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Receipt of Discretionary Social Fund Awards:
Findings from the Family Resources Survey

CRSP Research Report 5

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Centre for Research
in Social Policy

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Summary

Using a combined dataset of the most recent data from the Family Resources Survey (2000/1, 2001/2 and 2002/3), this study examines Social Fund receipt for all three Social Fund awards – Community Care Grants, Budgeting Loans and Crisis Loans – and compares patterns across award types.

Chapter One introduces the working paper. The Discretionary Social Fund is described and then the objectives of the study, the data and methods used and the structure of the paper are outlined.

Chapter Two describes the type, number and amount of Social Fund awards received by benefit units in the six months prior to the study. The eligible benefit status of Social Fund recipients and their duration on eligible benefits is discussed. Then, the distribution of Social Fund recipients is examined by benefit unit characteristics.

Chapter Three presents the main analysis of the paper. It explores incidence of receipt for each Social Fund award amongst the eligible benefit population. For each award, associations between benefit unit characteristics and receipt are investigated using bivariate analysis and then regression models are used to investigate which characteristics have an independent association with receipt when other characteristics are held constant. Three models are presented for each award, the first for all eligible benefit units, and the other two models for eligible benefit units of working age only, one for those without children and another for those with children. Finally, patterns of receipt across Social Fund awards are discussed for each of the models.

Chapter Four examines the characteristics of those making Social Fund loan repayment and the repayment rates.

The **Conclusion** of the paper highlights patterns in benefit unit characteristics for Social Fund receipt across the models.

1

Introduction

The Centre for Research in Social Policy has been commissioned by the Joseph Rowntree Foundation to research the current role and future direction of the Social Fund. The research is focused on the Discretionary Social Fund. This is one of two quantitative working papers produced as part of the research. It is based on secondary analysis of the Family Resources Survey and examines receipt of Discretionary Social Fund awards.

The other paper uses data from the Family Expenditure Survey/Expenditure and Food Survey and examines the questions: who uses the Discretionary Social Fund?; what are the variations in amount of loans and grants, and loan repayments, between families?; and what is the Social Fund used for? (Magadi and Beckhelling, 2006).

1.1 The Discretionary Social Fund¹

The Social Fund comprises a regulated scheme and a discretionary scheme. The discretionary Social Fund has three elements: Community Care Grants; Budgeting Loans; and Crisis Loans.

Community Care Grants are non-repayable and intended to help people in specific circumstances to live independently in the community. Grants may

¹ This section describes the discretionary Social Fund scheme for the period covered by the data examined and also the changes introduced in April 2006.

be awarded to people who are leaving accommodation in which they received care, to help people to continue to live in the community, to help people in a resettlement programme to set up home, to ease exceptional pressures on families and to assist with certain travelling expenses (DWP, 2003). They are currently only available to people getting Income Support, Pension Credit, income-based Jobseeker's Allowance, or payment on account of one of these benefits, or to people who are leaving care within six weeks and who are likely to be entitled to one of these benefits on discharge². The rules in relation to capital stipulate that the first £500 (or £1,000 for people over 60) is ignored. Where capital exceeds that amount the excess is deducted from any grant that would be otherwise payable (DWP, 2003).

Budgeting Loans are repayable, interest-free and are designed to cover intermittent expenses incurred by applicants on eligible benefits. They help people spread the cost of high expenditure items such as household equipment, furniture and clothing. These loans are for people who have been getting Income Support, Pension Credit, income-based Jobseeker's Allowance, or payment on account of one of these, for at least 26 weeks. For the period covered by the research the same capital limits applied to Budgeting Loans as to Community Care Grant and the loan amount varied from a minimum of £30 to maximum of £1,000 (DWP, 2003). From April 2006 the amount of capital ignored in Budgeting Loan calculations was increased to £1,000 (£2,000 for people over 60), the minimum loan amount was increased to £100 and three different maximum amounts were introduced for single people, couples without children and families with children (DWP, 2006).

² From October 2003 Income Support for pensioners was replaced by Pension Credit. However, given that our latest set of data covers the period up to March 2003, the report does not refer to Pension Credit.

Crisis Loans are also repayable and interest-free, and are designed to assist people who need to meet expenses in an emergency or as a consequence of disaster (DWP, 2003). They may be available to anyone (not necessarily those on any benefits) where they are the only means of preventing a serious risk to health or safety. There are no capital limits as such, but loans are dependent on the applicants having insufficient resources to meet their immediate short-term needs.

For the period covered by the research the rules stipulated that overall maximum debt to the Social Fund, including any Budgeting Loans and Crisis Loans, should not exceed £1,000, and should normally be paid within 78 weeks (18 months) (DWP, 2003). The amount of the weekly repayment rate is determined by the recipient's weekly income and other commitments. Those with no other debts such as hire purchase or bank overdrafts were expected to repay an amount equal to 15 per cent of their weekly Income Support, Pension Credit or income-based Jobseeker's Allowance applicable amount, excluding any housing costs whilst those who have other payments to make from their benefit such as rent or fuel arrears may have the repayment rate reduced to ten per cent of their weekly applicable amount, excluding housing costs. Those with larger financial commitments could have the repayment rate reduced further to five per cent (DWP, 2003). Thus, the amount of Social Fund loan obtainable was determined by the requirement that the recipient's total debt to the Social Fund should be repayable within 78 weeks, at one of the above standard rates. In April 2006 maximum debt was increased to £1,500, the normal repayment period extended to 104 weeks and the standard repayment rate reduced to 12 per cent (DWP, 2006).

1.2 Objectives of the Study

There have been few quantitative studies of the Social Fund. Huby and Dix (1992) conducted a survey four years after the establishment of the Fund in

1988. Twelve years later and after reforms to the Budgeting Loan application process, Finch and Kemp (2004) used the Families and Children Survey to examine the use of the Social Fund by families with children. As part of a project examining the current role and future direction of the Social Fund, this study uses existing data to further understanding of the role the Social Fund currently plays.

Using the data collected in the Family Resources Survey, this study is able to examine Social Fund receipt for all three Social Fund awards – Community Care Grant, Budgeting Loan and Crisis Loan – and compare patterns of receipt across award types.

This study focuses on three main questions:

1. What type, number and amount of Social Fund awards are received and what are the characteristics of Social Fund recipients, both overall and for each type of award?
2. For each of the three Social Fund awards, how does the likelihood of Social Fund receipt vary by benefit unit characteristics?
3. What are the characteristics of benefit units repaying Social Fund loans and what are the weekly repayment amounts?

When examining Social Fund receipt and comparing across the three types of award, the main question considered is whether the pattern of receipt is to be expected given the role of the Social Fund and the objectives of the different awards.

Whilst the findings are interpreted and discussed with these questions in mind, it is acknowledged that interpretation is difficult because three separate processes are involved in Social Fund receipt:

- a need arising;
- making an application; and
- being awarded a Social Fund grant or loan.

Whilst benefit unit characteristics may be indicative of the potential need for the Social Fund, this dataset does not allow exploration of needs or trigger events nor does it provide data on applications to the Social Fund (see Finch and Kemp's work (2004) on associations between life events and Social Fund applications amongst families on Income Support).

Nor is it possible to know whether the amount of award received covered the need for which the award was applied for (see Kempson et al., 2004) for a discussion of being turned down or given a partial Community Care Grant award) or what the award was spent on (see Magadi and Beckhelling, 2006).

However, the paper will draw on evidence from other quantitative and qualitative studies to suggest possible interpretations of the findings on receipt of the Social Fund.

1.3 Data and Methods

This paper presents analysis based on a combined dataset of the most recent three releases of the Family Resources Survey (2000/1, 2001/2, and 2002/3). Using this combined dataset ensures that data relate to a period following the introduction of reforms to the Social Fund in 1999, but also generates sufficient cases of incidence of receipt of a Community Care Grant, Budgeting Loan or Crisis Loan for analysis. The data used have been weighted to scale figures to the total population and to compensate for non-response to the survey.

The Family Resources Survey asks respondents if they have received each of the Discretionary Social Fund awards – Community Care Grant, Budgeting Loan and Crisis Loan – over the past six months. For each type of award, there are questions on the amount and number of awards. There are also

questions asking if repayments on Social Fund loans are being made and the amount repaid per week.

Family Resources Survey data are available at individual, household and benefit unit level. A benefit unit is a single person or couple living as married and any dependent children. A household is a single person or group of people living at the same address as their only or main residence, who either share one meal a day together or share living accommodation (i.e. a living room). There can be more than one benefit unit per household, although the majority of households have just one benefit unit. This report presents findings at benefit unit level because that is the level of assessment for Social Fund applications.

1.4 Structure of the Paper

This working paper comprises five chapters. Chapter Two considers receipt of the Social Fund in the previous six months, examining type and number of awards and the amounts received. The eligible benefit status of the recipients is explored, followed by other benefit unit characteristics.

