fund customers:

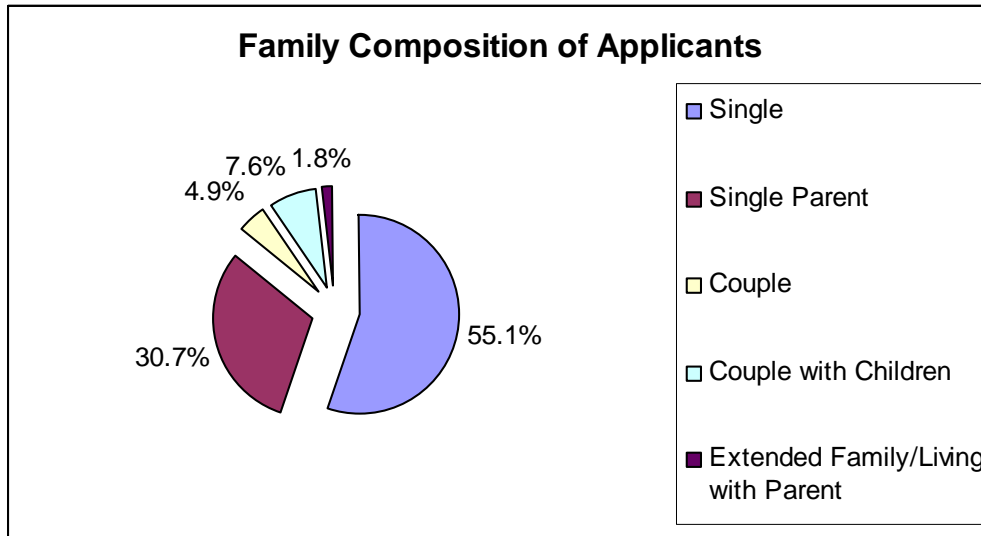
#### **Case example 1**

Ms A lives with 3 of her children and has her 2 other children to stay at weekends. Her Social Fund debt is over £1,300. Ms A has depression and one of her children is an insulin dependent diabetic and is receiving counselling to help deal with the condition. Some of Ms A's children had been abused at their previous address and the family had subsequently been rehoused by the Housing Executive. They were also now receiving support from a Social Worker. Ms A applied for items as a consequence of the family's move.

#### **Case example 2**

Mr B had been mugged by two men who took his jacket, which contained his benefit money. He reported the incident to the police and applied for a crisis loan to replace the money. Due to the incident Mr B was having to rely on a friend and a relative for food and shelter. He already owed more than £1,300 in Social Fund debt which was being repaid at a rate of 19.4% of his £65.45 weekly income.

## Children & families



In 36.0% of the cases examined (36.4% in GB), the customer indicated that they had one or more children living at home. Of these:

- 79.0% (66.5% in GB) indicated that they were a single parent.
- 0% (24.2% in GB) indicated that they were living with a partner.
- 21% (9.3% in GB) indicated that they and their child or children were living with their parents or extended family.

In 13.3% of the cases examined (13.8% in GB) the customer indicated that they had children who were not living with them (excluding customers with grown-up/non-dependent children no longer in the family home). Of these:

- 53.3% (82.6% in GB) indicated that they were currently living alone.
- 20.0% indicated that they had other children living with them.
- 16.7% (7.2% in GB) indicated that they were living with their parents or extended family.
- 6.7% (8.7% in GB) indicated that they were living with a partner.
- 3.3% (0% in GB) indicated that they were homeless.
- 0% (1.5% in GB) indicated that they were living with someone who was neither their partner nor a member of their family.

In 52.4% of cases examined (53.8% in GB) the customer indicated that they had no children (excluding those customers with grown-up/nondependent children no longer in the family home). Of these:

- 89.8% (81.8% in GB) indicated that they were currently living alone.
- 10.2% (18.2% in GB) indicated that they were currently living with at least one other person.

In 47.6% of cases (46.2% in GB) the customer had children who were living with them, living elsewhere or both. Of these, 57.9% (48.9% in GB) at least one of their children was under the age of five.