Chapter Three examines likelihood of receipt of Social Fund awards by benefit unit characteristics. Using bivariate and multivariate techniques it explores receipt for all three types of award for three groups; all eligible benefit units, working age benefit units without children and working age benefit units with children.

Chapter Four presents the characteristics of benefit units repaying Social Fund loans and the amount of weekly repayments. Finally, Chapter Five provides a conclusion.

2

Receipt of the Discretionary Social Fund in the Previous Six Months

2.1 Introduction

This chapter examines the type and number of awards and the amount borrowed (Section 2.2). The eligible benefit status of recipients are explored (Section 2.3) and then the characteristics of households who received a Social Fund award in the last six months are considered (Section 2.4).

2.2 Type, Number and Amount of Social Fund Award Received

Of all respondents in our sample (90,003), 1512 benefit units had received a Social Fund award within the previous six months (both unweighted n). The majority of those who had received a Social Fund award had received a Budgeting Loan only (67.7 per cent), followed by those who received a Crisis Loan only (20.1 per cent) and a Community Care Grant only (8.2 per cent). A small proportion (3.5 per cent) had received two types of award but no benefit units had received all three types of awards in the six month period.

Similarly, most benefit units had only received one Community Care Grant, Budgeting Loan or Crisis Loan in the previous six months. However, receipt of more than one Crisis Loan was more common than for Community Care Grant or Budgeting Loan (11.3 per cent compared with 5.3 per cent and 6.7

per cent respectively). Whilst the vast majority of those who had had more than one award had had two awards, the maximum number of Crisis Loans was four and maximum number of Community Care Grants and Budgeting Loans was five.

Table 2.1 shows the average amount of Community Care Grant, Budgeting Loan and Crisis Loan that benefit units had received in the previous six months. In all years in the sample, average amounts were larger for Budgeting Loans than for Community Care Grants or Crisis Loans. Whilst the numbers are small, average Community Care Grant amount received in the previous six months appear to have increased over the three years, whereas the average Budgeting Loan amounts have decreased. Average Crisis Loan amounts dipped slightly and then increased in the third year.

Table 2.1 Mean Amount of Social Fund Award Received (Pounds)

	Community Care Grant		Budgeting Loan		Crisis Loan	
	Mean	N	Mean	N	Mean	N
2000/01	322	48	438	322	289	102
2001/02	367	41	415	321	285	84
2002/03	385	60	406	443	299	130
Total	358	149	419	1086	292	316

2.3 Eligible Benefit Status of Social Fund Recipients

As outlined in Chapter One, eligibility for the Social Fund varies for each of the three different types of award. For Community Care Grants and Budgeting Loans applicants must be receiving income-based Jobseeker's Allowance or Income Support. For Budgeting Loans there is a further

requirement that applicants must have been on these eligible benefits for six months or more. In contrast, there is no such eligibility requirement for a Crisis Loan, although, in practice many Crisis Loan recipients are in receipt of income-based Jobseeker’s Allowance or Income Support.

Table 2.2 shows that 9.6 per cent of those who received the Social Fund in the previous six months were not receiving eligible benefits at the time of the interview. These benefit units are not just those in receipt of Crisis Loan, for which eligibility is not based on receipt of benefit; 13.8 per cent of those who had received a Community Care Grant and 6.7 per cent of those who received a Budgeting Loan were not receiving eligible benefits at the time of the interview. This group may have been receiving eligible benefits when they were awarded the Social Fund but had subsequently moved off these benefits, either onto other non-eligible benefits, into work or by forming another non-eligible benefit unit. Another possibility is poor memory recall of the timings of benefit and Social Fund receipt.

Table 2.2 Receipt of Social Fund Awards by Eligible Benefit Status

	Received in previous six months (Column per cent)			
	CCG	BL	CL	SF
Income-based JSA	9.0	9.2	20.3	11.7
Income Support	77.2	84.1	63.0	78.8
Not on qualifying benefit	13.8	6.7	16.7	9.6
Total	162	1089	317	1512

Base: All Benefit Units who had received a Discretionary Social Fund award in the past six months

This chapter examines the characteristics of Social Fund recipients and Chapter Four examines the characteristics of those repaying Social Fund

Loans. However, Chapter Three investigates receipt within a defined population so that the incidence of Social Fund receipt amongst different benefit unit characteristics can be examined. Therefore, receipt amongst only those receiving eligible benefits (income-based Jobseeker's Allowance and Income Support) at the time of the survey is explored (Table 2.3).

Table 2.3 Receipt of a Social Fund Award Amongst Eligible Benefit Units

	Received in Previous six months	
	Number of cases	Per cent
Community Care Grant	141	1.1
Budgeting Loan	1025	8.1
Crisis Loan	263	2.3
Any Social Fund Award	1379	11.2

Base: All Benefit Units in receipt of Income Support or income-based Jobseekers Allowance

Table 2.4 considers the length of time on eligible benefits by type of Social Fund award. Among benefit units who received a Social Fund award in the past six months, the majority had been receiving either income-based Jobseeker's Allowance or Income Support for a year or more (71.2 per cent), 7.8 per cent had been in receipt of their benefit for six months or more but less than a year, and 10.4 per cent for less than six months. A greater proportion of Budgeting Loan recipients than recipients of other types of Social Fund have been receiving eligible benefits for a year (52 weeks) or more; 78.9 per cent compared with 54.5 per cent of Community Care Grant recipients and 55.9 per cent of Crisis Loan recipients. This is likely to be because benefit units are only eligible for a Budgeting Loan when they have been in receipt of income-based Jobseeker's Allowance or Income Support for 26 weeks (six months).

However, there are benefit units who appear to have been in receipt of a Budgeting Loan despite having been on an eligible benefit for less than 26 weeks (6.9 per cent). For some benefit units, it may be because they claimed another eligible benefit prior to changing benefit, for example, from JSA to IS. It may also be due to errors in recall or data collection.

Table 2.4 Length of Time on Eligible Benefit by Type of Discretionary Social Fund Award

	Received in previous six months (column per cent)			
	CCG	BL	CL	SF
>52 weeks	54.5	78.9	55.9	71.2
26-51 weeks	12.4	7.0	8.6	7.8
<26 weeks	19.3	6.9	17.8	10.4
Not known	0	0.3	1.0	0.4
Not on qualifying benefit	13.8	6.8	16.8	9.6
N	162	1089	317	1512

Base: All Benefit Units who had received a Discretionary Social Fund award in the past six months

2.4 Characteristics of Social Fund Award Recipients

The distribution of Social Fund receipt varied by benefit unit characteristics, but there are also interesting patterns of receipt across Social Fund type (Table 2.5).

Within benefit unit type, almost half of all Social Fund recipients in the previous six months were lone parents (47.2 per cent), followed by single people without children (29.8 per cent) and couples with children (12.8 per cent). Pensioners accounted for the smallest proportion of recipients (1.2 per cent for couples and 3.9 per cent for single pensioners), followed by

couples without children (5.1 per cent). Whilst there was a similar pattern for Community Care Grants, the proportion of lone parents who had received a Community Care Grant was much lower (34.5 per cent), and the proportion of other benefit unit types in receipt was higher, particularly single pensioners and couples without children. For Crisis Loans the pattern of distribution changes in that single people without children had received a greater proportion of Crisis Loans than lone parents (47.2 per cent compared with 31.8 per cent).

Budgeting Loans and Crisis Loans showed a remarkably similar distribution of receipt by age group of the head of the benefit unit. Those aged 25-44 received around three-fifths of loans, those 45-64 year olds and 16-24 year olds received around a fifth each and those aged 65 and over received just a few in a hundred. Whilst the pattern of receipt was the same for Community Care Grants, the proportion of 25-44 year olds who had been in receipt in the last six months was less (51.7 per cent compared with 57.4 per cent for Budgeting Loans and 57.2 per cent for Crisis Loans) and the proportion of benefit units aged 65 and over was greater (nine per cent compared with 3.2 per cent for Budgeting Loans and 2.3 per cent for Crisis Loans).

The vast majority of Social Fund recipient benefit units were headed by someone from a White ethnic group and this was most pronounced for Budgeting Loan receipt; 94.1 per cent compared with 89.5 per cent for Crisis Loans and 88.3 per cent for Community Care Grant receipt. The proportion of Budgeting Loan receipt was just around two per cent for Mixed and Black or Black British ethnic groups and around one per cent for Asian or Asian British and Chinese or Other ethnic groups. Black or Black British benefit units made up five per cent of Crisis Loan recipients and Mixed benefit units 1.6 per cent. Asian or Asian British also made up a higher proportion of Crisis Loan than Budgeting Loan recipients at 3.6 per cent, while Chinese or Other ethnic groups made up a lower proportion (0.3 per cent). For Community Care Grants, Mixed ethnic group benefit units made up around

five per cent, Black or Black British around three per cent and Asian or Asian British and Chinese or Other ethnic groups both around two per cent.

Aspects of eligible benefit receipt have been discussed above, but it is worth noting that receipt was greatest amongst those on Income Support (78.8 per cent overall), but that there was a greater proportion of Jobseeker's Allowance recipients who received a Crisis Loan than another type of award (20.3 per cent compared with nine per cent and 9.2 per cent of Community Care Grant and Budgeting Loan recipients).

As may be expected by some of the objectives of Community Care Grants, a greater proportion of Community Care Grants recipient benefit units than Social Fund loan recipient benefit units had an adult member with a disability; 62.1 per cent compared with 52.6 per cent of Crisis Loan recipients and 46.5 per cent of Budgeting Loan recipients.³

Whilst the majority of Social Fund recipients were renting from the council or housing association (80.1 per cent overall), there were differences in tenure between grant and loan recipients. The proportion of recipients who owned their home was almost double for Community Care Grant compared with Budgeting and Crisis Loan recipients (10.3 per cent compared with 5.3 per cent and 6.3 per cent respectively) and fewer lived in private rented accommodation (11 per cent compared with 13.7 per cent of Budgeting Loan recipients and 14.8 per cent of Crisis Loan recipients).

Overall, three-fifth of Social Fund recipients had children. Two-thirds of Budgeting Loan recipients (66.2 per cent) had children compared with half of Community Care Grant recipients (51 per cent) and just under half of Crisis Loan recipients (45.6 per cent). For Community Care Grants, families with one child made up a quarter of recipients, dropping to around eight or nine

³ Disability is defined as self-reporting of a long standing physical or mental illness, health problem or disability that limits activities in any way.

per cent for larger families. Families with one child also made up a quarter of Budgeting Loan recipients, families with two children made up one-fifth, those with three children eleven per cent and those with four or more, eight per cent. Families with one and two children both made up approximately one sixth of Crisis Loan recipients, decreasing to 6.6 per cent for those with three children and 4.9 per cent for those with four or more children.

Approximately a quarter of Community Care Grant and Crisis Loan recipients had children under five (26.2 per cent and 24.8 per cent respectively) compared with over a third of Budgeting Loan recipients (34.9 per cent).

The proportion of total Social Fund receipt amongst the government regions ranged from 4.6 per cent to 15.8 per cent. Receipt was highest in the North West and Merseyside region across all three Social Fund awards. Yorkshire and Humberside and Scotland also had high levels of receipt. Despite mid-range levels of receipt for Community Care Grants and Budgeting Loans, London had the second highest proportion of Crisis Loans receipt, whilst in the South East Community Care Grant proportions were higher than for other awards. Overall, the Eastern and South West regions had the lowest proportion of receipt, although this varied across award types.

A greater proportion of Community Care Grant recipients had a bank or building society current account compared with loan recipients; 52.4 per cent compared with 42.8 per cent of Crisis Loan recipients and 40.2 per cent of Budgeting Loan recipients.

There was a relatively similar pattern across Social Fund awards by the year the recipients were sampled.

Table 2.5 Characteristics of Social Fund Award Recipients

	Received in Previous six months (column per cent)			
	CCG	BL	CL	SF
Benefit Unit Type				
Pensioner couple	2.1	1.2	0.7	1.2
Single pensioner	6.9	3.7	2.6	3.9
Couple with children	16.6	12.1	13.4	12.8
Couple without children	9.0	5.1	4.3	5.1
Lone parent	34.5	53.9	31.8	47.2
Single without children	31.0	24.0	47.2	29.8
Age Group				
16-24	19.3	18.3	18.4	18.7
25-44	51.7	57.4	57.2	56.2
45-64	20.0	21.2	22.0	21.5
65+	9.0	3.2	2.3	3.6
Ethnic Group				
White	88.3	94.1	89.5	92.5
Mixed	4.8	2.3	3.6	2.8
Asian or Asian British	2.1	0.9	1.6	1.2
Black or Black British	2.8	1.8	4.9	2.6
Chinese or Other Ethnic Group	2.1	0.9	0.3	0.9

Continued...

	Received in Previous six months (column per cent)			
	CCG	BL	CL	SF
Eligible benefit				
Income Support	77.2	84.1	63.0	78.8
Income based JSA	9.0	9.2	20.3	11.7
Not on qualifying benefit	13.8	6.7	16.7	9.6
Member of Benefit Unit has a disability				
Yes	62.1	46.5	52.6	49.4
No	37.9	53.5	47.4	50.6
Tenure				
Council/HA rent	78.6	81.0	78.9	80.1
Private rent (inc. lives rent free)	11.0	13.7	14.8	13.8
Own outright or with mortgage	10.3	5.3	6.3	6.1
Number of dependent children				
None	49.0	33.8	54.4	40.0
1	24.8	25.6	17.7	23.6
2	9.0	21.3	16.4	19.2
3	8.3	11.2	6.6	10.0
4+	9.0	8.0	4.9	7.2
Children under five				
No	73.8	65.1	75.2	68.1
Yes	26.2	34.9	24.8	31.9

Continued...

	Received in Previous six months (column per cent)			
	CCG	BL	CL	SF
Region				
North East	6.9	11.0	7.5	9.5
North West & Merseyside	13.1	15.6	16.7	15.8
Yorkshire & Humberside	10.3	13.0	11.1	12.2
East Midlands	6.2	6.6	4.3	6.1
West Midlands	9.0	9.4	7.5	9.1
Eastern	9.0	3.7	5.6	4.6
London	9.7	9.0	14.4	10.4
South East	10.3	5.7	6.9	6.2
South West	7.6	5.1	5.6	5.5
Wales	6.2	8.7	7.2	8.2
Scotland	11.7	12.4	13.1	12.4
Has a current account				
Yes	52.4	40.2	42.8	41.9
No	47.6	59.8	57.2	58.1
Year				
2000	34.5	32.0	36.6	33.4
2001	29.7	29.5	26.7	29.1
2002	35.9	38.5	36.6	37.5
N	162	1089	317	1512

Base: All Benefit Units who had received a Discretionary Social Fund award in the past six months.

3

Receipt of Social Fund Awards by Benefit Unit Characteristics

3.1 Introduction

This chapter explores patterns of receipt for each Social Fund Award – Community Care Grant (Section 3.2), Budgeting Loan (Section 3.3) and Crisis Loan (Section 3.4) in the previous six months for benefit units on eligible benefits.⁴ For each award, associations between benefit unit characteristics and receipt are investigated using bivariate analysis and then regression models are used to investigate which characteristics have an independent association with receipt when other characteristics are held constant. Three models are presented for each award, the first for all eligible benefit units, and the other two models for eligible benefit units of working age only, one for those without children and another for those with children. Patterns in the receipt of Social Fund awards are discussed in Section 3.5.

3.2 Receipt of Community Care Grants

Only a very small proportion of all eligible benefit units (1.1 per cent) had received a Community Care Grant in the previous six months. Bivariate analysis of Community Care Grant receipt by benefit unit characteristics,

⁴ Whilst there are different eligibility requirements for each type of Social Fund award, for both Community Care Grant and Budgeting Loan applicants must be in receipt of income-based Jobseeker's Allowance or Income Support. This population is used as the base for analysis in this chapter. See Section 1.1 for a description of the Social Fund and eligibility requirements and Section 2.3 for a discussion of the sample population.

showed that characteristics significantly associated with having received a grant were: benefit unit type, age of head of the benefit unit, tenure, number of dependent children in the benefit unit and whether the benefit unit included children under five.

Analysis by benefit unit type provided a picture of low take up amongst the pensioner population (0.3 per cent for single pensioners and 0.4 per cent for couples). Couples with children are the most likely to have had a grant in the last six months (2.3 per cent), followed by lone parents and couples without children (1.7 per cent and 1.6 per cent respectively). Of the working age benefit units, single people without children were least likely to receive a grant (0.9 per cent).

Benefit units in the younger age groups (16-24 years and 25-44 years) were most likely to have received a Community Care Grant (1.7 per cent). Receipt then decreased to 0.8 per cent for the 45-64 years age group and 0.4 per cent for the 65+ group.

Those who rented, both from the Local Authority or Housing Association and from private landlords, were more likely than those who had a mortgage or owned their house outright to have had a grant (1.4 per cent and 1.1 per cent compared with 0.4 per cent).

Community Care Grant receipt is highest amongst benefit units with four or more children (3.9 per cent), followed by those with one child (2.2 per cent). Benefit units with two or three children were less likely to have received a grant (one per cent and 1.7 per cent respectively) and those without children were least likely (0.8 per cent). Benefit units with children under five were twice as likely to have received a grant as those without (2.1 per cent compared with one per cent).