In 3.6% of cases (3.6% in GB) either the customer or their partner was pregnant.

In 8.9% of cases (10% in GB) the breakdown of a relationship was at least part of the catalyst for the application being made. Of these relationship breakdowns:

- 65.0% (40.0% in GB) involved the customer leaving their parents' home.
- 35% (54.0% in GB) involved the customer leaving their partner.
- 0% (6.0% in GB) involved the breakdown of some other kind of relationship, for example a parent leaving the home of one of their offspring.
- in 30% (20.0% in GB) the customer had at least one child that they looked after.

In 4.0% of cases (5.6% in GB) the customer indicated that family reconciliation (where the customer was trying to get some level of custody of their children) was at least part of the catalyst for the application being made. Of these cases:

- in 44.4% (53.6% in GB) the children involved were currently in the care of the other parent.
- in 44.4% (35.7% in GB) the children involved were currently in the care of another member of the customer's family (for example, a grandparent).
- in 11.1% the children involved recently came out of care.

The next case studies are offered to help illustrate the types of difficulties facing some customers and members of their family:

### **Case example 3**

Ms C is a young single parent with a 7 month old child and a Social Fund debt in excess of £1,400. She is pregnant with her second child and both her and her daughter have physical health problems. They are registered as homeless having had to leave the family home due to overcrowding, they are now living in a hostel. Ms C has recently been offered a tenancy of a Housing Executive property and has applied for items to enable her to take up the offer and move in.

### **Case example 4**

Ms D is a single parent with 2 young children and shared custody of her teenage son who stays at weekends. She has a history of alcohol addiction and had a breakdown following bereavement in her family and had ended up homeless as a result. Ms D takes medication for significant mental health problems and is also receiving support from a Community Psychiatric Nurse, a counsellor, a social worker and a Family Support Unit. Her application was for items to help her provide for her young children.

## **Multiple disadvantage**

### Families with children

In the State of the Nation report it was found that families are more at risk of multiple disadvantage if they are: single parents; have 3 or more children; are younger mothers under 25; or when one or both adults in the household have health problems. Of the 225 cases examined:

- 30.7% (24.2% in GB) applications were made by lone parents.
- 7.1% (8.6% in GB) customers were in families with 3 or more children.
- 7.1% (7.4% in GB) customers were young mothers (under 25).
- 79.6% (28.0% in GB) applications were from households where one or both adults had mental or physical health problems.

### Young people aged 16-24

The State of the Nation report found that those most likely to be at risk of multiple disadvantage in key life stages also include 16-24 years old who are female and live with children; and this is again borne out by the results from the OSFC case sample:

- 13.3% (14.4% in GB) of the cases examined were made by women aged between 16 and 24.
- 7.1% (7.4% in GB) of these customers were young mothers, with a high proportion of these cases also containing evidence of one or more family members with health problems, often coupled with high levels of debt.

### People of working age without children

Another client group identified in The State of the Nation report as being at risk of multiple disadvantage included working-age people without children with some or all of the following characteristics: female; of older working age (over 50); sick or disabled; and those living in a single person household. Of the cases examined by the OSFC:

- 85.7% (72.8% in GB) of customers of working age (64 or under) had the family composition as single (meaning some had dependent children living with them, but no other adults).
- 54.7% customers (48.8% in GB) were in a single person household (meaning that they had no children living with them).
- 16.9% (16.2% in GB) were single females of working age with no children.
- 20.4% (19.6% in GB) were older working age people (50-64); 39.1% (42.9% in GB) of these were female and 60.9% (57.1% in GB) male.
- 76.4% of customers (65.2% in GB) of working age had either a mental or physical health problem.
- 67.6% of cases (46.4% in GB) examined involved working age people that fitted into two of the above categories. 23.1% (17.0% in GB) were affected by 3 of the disadvantages listed and 3.1% (3.6% in GB) applicants were affected by each disadvantage listed.