Table 3.1 Receipt of Community Care Grant by Benefit Unit Characteristics

	Received CCG in previous six months	
Benefit Unit Type**		
Pensioner couple	0.4	538
Single pensioner	0.3	2964
Couple with children	2.3	1027
Couple without children	1.6	839
Lone parent	1.7	3186
Single without children	0.9	3126
Age Group**		
16-24	1.7	1239
25-44	1.7	4203
45-64	0.8	3073
65+	0.4	3165
Ethnic Group		
White	1.1	10461
Mixed	2.2	214
Asian or Asian British	0.7	430
Black or Black British	1.0	373
Chinese or Other Ethnic Group	1.4	202
Eligible benefit		
Income Support	1.2	10146
Income based JSA	0.8	1534
Member of Benefit Unit has a disability		
Yes	1.3	6407
No	0.9	5273
Tenure**		
Council/HA rent	1.4	7502
Private rent (inc. lives rent free)	1.1	1475
Own outright or with mortgage	0.4	2703
Number of dependent children**		
None	0.8	7429
1	2.2	1780
2	1.0	1380
3	1.7	696
4+	3.9	395

Continued...

	Received CCG in previous six months	
Children under five**		
No	1.0	9794
Yes	2.1	1880
Region		
North East	1.1	790
North West & Merseyside	1.1	1606
Yorkshire & Humberside	1.2	1134
East Midlands	1.2	750
West Midlands	1.1	1076
Eastern	1.7	759
London	0.7	1507
South East	1.4	947
South West	1.2	718
Wales	1.0	768
Scotland	1.2	1625
Has a current account		
Yes	1.2	5706
No	1.0	5974
Year		
2000	1.1	3704
2001	1.1	3861
2002	1.2	4115
Total	1.1	11680

* = $p < 0.05$ indicated statistical significance at the five per cent level.

** = $p < 0.01$ indicated statistical significance at the one per cent level.

Logistic regression was used to identify how the likelihood of having received a Community Care Grant in the previous six months was associated with individual benefit unit characteristics, controlling for the effect of the other characteristics, or variables, in the models. The first model includes all eligible benefit units, the other two models include eligible benefit units of working age only, one for those without children and another for those with children (Table 3.2). This is to avoid having two variables in which the

categories capture the same characteristics, i.e. all benefit unit types, except lone parents and couples with children, have no dependent children and the majority of pensioners are in the 65 and over age group.

The 'predictor' variables in the logistic regression models are all categorical. For each variable, one category is designated the reference category and allocated an odds ratio of 1.00; the other categories are then contrasted with this. For example, for the variable 'benefit unit type', the category 'couple without children' has been designated the reference category and given an odds ratio of 1.00. If another category (say, 'couple with children') has an odds ratio that is greater than 1.00, this means that being a couple with children is associated with a greater likelihood of having received a Community Care Grant than being a couple without children. However, if the category has an odds ratio that is lower than 1.00, then that characteristic (being a couple with children) is associated with a lower likelihood of having received a Community Care Grant than being a couple without children.

The logistic regression output also shows whether differences between the reference and the 'other' categories are statistically significant (at the five per cent level or below). However, it should be noted that significance levels are affected by the size of the sample under investigation. Consequently, logistic regression models that use all of the sample have a greater chance of returning significant results than those that are restricted to sub-groups (such as 'working age' benefit units).

All eligible benefit units

When examining receipt amongst all eligible benefit units, benefit unit type, ethnic group⁵, whether a member of the benefit unit has a disability, tenure, country and year were entered into the model. Benefit unit type, whether a

⁵ The findings by ethnic group are presented in italics because the small proportion of different ethnic minority benefit units in the population and the low incidence of Social Fund receipt means that these results have to be interpreted with caution. They are, however, more meaningful than a white/non-white categorisation.

member of the benefit unit has a disability and tenure were found to be significantly associated with receipt. As suggested by the bivariate analysis, single pensioners were less than a quarter as likely to have received a Community Care Grant than a working age couple without children. Couple pensioners were similarly less likely to have received a grant but this was not significant. A member of the benefit unit having a disability almost doubled the likelihood of having received a Community Care Grant compared with a benefit unit without a disabled member. Benefit units who were renting accommodation from the Local Authority or Housing Association were nearly three times more likely to have received a Community Care Grant than those who owned their own property. Although it was not significant, those renting from private landlords were over twice as likely to have received a Community Care Grant.

Eligible benefit units of working age without children

For benefit units of working age without children, the model included whether they were partnered, age, ethnic group, eligible benefit, disability, tenure, country and year. Whether they were partnered, age group and tenure were found to be significant. Single people were half as likely as couples to have received a Community Care Grant. When compared with the older working age group (45-64 years) those aged 25-44 years were more than two and three-quarter times as likely to have received a Community Care Grant. Council or housing association residents were nearly four times as likely to have received a grant than owner occupiers, whilst there was no significant difference between private renters and owner occupiers.

Eligible benefit units of working age with children

For benefit units of working age with children, the number of dependent children (i.e. those 16 and under) and whether there were any children under five in the benefit unit were added to the model. The likelihood of receiving a grant was significantly higher (three and a half times) amongst benefit units in the youngest age group (16-24 years) than those in the older working age

group (45-64 years). Disability was found to be significant, with benefit units with a disabled member more than twice as likely to have received a grant than those without. The relationship between receipt of a grant and the number of children in the benefit unit was significant overall and two relationships were close to being significant; compared to having one child, benefit units with two children were half as likely to have received a Community Care Grant and benefit units with four or more children were twice as likely ($p=0.059$ and $p=0.054$ respectively).

Table 3.2 Logistic Regression of Receiving a Community Care Grant

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
Benefit Unit Type		**				
Pensioner couple	0.31	ns	-	-	-	-
Single pensioner	0.23	**	-	-	-	-
Couple with children	1.56	ns	-	-	-	-
(Couple without children)	1.00	-	-	-	-	-
Lone parent	1.30	ns	-	-	-	-
Single without children	0.62	ns	-	-	-	-
Partner status				*		
Single	-	-	0.47	*	0.66	ns
(Partnered)	-	-	1.00	-	1.00	-
Age Group				*		*
16-24	-	-	1.92	ns	3.50	*
25-44	-	-	2.79	**	1.50	ns
(45-64)	-	-	1.00	-	1.00	-

Continued...

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
Ethnic Group						
<i>(White)</i>	1.00	-	1.00	-	1.00	-
<i>Mixed</i>	1.67	ns	1.22	ns	1.76	ns
<i>Asian or Asian British</i>	0.67	ns	1.10	ns	0.36	ns
<i>Black or Black British</i>	0.70	ns	0.42	ns	0.78	ns
<i>Chinese or Other Ethnic Group</i>	0.91	ns	0.10	ns	1.56	ns
Eligible benefit						
Income Support	-	-	1.36	ns	2.61	ns
(Income based JSA)	-	-	1.00	-	1.00	-
Member of Benefit Unit has a disability		**				*
Yes	1.85	**	1.43	ns	2.07	*
(No)	1.00	-	1.00	-	1.00	-
Tenure		**		**		ns
Council/HA rent	2.87	**	3.96	**	2.31	ns
Private rent (inc. lives rent free)	2.16	ns	1.90	ns	1.80	ns
(Own outright or with mortgage)	1.00	-	1.00	-	1.00	-

Continued...

	All Eligible Benefit Units	Eligible Benefit Units of working age without children	Eligible Benefit Units of working age with children	
Number of dependent children				*
(1)	-	-	1.00	-
2	-	-	0.52	ns
3	-	-	0.89	ns
4+	-	-	2.10	ns
Children under five				
(No)	-	-	1.00	-
Yes	-	-	0.89	ns
Country				
(England)	1.00	-	1.00	-
Wales	0.78	ns	0.98	ns
Scotland	1.03	ns	0.69	ns
Year				
2000	0.93	ns	0.98	ns
2001	0.90	ns	0.90	ns
(2002)	1.00	-	1.00	-

* = p<0.05 indicated statistical significance at the five per cent level.

** = p<0.01 indicated statistical significance at the one per cent level.

ns = not significant.

Note: () denotes reference group.

3.3 Receipt of Budgeting Loans

Of the three elements of the discretionary Social Fund, Budgeting Loans made up almost three-quarters (74 per cent) of all awards received in the previous six months. Of all eligible benefit units, 8.1 per cent had received a Budgeting Loan.

When benefit unit characteristics were used in bivariate analysis to examine Budgeting Loan receipt in the previous six months all the characteristics entered were found to be significantly associated with receipt: benefit unit type, age group of the head of the benefit unit, ethnic group of head of the benefit unit, the eligible benefit being claimed, whether the benefit unit included someone with a disability, tenure, number of dependent children in the benefit unit, whether the benefit unit included children under five, region, the year in which the benefit unit was included in the survey and whether the benefit unit had a bank or building society current account.

There was considerable variation by benefit unit type. Lone parents were more likely to have received a Budgeting Loan (19.2 per cent), followed by couples with children (11.9 per cent). Benefit units without children were much less likely to have received a Budgeting Loan; 5.6 per cent of single people and 5.3 per cent of couples. Only a very low proportion of retired benefit units had received a Budgeting Loan; 1.3 per cent of single people and 1.9 per cent of couples.