### People aged 60 or over

7.1% (4.6% in GB) of the cases examined were made by applicants who are over 60. Of these:

- 6.3% (13.0% in GB) were made by applicants over 80.
- 62.5% (69.6% in GB) lived alone.

### Social disadvantages

The State of the Nation Report highlighted that there are also a number of groups who are not generally represented in household surveys but who are significantly more likely to experience multiple disadvantage. The Report concluded that these groups can be particularly vulnerable, and may also lead chaotic lifestyles; and went on to highlight that groups who may be more at risk of experiencing multiple disadvantages are likely to include those with one or more of the following social disadvantages: learning difficulties; physical and mental health problems; homelessness; drug or alcohol problems; ex-offenders; children leaving care; or where there are ongoing issues with the custody of children.

Of the 225 cases examined by the OSFC:

- 47.1% (39.8% in GB) had evidence of a combination of both mental and physical health problems (this may be, for example, a single person with both mental and physical health problems; or a parent with physical health problems looking after a child with mental health problems). Of these cases, 44.3% (21.8% in GB) were applications made by a person living alone with no children.
- 20.9% (19.8% in GB) involved somebody who presented themselves as 'homeless' (that is, living in a hostel, on the streets, "sofa surfing", sleeping in a homeless shelter, or a combination of these; from the sample, the median time spent homeless was 3 months (12 months in GB)).
- 10.2% (7.4% in GB) involved an ongoing problem with alcohol and 4.4% (6.4% in GB) had ongoing problems with drugs. 2.7% (2.0% in GB) involved someone experiencing ongoing problems with both drugs and alcohol.
- 4.9% (7.6% in GB) involved a customer leaving prison. Of these customers 90.9% (71.1% in GB) who told us how long their sentences were, the median prison sentence was 3 months (9 months in GB).
- 5.8% (5.8% in GB) applied for help to provide the facilities to get access to their children or to have their children back to live with them.
  
- 35.1% (14.8% in GB) involved more than two of the above disadvantages.
- 5.3% (2.0% in GB) involved three or more of the above disadvantages.

## **Personal indebtedness and financial difficulty**

### Number of Social Fund applications

The average age of applicants in the study was 38 (39 in GB), the average Social Fund application number in the study was 43 (24 in GB).

A high number of Social Fund applications may be indicative of someone who struggles to manage their money effectively. For the purposes of this case examination, we divided customers into six separate age bands (under 25, 25-34, 35-44, 45-54, 55-64, 65+). The median number of applications for individuals within each band was taken (any with an application number of "zero", indicating a clerical i.e. non-computerised application, were not counted).

Counting the number of customers with anything over double the median number of applications for their age band may provide a crude measure of the number of people who are struggling to manage their money effectively.

On this measure, 26.9% (33.06% in GB) of applications out of the 223 counted (2 clerical applications excluded) were made by a customer who would appear to be struggling to manage their money. This approach does have some limitations. Firstly, if someone makes a grant application but is actually awarded a crisis loan (or vice-versa) the award is entered by the SSA under a new application number, artificially inflating the "application number" of any later applications. Secondly, while a relatively high number of applications might indicate someone struggling to manage their money, it might equally indicate someone who is experiencing a range of health or other social issues leading to greater than normal intermittent expenses (for example, a single mother with children who have learning difficulties and display challenging and destructive behaviour).

## Social Fund Debt

Our findings show that many of the customers and families experiencing those issues most closely associated with multiple disadvantage also have high levels of personal indebtedness and may experience ongoing financial pressures:

- In 75.6% (40% in GB) of cases the customer (and their partner, if applicable) had a Social Fund debt of more than £500.
- 49.3% (14.6% in GB) had a Social Fund debt of more than £1000.
- 38.2% (8% in GB) had a Social Fund debt of more than £1250.
- 20.0% (3% in GB) had a Social Fund debt within £100 of the £1500 maximum allowed by law.