Benefit units in which the head was in the 25-44 age group were most likely to have received a Budgeting Loan (13.4 per cent), followed by those aged 16-24 years (12.3 per cent). The likelihood of receiving a Budgeting Loan halves for those aged 45-64 years (6.3 per cent) and decreases to only 0.9 per cent of those in the 65+ age group.

Benefit units in which the head was White or of a Mixed ethnic group were most likely to have received a Budgeting Loan (both 8.7 per cent), double the likelihood of Black or Black British and Chinese or Other ethnic groups (both 4.1 per cent). Perhaps, most striking though is the very low proportion of Asian or Asian British recipients who had received a Budgeting Loan (1.6 per cent).

Receipt of a Budgeting Loan was higher amongst benefit units claiming Income Support than those claiming income-based Jobseeker's Allowance (8.7 per cent compared with 5.1 per cent).

Having a member of the benefit unit with a disability was associated with a lower chance of having received a Budgeting Loan than those benefit units without a disabled member (6.8 per cent compared with 9.8 per cent).

Benefit units living in rented accommodation were much more likely than those in their own accommodation to have received a Budgeting Loan; 10.6 per cent (local authority/housing association) and nine per cent (private) compared with just 1.6 per cent.

As the benefit unit results have shown, those without children had a comparably low incidence of Budgeting Loan receipt (3.9 per cent). For those with children, the likelihood of receiving a Budgeting Loan increased steadily with the number of children in the benefit unit, from 15.4 per cent with one child to 22.7 per cent with four or more children. The presence of a young child was also an important indicator of receipt, with 20 per cent of benefit units with a child under five having received a Budgeting Loan compared with 6.1 per cent of those with no children under five.

There were significant variations by region with receipt of a Budgeting Loan highest in the North East (12.6 per cent), Yorkshire and Humber and Wales

(both 10.5 per cent) and lowest in London (4.8 per cent) and the Eastern Region (five per cent).

Benefit units without a bank or building society current account were more likely to have received a Budgeting Loan than those with (9.7 per cent compared with 6.5 per cent).

The year in which the benefit unit was surveyed was also significant with those interviewed in 2002 having a higher rate of receipt than those interviewed in 2000 or 2001 (9.5 per cent compared with 7.7 per cent and 7.3 per cent).

Table 3.3 Characteristics Associated with Having Received a Budgeting Loan

	Received BL in previous six months	
Benefit Unit Type**		
Pensioner couple	1.9	538
Single pensioner	1.3	2964
Couple with children	11.9	1027
Couple without children	5.3	839
Lone parent	19.2	3186
Single without children	5.6	3126
Age Group**		
16-24	12.3	1239
25-44	13.4	4203
45-64	6.3	3073
65+	0.9	3165
Ethnic Group**		
White	8.7	10461
Mixed	8.7	214
Asian or Asian British	1.6	430
Black or Black British	4.1	373
Chinese or Other Ethnic Group	4.1	202
Eligible Benefit**		
Income Support	8.7	10146
Income based JSA	5.1	1534
Member of Benefit Unit has a Disability**		
Yes	6.8	6407
No	9.8	5273
Tenure**		
Council/HA rent	10.6	7502
Private rent (inc. lives rent free)	9.0	1475
Own outright or with mortgage	1.6	2703
Number of Dependent Children**		
None	3.9	7429
1	15.4	1780
2	17.5	1380
3	18.2	696
4+	22.7	395

Continued...

	Received BL in previous six months	
Children Under Five**		
No	6.1	9794
Yes	20.0	1880
Region**		
North East	12.6	790
North West & Merseyside	8.9	1606
Yorkshire & Humberside	10.5	1134
East Midlands	7.9	750
West Midlands	8.0	1076
Eastern	5.0	759
London	4.8	1507
South East	6.3	947
South West	6.6	718
Wales	10.5	768
Scotland	9.9	1625
Has a Current Account**		
Yes	6.5	5706
No	9.7	5974
Year**		
2000	7.7	3704
2001	7.3	3861
2002	9.5	4115
Total	8.1	11680

* = $p < 0.05$ indicated statistical significance at the five per cent level.

** = $p < 0.01$ indicated statistical significance at the one per cent level.

Benefit unit characteristics were entered into a logistic regression, to examine which characteristics are associated with having received a Budgeting Loan in the previous six months when other characteristics are held constant. As with the analysis of Community Care Grant receipt, the first model includes all eligible benefit units, the other two models include eligible benefit units of working age only, one for those without children and another for those with children (Table 3.4). The benefit unit characteristics entered into the previous Community Care Grant models were also entered into these models, with the one exception; because of the higher level of

Budgeting Loan receipt it was possible to examine area at the regional rather than the country level.

All eligible benefit units

Under the first model for all eligible benefit units, benefit unit type, ethnic group of the head of the benefit unit, disability, tenure, region and year of interview were found to have independent significant associations with receipt of a Budgeting Loan.

In keeping with the bivariate analysis, pensioners were less likely than working age couples without children to have received a Budgeting Loan (single pensioners one fifth and couple pensioners two fifths as likely), whilst families with children, both lone parents and couples (over four and a third and two and a half times respectively), were more likely.

White benefit units were four times more likely than Asian or Asian British benefit units and more than twice as likely as Black or Black British benefit units to have received a Budgeting Loan.

In contrast to the bivariate analysis, benefit units who had a member with a disability were one and a quarter times more likely to have received a Budgeting Loan than those without.

Tenure showed a similar pattern to that found using bivariate analysis; those in social housing were five times and those in private rented accommodation three and three-quarter times as likely to have received a Budgeting Loan as benefit units who owned their own accommodation.

Benefit units living in the North West & Merseyside, West Midlands, Scotland, Yorkshire & Humberside, Wales and the North East were all significantly more likely to have received a Budgeting Loan than those in the

South East of England, ranging from almost one and a half times more likely to almost two and quarter times more likely.

The year in which the benefit unit was surveyed was also significant, with those surveyed in 2000 or 2001 three-quarter times as likely to have received a Budgeting Loan as those surveyed in 2002.

Working age without children

For benefit units of working age without children, the model included whether they were partnered, age, ethnic group, eligible benefit, disability, tenure, region and year. Whilst age was not significant overall, benefit units whose head was aged 25-44 were more likely to have received a Budgeting Loan than those whose head was aged 45-64. Disability was not significant, although the odds ratio was the same as in the previous model for all eligible benefit units in which it had been significant.

Significant characteristics were tenure, region and year. Those in council or housing association accommodation were over six and a quarter times, and those in private rented accommodation were over five times, more likely to have received a Budgeting Loan than those who owned their accommodation. Benefit units living in Wales, Scotland, West Midlands and the North East were more likely to have received a Budgeting Loan than those living in the South East, ranging from one and two thirds to over three times. Benefit units surveyed in 2000 and 2001 were only two-thirds as likely to have received a Budgeting Loan as those surveyed in 2002.

Working age with children

For working age benefit units with children, the number of dependent children and whether there were any children under five were also entered in the model. Partner status, ethnic group, disability, tenure, the number of dependent children, region and year were found to be significantly associated with receiving a Budgeting Loan. Whilst not significant overall,

benefit units whose head was 16-24 years old were one and a half times more likely to have received a Budgeting Loan than those aged 45-64.

Single parents were one and two-thirds times more likely to receive a Budgeting Loan than couples with children. Asian or Asian British benefit units were only a fifth as likely and Black or Black British a third as likely as White benefit units to have received a Budgeting Loan. Benefit units with a disabled member were around one and a third times more likely to have received a Budgeting Loan than benefit units without. Tenure shows the same pattern as for the other two models, with those in council or housing association and those in private rented accommodation more likely to have received a Budgeting Loan (four and a quarter times and three times respectively) as those in their own accommodation. Benefit units living in London were only three-fifths as likely to have received a Budgeting Loan as those in the South East, whilst those living in Scotland, the North East, Yorkshire & Humberside and Wales were all more likely (ranging from one and two-thirds to nearly twice as likely).

There was no significant difference in receipt between having one or two children, but having three and four or more children increased the likelihood of receipt compared with benefit units with one child (one and a third and twice as likely respectively). There was no significant difference associated with having a child under five in the benefit unit.

Finally, as with all benefit units, of working age benefit units with children those surveyed in 2000 and 2001 were only three-quarter times as likely to have received a Budgeting Loan as those surveyed in 2002.

Table 3.4 Logistic Regression of Receiving a Budgeting Loan

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
Benefit Unit Type		**	-	-	-	-
Pensioner couple	0.37	**	-	-	-	-
Single pensioner	0.22	**	-	-	-	-
Couple with children	2.47	**	-	-	-	-
(Couple without children)	1.00	-	-	-	-	-
Lone parent	4.37	**	-	-	-	-
Single without children	1.06	ns	-	-	-	-
Partner status						**
Single	-	-	1.00	ns	1.63	**
(Partnered)	-	-	1.00	-	1.00	-
Age Group				ns		ns
16-24	-	-	1.07	ns	1.57	*
25-44	-	-	1.37	*	1.14	ns
(45-64)	-	-	1.00	-	1.00	-
Ethnic Group		**				**
(White)	1.00	-	1.00	-	1.00	-
Mixed	0.90	ns	0.18	ns	1.16	ns
Asian or Asian British	0.25	**	0.36	ns	0.22	**
Black or Black British	0.45	**	0.44	ns	0.33	**
Chinese or Other Ethnic Group	0.57	ns	0.33	ns	0.60	ns

Continued...

	All Eligible Benefit Units	Eligible Benefit Units of working age without children	Eligible Benefit Units of working age with children	
Eligible benefit				
Income Support (Income based JSA)	-	1.22	1.48	ns
	-	1.00	1.00	ns
Member of Benefit Unit has a disability				
Yes	1.26	1.26	1.31	*
(No)	1.00	1.00	1.00	-
Tenure				
Council/HA rent	5.14	6.27	4.25	**
Private rent (inc. lives rent free)	3.73	5.38	2.94	**
(Own outright or with mortgage)	1.00	1.00	1.00	-
Number of dependent children				
(1)	-	-	1.00	**
2	-	-	1.21	-
3	-	-	1.38	*
4+	-	-	2.01	**
Children under five				
(No)	-	-	1.00	-
Yes	-	-	1.20	ns
Region				
North East	2.20	3.12	1.84	**
North West & Merseyside	1.46	1.99	1.28	**
Yorkshire & Humber	1.80	1.90	1.91	ns
East Midlands	1.32	1.59	1.32	**

Continued...

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
West Midlands	1.53	*	2.52	*	1.32	ns
Eastern	0.79	ns	1.59	ns	0.57	ns
London	0.75	ns	1.21	ns	0.59	*
(South East)	1.00	-	1.00	-	1.00	-
South West	1.15	ns	1.09	ns	1.18	ns
Wales	1.87	**	1.66	*	1.89	**
Scotland	1.67	**	2.24	*	1.63	*
Year		**		**		**
2000	0.73	**	0.65	**	0.73	**
2001	0.71	**	0.65	**	0.72	**
(2002)	1.00	-	1.00	-	1.00	-

* = $p < 0.05$ indicated statistical significance at the five per cent level.

** = $p < 0.01$ indicated statistical significance at the one per cent level.

ns = not significant.

Note: () denotes reference group.

3.4 Receipt of Crisis Loans

Of those benefit units in receipt of Income Support or income-based Jobseeker's Allowance, 2.3 per cent had received a Crisis Loan in the previous six months. Using bivariate analysis all the benefit unit characteristics considered, with the exception of region and disability, were found to be significantly associated with having received a Crisis Loan (Table 3.5). These characteristics were benefit unit type, age group of the head of the benefit unit, ethnic group of head of the benefit unit, the eligible benefit being claimed, tenure, number of dependent children in the benefit unit, whether the benefit unit included children under five, the year in which the benefit unit was included in the survey and whether the benefit unit had a bank or building society current account.

Receipt of a Crisis Loan was most common amongst three benefit unit types: couples with children, lone parents and single people without children (3.5 per cent, 3.4 per cent and 3.2 per cent respectively). Only 1.3 per cent of couples without children and 0.2 per cent of pensioners had received a Crisis Loan in the previous six months.

Benefit units in the younger age groups (16-24 years and 25-44 years) were most likely to have received a Crisis Loan (3.6 per cent and 3.7 per cent respectively). Receipt then decreased to 1.8 per cent for the 45-64 years age group and just 0.2 per cent for the 65+ group.

Benefit units whose head was of a Mixed ethnic group and those who were Black or Black British were most likely to have received a Crisis Loan (3.5 per cent and 3.3 per cent respectively), whilst those who were Asian or Asian British or from a Chinese or Other ethnic group were least likely (0.7 per cent and 0.5 per cent respectively).

Benefit units claiming income-based Jobseeker's Allowance were more likely than those claiming Income Support to have received a Crisis Loan (3.6 per cent compared with 2.1 per cent).

Benefit units living in rented accommodation were much more likely than those in their own accommodation to have received a Crisis Loan; 2.9 per cent (local authority/housing association) and 2.5 per cent (private) compared with just 0.6 per cent.

Having dependent children in the benefit unit increased the likelihood of having received a Crisis Loan, with 1.8 per cent of those without children and three per cent of those with one child receiving an award. Those with two or four or more dependent children in the benefit unit showed a higher incidence of receipt than those with one or three children (3.8 per cent and 3.9 per cent compared with three per cent and 3.2 per cent respectively). Benefit units with children under five were twice as likely as those without to have received a Crisis Loan (four per cent compared with two per cent).

As with Budgeting Loan receipt, those without a bank or building society current account were more likely to have received a Crisis Loan; 2.7 per cent compared with 1.8 per cent of those with a bank or building society current account.

There was also a lower incidence of receipt amongst those interviewed in 2001 compared with those interviewed in the previous and subsequent year (1.8 per cent compared with 2.5 per cent and 2.6 per cent).

Table 3.5 Characteristics Associated with Having Received a Crisis Loan

	Received CL in previous six months	
Benefit Unit Type**		
Pensioner couple	0.2	538
Single pensioner	0.2	2964
Couple with children	3.5	1027
Couple without children	1.3	839
Lone parent	3.4	3186
Single without children	3.2	3126
Age Group**		
16-24	3.6	1239
25-44	3.7	4203
45-64	1.8	3073
65+	0.2	3165
Ethnic Group*		
White	2.3	10461
Mixed	3.5	214
Asian or Asian British	0.7	430
Black or Black British	3.3	373
Chinese or Other Ethnic Group	0.5	202
Eligible benefit**		
Income Support	2.1	10146
Income based JSA	3.6	1534
Member of Benefit Unit has a disability		
Yes	2.1	6407
No	2.6	5273
Tenure**		
Council/HA rent	2.9	7502
Private rent (inc. lives rent free)	2.5	1475
Own outright or with mortgage	0.6	2703
Number of dependent children**		
None	1.8	7429
1	3.0	1780
2	3.8	1380
3	3.2	696
4+	3.9	395

Continued...

	Received CL in previous six months	
Children under five**		
No	2.0	9794
Yes	4.0	1880
Region		
North East	2.6	790
North West & Merseyside	2.7	1606
Yorkshire & Humberside	2.6	1134
East Midlands	1.2	750
West Midlands	2.0	1076
Eastern	2.1	759
London	2.1	1507
South East	1.9	947
South West	2.1	718
Wales	2.9	768
Scotland	2.5	1625
Has a current account**		
Yes	1.8	5706
No	2.7	5974
Year*		
2000	2.5	3704
2001	1.8	3861
2002	2.6	4115
Total	2.3	11680

* = $p < 0.05$ indicated statistical significance at the five per cent level.

** = $p < 0.01$ indicated statistical significance at the one per cent level.

As with the other two elements of the Social Fund, benefit unit characteristics were entered into a logistic regression, to examine which characteristics are associated with having received a Crisis Loan in the previous six months when other characteristics are held constant and three models were examined: all eligible benefit units, eligible benefit units of working age without children and those of working age with children (Table 3.6). For comparability, the benefit unit characteristics entered were the same as those entered in the Community Care Grant models.

There were fewer significant differences by benefit unit characteristics than for the previous elements of the Social Fund examined. For all eligible benefit units receipt of a Crisis Loan was significantly associated with benefit unit type, tenure and year, for those of working age without children it was age and tenure, and for those of working age with children only tenure was significant.

All eligible benefit units

Of all eligible benefit units, single pensioners only had a one in twenty likelihood of having received a Crisis Loan compared with couples without children. Whilst not significant, pensioner couples had the same likelihood as single pensioners. However, lone parents, single people without children and couples with children were all around twice to two and a half times as likely as couples without children to have received a Crisis Loan. Those in council or housing association accommodation were almost four and a half times more likely, and those in private rented accommodation over three and a two fifth times more likely, to have received a Crisis Loan than benefit units living in their own accommodation. Receipt was only two-thirds as likely for benefit units surveyed in 2001 compared with those surveyed in 2002.

Working age without children

For benefit units of working age without children, those whose head of the household was aged 25-44 were nearly twice as likely to have received a Crisis Loan as those aged 45-64, and those living in rented accommodation were around six times as likely as those in their own accommodation.

Working age with children

For benefit units of working age with children, those living in council or housing association accommodation were twice as likely to have received a Crisis Loan compared with benefit units in their own accommodation, whilst there was no significant difference between benefit units privately renting or in their own accommodation.