## Non-Social Fund Debt

- 15.1% (13% in GB) indicated that they owed money to a person or organisation outside of the Social Fund (however, this data is with the caveat that when applying for a grant the person is not obliged to reveal their level of indebtedness and so it may be that the true figure is actually much higher).
- Of those customers whose case papers indicated an amount of non-Social Fund debt, the median figure in Northern Ireland (from the 8.4% of cases which included a figure) is £950, and in GB (from the 7.6% of cases which included a figure) it is £850.

## Level of total debt

Assessing the customer's total level of debt (both Social Fund debt and non-Social Fund debt) offers alternative means for assessing levels of financial difficulty. The median level of debt indicated by the customer and the SSA for the 225 cases examined was £1,097.81 (£388.70 in GB). In 4% of cases the customer's level of debt was more than double this amount.

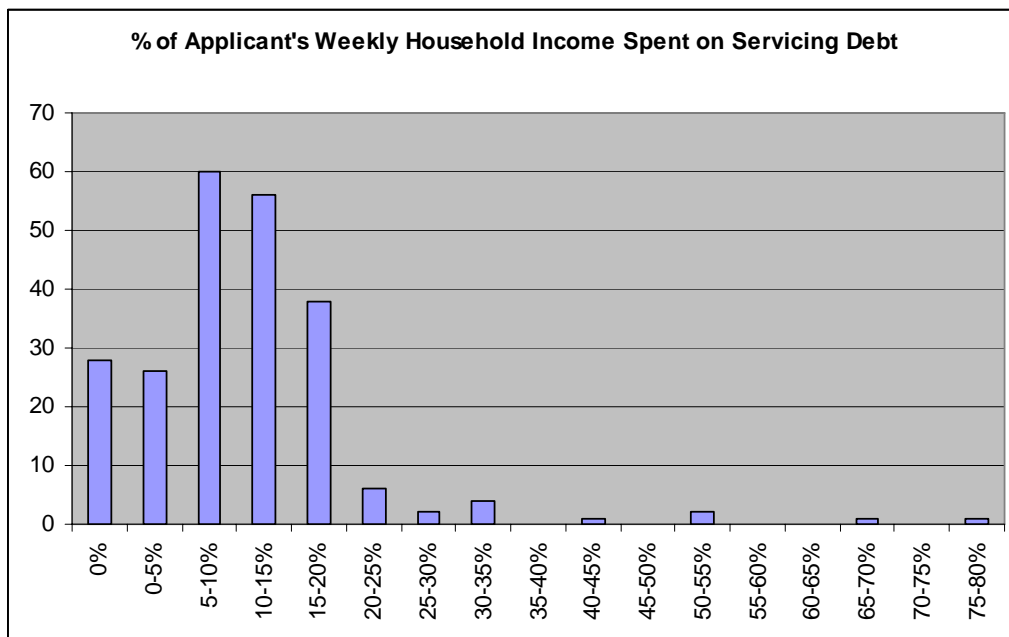
## Weekly repayments

In 0.4% of cases examined, the customer had no weekly income at the time of their review. Of the remaining 99.6% of customers:

- 49.6% (32.9% in GB) appeared to be spending more than 10% of their weekly income on debt repayments.
- 24.6% (2.2% in GB) appeared to be spending more than 15% of their weekly income on debt repayments.
- 7.6% (5.5% in GB) appeared to be spending more than 20% of their weekly income on debt repayments (including Social Fund repayments).

It should be noted that some information on a household's income could not be ascertained from the case papers. In particular, information on Child Tax Credit and Child Benefit income was often not available, so some customer's household income will be higher than the amounts recorded in this case examination.





The limitations already highlighted with regard to our knowledge of non-Social Fund debt for community care grant customers also holds true with regards to the data we have for weekly repayments. It is also important to bear in mind that a customer's rate of repayment to the Fund may vary week to week as they finish paying off one award and begin repaying another which has been set a different rate of repayment. Many of these customers already face problems managing their weekly income, and having to repay loans at variable rates can only exacerbate these difficulties.