Table 3.6 Logistic Regression of Receiving a Crisis Loan

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
Benefit Unit Type		**	-	-	-	-
Pensioner couple	0.15	ns	-	-	-	-
Single pensioner	0.15	**	-	-	-	-
Couple with children	2.52	*	-	-	-	-
(Couple without children)	1.00	-	-	-	-	-
Lone parent	2.21	*	-	-	-	-
Single without children	2.30	*	-	-	-	-
Partner status						
Single	-	-	1.89	ns	1.14	ns
(Partnered)	-	-	1.00	-	1.00	-
Age Group				*		
16-24	-	-	1.69	ns	1.29	ns
25-44	-	-	1.83	**	1.37	ns
(45-64)	-	-	1.00	-	1.00	-

Continued...

	All Eligible Benefit Units	Eligible Benefit Units of working age without children	Eligible Benefit Units of working age with children
Ethnic Group			
(White)	1.00	1.00	1.00
Mixed	1.08	1.38	0.37
Asian or Asian British	0.33	0.01	0.32
Black or Black British	1.20	1.46	0.96
Chinese or Other Ethnic Group	0.09	0.21	0.01
Eligible benefit			
Income Support	-	0.79	0.55
(Income based JSA)	-	1.00	1.00
Member of Benefit Unit has a disability			
Yes	1.07	1.46	1.21
(No)	1.00	1.00	1.00
Tenure			
Council/HA rent	4.45	6.33	2.19
Private rent (inc. lives rent free)	3.40	6.13	1.16
(Own outright or with mortgage)	1.00	1.00	1.00

Continued...

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
Number of dependent children						
(1)	-	-	-	-	1.00	-
2	-	-	-	-	1.20	ns
3	-	-	-	-	1.02	ns
4+	-	-	-	-	1.18	ns
Children under five						
(No)	-	-	-	-	1.00	-
Yes	-	-	-	-	1.36	ns
Country						
(England)	1.00	-	1.00	-	1.00	-
Wales	1.32	ns	1.69	ns	1.15	ns
Scotland	1.02	ns	0.99	ns	1.06	ns
Year						
		*				
2000	0.91	ns	1.00	ns	0.79	ns
2001	0.67	*	0.70	ns	0.66	ns
(2002)	1.00	-	1.00	-	1.00	-

* = p<0.05 indicated statistical significance at the five per cent level.

** = p<0.01 indicated statistical significance at the one per cent level.

ns = not significant.

Note: () denotes reference group.

3.5 Patterns in the Receipt of Social Fund Awards

This section will discuss patterns in receipt of the three Social Fund Awards within the three benefit unit groups presented in the regression models above⁶. Patterns of Social Fund receipt reflect three processes, a need arising, an application being made and an award being given, so caution is needed in interpreting the findings.

All eligible benefit units

For both of the Social Fund loans there were family type differences in receipt amongst the working age population. Compared with couples without children, both couples with children and lone parents were significantly more likely to have received a loan. For Crisis Loans lone parents' odds were slightly lower than for couples with children, whereas for Budgeting Loans lone parents' odds were greater. For Crisis Loans there was also a significant difference between benefit units without children, with receipt more likely for single people than couples. It is possible that this reflects the more unstable circumstances of single benefit recipients and lack of opportunity to share resources.

For all three Social Fund awards, single pensioners were significantly less likely to receive an award compared with couples without children. Whilst only significant for Budgeting Loans, pensioner couples had a similar or slightly higher likelihood of receipt than single pensioners, again in comparison to couples without children.

Pensioners receive a lower proportion of Social Fund expenditure compared with other groups, and this is disproportionate to their size in the eligible population (DWP 2004a; DWPb). A number of barriers to take-up for this group have been reported: lack of knowledge; stigma of applying;

⁶ When comparing across populations it is important to be aware that chances of associations being statistically significant will vary with population size.

communication difficulties; high repayment rates for Budgeting Loans and a deep-seated opposition to borrowing (Kempson et al., 2002). The low receipt of Community Care Grant is particularly interesting, given that this is a non-repayable grant and that one of the purposes of the award - helping people remain in the community rather than move into residential accommodation – may be relevant to the needs of older people.

Tenure was a significant factor for receipt of all Social Fund Awards; compared with those in their own property, those in council or housing association accommodation were more likely to have received an award. For Budgeting Loans and Crisis Loans, those in private sector accommodation were also more likely to receive an award. Tenure is often seen as a proxy for education and social class, and thus may be indicative of previous socio-economic circumstances. It may be that those who own their home have previously built up more financial assets and consumer durables than those in rented accommodation.

The year in which the benefit unit had been surveyed was significant for receipt of Social Fund loans. Receipt of a Budgeting Loan was less likely in 2000 and 2001 compared with 2002, whilst Crisis Loan receipt was less likely in 2001 compared with 2002 but there was no significant difference between 2000 and 2002. It is not clear why there were differences between years. Each district office is allocated one loans budget from which budgeting loans and crisis loans are made. In the years 1999/00, 2000/01 and 2001/02 the loans budget was £436.7million, £494million and £516.6million respectively (Department for Work and Pensions, 2000; 2001; 2002). The eligible population reduced throughout this period, for example, the figures for November 1999 to 2001 were 4691, 4610.1, and 4598.9 thousands respectively (DWP 2004b; DWP 2004c).

For Budgeting Loans there were also significant differences by region⁷. Benefit units living in the three northern English regions, Wales, Scotland and the West Midlands were all more likely to receive a Budgeting Loan than those in the South East. Budgets are allocated to local offices, partly according to local needs. Whilst the numbers of pensioners and unemployed people in the local office caseload are taken into account, this is not the only factor, so it is possible that these areas have high levels of need and have received historically higher budgets.

Ethnicity was also significant for Budgeting Loans only. Asian or Asian British and Black or Black British benefit units were less likely to have received a Budgeting Loan than White benefit units. For some Asian benefit units one factor may be that the scheme, and the loans in particular, is not compatible with their cultural traditions of providing financial support (Saqiq-Sangster, 1992). Currently there is no official monitoring of applications and awards by ethnic minorities (this has been recommended by the Social Fund Commissioner) and further independent research is also needed in this area.

For Community Care Grants and Budgeting Loans, receipt was significantly associated with having a disabled member of the benefit unit. Given the greater needs of disabled people it might be expected that they would have more recourse to the Social Fund. In particular, the aims of Community Care Grants in helping people establish themselves in the community after leaving residential accommodation and in helping people remain in the community rather than entering residential accommodation may be particularly applicable to the needs of some disabled people. Indeed, in the years of our sample, disabled people received the highest proportion of Community Care Grant expenditure (34-36 per cent) compared with other applicant groups⁸ (Department for Work and Pensions, 2000; 2001; 2002). This suggests that

⁷ Region was not included in the Community Care Grant and Crisis Loan regressions.

⁸ Applicants are ascribed to applicant groups in the following priority: pensioners, unemployed, disabled, lone parents, others.

the Community Care Grant awards are helping one of their target client groups.

Eligible benefit units of working age without children

Tenure was a significant factor for receipt of all Social Fund awards; compared with those in their own property, those in council or housing association accommodation were more likely to have received an award. For Budgeting Loans and Crisis Loans, those in private sector accommodation were also more likely to receive an award.

Whilst age was not significant overall for Budgeting Loans, for all Social Fund Awards receipt was significantly more likely for benefit units whose head was aged 25-44 than for those whose head was aged 45-64. This was particularly so for Community Care Grants for which the odds were almost three times greater.

Other characteristics significantly associated with greater odds of receiving a Budgeting Loan were living in the North East, West Midlands, Wales or Scotland rather than the South East. Characteristics associated with being less likely to receive a Budgeting Loan were being surveyed in 2000 or 2001 rather than 2002. Finally, single people were half as likely as a couple to have received a Community Care Grant.

Eligible benefit units of working age with children

No characteristics were significant for all three Social Fund Awards. Tenure was significant for loan receipt; compared with those in their own property, those in council or housing association accommodation were more likely to have received a loan. For Budgeting Loans only, those living in private rented accommodation were also more likely to have received an award.

The number of children in the benefit unit was significant for Budgeting Loans and Community Care Grants, but there is no clear pattern. For

Budgeting Loans, there was no significant difference in receipt between having one or two children, but having three or more children increased the likelihood of receipt compared with benefit units with one child. Under the new Budgeting Loan rules, family size is taken into account when making a decision and a greater 'weight' is given to larger families. For Community Care Grants, whilst not quite significant, having two children in the benefit unit compared to one child decreased the likelihood of receipt by half, and having four or more children doubled it. For all Social Fund Awards there was no significant difference associated with having a child under five in the benefit unit. This finding is different to that of Kemp and Finch (2004) whose bi-variate analysis of the FACS showed that family size was not significant but the age of the children was.

For Community Care Grants and Budgeting Loans, receipt was significantly more likely amongst benefit units with a disabled member than without and benefit units whose head was aged 16-24 were more likely to have received a grant than those whose head was aged 45-64.