The following case illustrates a customer repaying a large Social Fund debt where Social Fund repayment rates vary for different loans:

**Case example 5**

Ms E lives with her teenage daughter and has applied for items following a serious accident. She has depression for which she takes medication. Ms E was in receipt of Employment and Support Allowance, Child Tax Credits and Child Benefit and her Social Fund debt was over £1,400. Ms E's social fund debt was made up of 20 separate Crisis Loan awards whose agreed repayment rates when awarded varied significantly from c. £7.09 up to £18.71 a week.

**What are people applying for and why?**

From the 225 cases examined:

- 31.1% (40% in GB) involved a customer requesting items sufficient to set up home from scratch.
- 4.9% (6% in GB) involved an application for a single household item.
- 81.3% (42.6% in GB) involved an application for multiple household items.
- 28.0% (18% in GB) involved a customer asking for clothing.
- 0.9% (1.2% in GB) involved a request for 'specialist' equipment (items such as mobility scooters, other aids to mobility and disability aids).
- 4.4% (3.2% in GB) involved travel expenses (expenses such as visiting a sick relative or to provide support to family members following bereavement).
- 12.4% (11% in GB) applied for items that Social Fund law says can never be paid.

- 22.2% (3% in GB) applied for decorating expenses (such as paint, wallpaper or decorating equipment). Unlike in GB, the cases selected for this exercise covered the period during and shortly after the extreme winter weather conditions. This in turn led to increased numbers of applications prompted by damage caused by flooding from burst pipes. Ignoring the application where this was a relevant factor this figure drops to 16.0%.
- 14.2% (12.2% in GB) involved items not covered by the above categories (for example crisis loans for rent in advance).

Some customers apply for a range of needs which each fall into separate categories (such as household furniture & equipment; clothing & footwear; ‘specialist’ equipment; decorating costs; travel expenses):

- 39.6% (30.8% in GB) involved customers applying for items or needs in two or more of the above categories.
- 9.8% (5.8% in GB) involved customers applying for items or needs in three or more of the above categories.
- 0% (0.8% in GB) involved customers applying for items or needs in four of the above categories.

### Moving home

43.6% of cases (33.2% in GB) involved moving home. Of these:

- 7.1% (5.2% in GB) wanted to move because of issues related to crime or harassment.
- 6.2% wanted to move due to family breakdown.
- 6.2% were required to move home (i.e. due to eviction, tenancy not renewed, vesting/repossession/sale of their home).
- 5.3% wanted to move due to a deterioration in the condition of their home (including due to a fire or flood) or to move to a more suitable or affordable home.
- 5.3% wanted to move to be closer to a relative or improve access to their children.
- 3.6% (5.6% in GB) lived in overcrowded conditions.
- 3.1% (11.8% in GB) applied as they were in temporary accommodation.
- 2.2% were moving to set up their own home for the first time.
- 1.8% (5.6% in GB) wanted to move because of a health related issue.
- 2.7% were moving for other reasons (including: as part of bail conditions, inherited a property, leaving prison).

Some customers gave very little information in their case so it was not always possible to categorise the request accurately.

### ‘Traumatic event’

For the purposes of this case examination and analysis, we use the term ‘traumatic event’ to refer to an unexpected trauma leading to major upheaval in the customer’s life. This could include events such as escaping domestic violence, a partner or close family member dying, the home being burgled, or damage caused by a natural disaster such as a fire or flood.

19.1% of cases examined (10.6% of the overall sample in GB) were made because the customer had suffered some form of ‘traumatic event’. Of these:

- 2.3% (3.6% in GB) were escaping domestic violence.
- 11.6% (2% in GB) involved either the customer or a family member being a victim of crime.
- 30.2% (9.6% of the complete sample in GB) indicated that crime (including domestic violence) or harassment of some kind was at least part of the catalyst for their application to help them move home.
- 53.5% (2.8% in GB) involved a flood or fire. This figure is significantly higher than that for GB in part due to the cases selected for the exercise covering the period of extreme winter weather conditions in Northern Ireland, which was not the case in the GB exercise.
- 4.7% (2.2% in GB) involved some other kind of traumatic event.

The following case examples illustrate situations where the customer is already very vulnerable, and needs intervention because they have been the victim of some sort of abuse:

#### **Case example 6**

Mr and Mrs F live with their 4 children. Mr F has mental health problems for which he sees a Community Psychiatric Nurse and attends counselling, his wife is his carer. Their household income includes Income Support with disability and carer premiums, Disability Living Allowance (Care and Mobility) and Child Benefit. The family have been intimidated out of their home and entered temporary housing before securing a new tenancy. Following the intimidation their young son is having difficulty coping. He is bed wetting and is now receiving help to deal with the trauma.

#### **Case example 7**

Ms G is receiving Income Support with disability premiums and middle rate care Disability Living Allowance. Her Social Fund debt is over £1,000 and is being repaid over a 2 year period. Ms G has an eating disorder (for which she is attending hospital), depression, osteoporosis, has attempted suicide and is in recovery from alcohol addiction. Ms G is getting support from a key worker, a counsellor and an addiction clinic and has moved into her own tenancy from a family home where she had been the subject of abuse. Her application was for items to help her cope with her health problems and help her set up her new home.

#### Replacement items

- 51.1% (44% in GB) involved requests for replacement items. These are situations where the customer is already living in the property but wants help to replace items due to wear and tear or other damage.
- 18.2% of cases involved customers who had applied for the same item within the previous 12 months.

#### Relationship breakdown

- 8.9% of cases (10% in GB) involved some form of relationship breakdown. This could involve, for example, the customer leaving their family home (though not necessarily for the first time) or leaving their partner.
- 3.1% of cases (5.4% in GB) involved a partner leaving a relationship.
- 5.8% of cases (4% in GB) involved leaving the family home.

- 0% of cases (0.6% in GB) involved a parent living in a home owned or rented by their adult child, but where the relationship had broken down.

### Leaving care or resettlement centres

- 6.2% of cases (11.8% in GB) involved a customer leaving some sort of institutional or residential care or some sort of resettlement centre.
- 4.9% of cases (7.6% in GB) involved leaving prison. The median sentence for these customers was 4 months (9 months in GB).
- 0% of cases (1% in GB) involved the customer leaving hospital.
- 0% of cases (1.6% in GB) involved the customer coming out of rehab and/or centre offering a high level of support to vulnerable people.
- 1.3% of cases (1.2% in GB) involved the customer leaving accommodation such as a Women's Refuge.
- 0% of cases (0.4% in GB) suggested that the customer was leaving care, but did not specify what type of care they were leaving.

### Homelessness

20.9% of cases (19.8% in GB) involved somebody who had been made homeless. Of these:

- 19.1% (5.8% in GB) involved someone who lived in a hostel.
- 0% (2.2% in GB) involved a customer who was living on the streets without a fixed address.
- 46.8% (5% in GB) involved "sofa surfing" i.e. moving between and sleeping in the homes of different family members or friends.
- 8.5% involved the customer living in temporary housing or emergency accommodation.
- 12.8% (5.2% in GB) involved the customer living in some combination of the above.
- in 12.8% (1.6% in GB) the customer told us they were homeless but did not tell us how exactly how they were living.

The median time spent homeless for these customers was 3 months (12 months in GB).

### Refugees

0% of the cases examined (2.4% in GB) involved a customer who had entered the UK with refugee status (these were now customers who had recently been granted 'Leave to Remain' in the UK, and who were in the process of trying to set up home).

### Deterioration in health or housing

- In 3.1% of the cases examined (9.2% in GB) either the customer or a member of their family made the application to help address a deteriorating situation because of a deterioration in health.
- 3.1% of cases (7.4% in GB) either involved the customer or another family member with health problems.
- 0.4% of cases (0.8% in GB) involved children with health problems.
- 0.9% of cases (0.4% in GB) involved more than one individual in the household with health problems.