Other characteristics significantly associated with Budgeting Loan receipt were partner status, region, ethnic group and year. Single parents were more likely to receive a Budgeting Loan than couples with children. Benefit units living in London were less likely to have received a Budgeting Loan as those in the South East, whilst those living in Scotland, the North East, Yorkshire & Humberside and Wales were all more likely. Asian or Asian British benefit units and Black or Black British were less likely to have received a Budgeting Loan than White benefit units and receipt was less likely amongst those surveyed in 2000 and 2001 than amongst those surveyed in 2002.

It should be noted that receipt is measured on a relatively short timescale of six months and benefit units classed as non-recipients may also be Social Fund clients and may be repaying existing loans. As mentioned earlier, the

guidance suggests that Social Fund loans should normally be repaid within 78 weeks (18 months). The next chapter examines benefit units repaying Social Fund loans.

4

Repaying Social Fund Loans

4.1 Introduction

The Family Resources Survey asks all respondents if they are repaying any Social Fund Loans and the amount of their weekly repayments. These repayments could be for Budgeting Loans or Crisis Loans or a combination of the two types of loan. This chapter examines the characteristics of those making repayments and the repayment rates.

4.2 Characteristics of Benefit Units Repaying Social Fund Loans

Of those who were repaying Social Fund loans approximately half had received their loan in the previous six months (48.8 per cent), and so presumably, the others (51.2 per cent) were repaying older loans.

There were 228 benefit units who did not report repaying a Social Fund loan, despite having received a loan in the previous six months; 133 had received a Budgeting Loan, 89 had received a Crisis Loan and six had received both. It may be that they had not commenced payment or had completed payment but administration difficulties recovering repayments from benefit units no longer in receipt of benefits may also be an issue. Whilst it is possible that they had paid off their loan, a high proportion of those who were not repaying the loan they had received in the previous six months were not on eligible benefits (51.1 per cent).

The characteristics of those repaying Social Fund loans (Table 4.1) are similar to those who reported receiving a Budgeting Loan or a Crisis Loan in the previous six months (Table 2.5). The main differences are:

Eligible benefit status – a greater proportion of those repaying loans are claiming Income Support and income based Jobseeker’s Allowance (86.2 per cent and 13.4 per cent respectively) and correspondingly, a very small proportion are not claiming eligible benefits (0.4 per cent).

Region – a greater proportion of benefit units repaying loans are from the London region and a smaller proportion are from Scotland (11.5 per cent and 12.7 per cent respectively).

Current account – slightly fewer repayers have a bank or building society current account (37 per cent).

Year – whilst receipt dipped and then increased again over the three years sampled, the same proportion of benefit units were repaying Social Fund loans in 2001 and 2002 (32.8 per cent and 32.2 per cent) and slightly more 2000 benefit units were repaying (35 per cent).

Table 4.1 Characteristics of Benefit Units Repaying Social Fund Loans

	Making Repayments (Column per cent)
Benefit Unit Type	
Pensioner couple	0.9
Single pensioner	3.2
Couple with children	12.3
Couple without children	5.2
Lone parent	51.0
Single without children	27.4
Age Group	
16-24	19.2
25-44	57.0
45-64	21.1
65+	2.7
Ethnic Group	
White	92.1
Mixed	2.6
Asian or Asian British	1.1
Black or Black British	3.3
Chinese or Other Ethnic Group	0.9
Eligible benefit	
Income Support	86.2
Income based JSA	13.4
Not on qualifying benefit	0.4
Member of Benefit Unit has a disability	
Yes	15.5
No	84.5
Tenure	
Council/HA rent	78.7
Private rent (inc. lives rent free)	15.5
Own outright or with mortgage	5.8

Continued...

Making Repayments
(Column per cent)

Number of dependent children

None	36.6
1	23.7
2	22.1
3	10.9
4+	6.7

Children under five

No	66.6
Yes	33.4

Region

North East	9.5
North West & Merseyside	16.5
Yorkshire & Humberside	12.7
East Midlands	5.9
West Midlands	8.3
Eastern	4.4
London	11.5
South East	6.1
South West	5.2
Wales	7.3
Scotland	12.7

Has a current account

Yes	37.0
No	63.0

Year

2000	35.0
2001	32.8
2002	32.2

N	2315
---	------

4.3 Repayment Rates

Weekly Social Fund repayment rates range from 37p to £54, with a mean rate of £10.29 and a median rate of £9.31.

5

Conclusion

This paper concludes by highlighting patterns of Social Fund receipt across the benefit units models presented in Chapter Three.⁹ The results of the logistic regression models are summarised in Table 5.1. In Table 5.1 a '+' means that a factor is associated with an increased chance of the recipient being in receipt of an award, and a '-' that the likelihood is reduced. Where there is no + or – then there is no statistically significant association. As the three types of discretionary Social Fund award are modelled separately, Community Care Grants, Budgeting Loans and Crisis Loans are abbreviated in the table as CCG, BL and CL, respectively.

For the two sub-groups, age group was significant. Compared to the older age group, for those with children the younger age group were more likely to have received a Community Care Grant or Budgeting Loans and for those without children, the middle age group were more likely to have received an award.

Overall, tenure proved to be an important benefit unit characteristic. For all eligible benefit units, tenure was significant for all types of Social Fund award. Similarly, when considering only the sub-group of working age benefit units without children, tenure was significant. For those with children

⁹ When comparing across populations it is important to be aware that chances of associations being statistically significant will vary with population size.

it remained significant for the loans, but whilst the odds ratios were similar, it was not significant for the Community Care Grant.

For all eligible benefit units, having a disability was found to be significantly related to receipt of Community Care Grants and Budgeting Loans. For the sub-group of working age with children, disability was significant for both awards, but not for those without children. It was not significantly associated with Crisis Loan receipt in any of the three models.

Ethnic Group was a significant characteristic for Budgeting Loan receipt for all eligible benefit units and for the sub-group of working age with children. There were also similar odds ratios for the working age without children sub-group. It was not significantly associated with Community Care Grant and Crisis Loan receipt, although there were some large odds ratios.

For Budgeting Loan receipt, region was significant for all three models. Country was used in the Community Care Grant and Crisis Loan receipt due to the smaller incidence of receipt and was not found to be significant.

Table 5.1 Summary of Logistic Regression Results

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
Benefit Unit Type			N/A		N/A	
Pensioner couple	-	BL				
Single pensioner	-	CCG				
	-	BL				
	-	CL				
Couple with children	+	BL				
	+	CL				
(Couple without children)						
Lone parent	+	BL				
	+	CL				
Single without children	+	CL				
Partner status	N/A					
Single			-	CCG	+	BL
(Partnered)						
Age Group	N/A					
16-24					+	CCG
					+	BL
25-44			+	CCG		
			+	BL		
			+	CL		
(45-64)						
Ethnic Group						
(White)						
Mixed						
Asian or Asian British	-	BL			-	BL
Black or Black British	-	BL			-	BL
Chinese or Other Ethnic Group						
Eligible benefit	N/A					
Income Support (Income based JSA)						
Member of Benefit Unit has a disability						
Yes	+	CCG			+	CCG
	+	BL			+	BL
(No)						

	All Eligible Benefit Units		Eligible Benefit Units of working age without children		Eligible Benefit Units of working age with children	
Tenure						
Council/HA rent	+	CCG	+	CCG		
	+	BL	+	BL	+	BL
	+	CL	+	CL	+	CL
Private rent (inc. lives rent free)	+	BL	+	BL	+	BL
	+	CL	+	CL		
(Own outright or with mortgage)						
Number of dependent children	N/A		N/A			
(1)						
2						
3					+	BL
4+					+	BL
Children under five	N/A		N/A			
(No)						
Yes						
Country (CCG & CL models)						
(England)						
Wales						
Scotland						
Region (BL model)						
North East	+	BL	+	BL	+	BL
North West & Merseyside	+	BL				
Yorkshire & Humberside	+	BL			+	BL
East Midlands						
West Midlands	+	BL	+	BL		
Eastern						
London					-	BL
(South East)						
South West						
Wales	+	BL	+	BL	+	BL
Scotland	+	BL	+	BL	+	BL
Year						
2000	-	BL	-	BL	-	BL
2001	-	BL	-	BL	-	BL
(2002)						

Note: () denotes reference group.

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The Centre for Research in Social Policy was commissioned by the Joseph Rowntree Foundation to research the current role and future direction of the Social Fund. The research is focused on the discretionary Social Fund. This is one of two quantitative working papers produced as part of the research. It is based on secondary analysis of the Family Resources Survey and examines receipt of discretionary Social Fund awards. The other working paper is based on a secondary analysis of the Expenditure and Food Surveys and examines families' use of the discretionary Social Fund.

Related Publications

The Social Fund: Current role and future direction. ISBN 1 85935 472 6, ISBN 978 1 85935 472 8. Published in 2006 by the Joseph Rowntree Foundation. £17.95.

The Use of the Discretionary Social Fund Across Families: Evidence from the Expenditure and Food Surveys. CRSP Research Report 4. Published in 2006 by the Centre for Research in Social Policy. ISBN 0 946831 33 5, ISBN 978 0 946831 33 3.



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