- 0% of cases (0.6% in GB) involved the deterioration of a family member or ex-partner who lives outside the applicant's household.

In 16.4% of cases (5.2% in GB) the primary reason for the application was deterioration in the condition of the customer's housing (including instances of damp, or damage caused by a flood or infestation). As mentioned previously, the cases used in this report cover the period during and shortly after the severe winter weather conditions experienced in Northern Ireland. Ignoring the cases where flooding caused by burst pipes due to the extreme cold causing the deteriorating housing conditions, this figure falls to 6.2%.

#### Family reconciliation

In 5.3% of cases (5.6% in GB) the reason for the application was either to gain access to the children, or to place them out of foster care, back with the applicant.

- 4.4% (3.2% in GB) of cases involved children living with the other parent.
- 0.4% (2% in GB) of cases involved children living with another family member.
- 0.4% (0.2% in GB) of cases involved a child currently in the care of social services.

#### Other organisations

In 2 (0.9%) of cases (1.2% in GB), the Inspector felt that another person or organisation may have a duty to provide at least one of the items being applied for, in one case (1% in GB) the Inspector concluded that the Occupational Therapy department of Social Services may have a duty to meet the customer's needs. The other case involved an application for travel expenses to hospital which the Inspector decided the NHS may have a duty to pay for.

#### Excluded items/services

In 12.4% of cases (11% in GB), the customer applied for an item or expense excluded by Social Fund law:

- 5% of community care grant applications included requests for oil, which can only be considered as a crisis loan.
- 2.0% of community care grant applications (1% in GB) included requests for daily living expenses, which can only be considered as a crisis loan.
- 1.8% of cases included requests for security items (other than minor locks, etc).
- 1.3% of cases (4.4% in GB) involved the customer applying for a deposit with which to secure a new privately-rented tenancy.
- 1.3% of cases (2.8% in GB) were community care grant applications for rent in advance, but these can only be considered for a crisis loan.
- 1.3% of cases (1.2% in GB) were for repairs or improvements to the home, and the repair or improvement was not 'minor'.
- 0.9% of cases (0.8% in GB) asked for items for the immediate needs of a newborn baby, and so were classed as maternity expenses. These cannot be met from the discretionary part of the scheme, so neither a community care grant nor a crisis loan could be considered.
- 0.4% of cases (0.6% in GB) involved the cost of travelling outside the UK.
- 0.4% of cases (1.2% in GB) involved a request for work-related expenses.

## **Representatives**

In 15.1% of cases (18.6% in GB) the customer was represented by either a family member; or by a third party such as a Citizen's Advice Bureau, solicitors, MLAs or MPs, etc. In 84.9% of cases (81.4% in GB) the customer was not represented.

## **Help from other organisations**

As part of the case examination we looked at the type of help customers are already receiving from elsewhere in a bid to improve their situation. On the community care grant application form it asks the customer if they get help from any organisations. This information can also come to light later on in the application process. 69.3% of cases (28.4% in GB) provided details of third party support, as follows:

- 64.9% (11.4% in GB) gave details of using a counselling service and/or attending regular support from someone medically qualified – for example a psychiatrist.
- 0.9% (2.2% in GB) had regular interaction with their probation officer.
- 1.8% (3.2% in GB) had regular contact with a rehabilitation worker.
- 12.0% (7.6% in GB) gave details of regular interactions with other organisations. This included groups such as community groups, women's groups or the Citizen's Advice Bureau.

## **Amount requested by customers**

In this study the average amount requested by customers was £1,512.22 (£1,596.55 in GB). This covered a range from £30 to £8,880 (£34.60 up to £15,080 in GB). The median figure of this range was £1,220 (£1,289.50 in GB). Of the 225 cases examined:

- 89.8% (90.2% in GB) applied for an amount under £3,000
- 58.7% (57.8% in GB) applied for an amount under £1,500
- 39.1% (38% in GB) applied for an amount under £1,000