

DWP Department for
Work and Pensions

Annual Report

by the Secretary of State for
Work and Pensions on the
Social Fund 2005/2006



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**Presented to Parliament by the Secretary of State
for Work and Pensions by Command of Her Majesty
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CONTENTS

		Paragraph
	Preface by the Secretary of State	
Section 1	Introduction	
	Introduction	1.1
Section 2	The Regulated Social Fund	
	Sure Start Maternity Grants	2.1
	Funeral Payments	2.7
	Cold Weather Payments	2.14
	Winter Fuel Payments	2.20
Section 3	The Discretionary Social Fund	
	General	3.1
	Policy changes	3.6
	Loans scheme 2005/06	3.11
	Community Care Grants 2005/06	3.14
	Reviews	3.19
Section 4	General Administration	
	Centralisation	4.1
	Pensioners and the Social Fund	4.5
	Performance management/improvement	4.7
	Improvements to IT	4.14
	Improvements to publicity	4.16
Section 5	Financial Issues	
	Background	5.1
	The 2005/06 Social Fund budgets	5.2
	In-year allocation to the loans budget	5.4
	Re-allocation of the loans budget	5.5
	Allocations to Jobcentre Plus	5.6
	Payments from the contingency reserve	5.7
	Recoveries	5.8
Section 6	Summary of Financial Performance	
	Summary of financial performance	6.1
	The Social Fund budget 2006/07 and its allocation	6.6
Section 7	Annexes	

PREFACE


I am pleased to present my report on the Social Fund for 2005/06.

The Social Fund continues to play an important role in helping people on low incomes to cope with expenses they cannot meet from regular income. In 2005/06, the Fund has again helped millions of people with a huge variety of needs. For example, around 238,000 families were awarded a £500 grant to help with the costs of a new baby. And more than 8 million pensioner households received a Winter Fuel Payment of at least £200, with those households containing someone aged 80 or over receiving at least £300. In respect of other parts of the Social Fund scheme, more than 3.5 million awards were made.

In April 2006 we successfully introduced significant changes to the loans scheme which, in combination with additional investment of £210 million over the next three years, will enable the Social Fund to play a more effective role in helping those families most vulnerable to high cost lenders. Simplified rules, higher borrowing limits and lower repayment terms are amongst the changes that will make the scheme more accessible to our customers when they are faced with one off expenditure. Details of the full package of changes are in section 3 of the report. I will comment on the impact of these changes next year.

In the longer term we need to find ways for the Social Fund to contribute more effectively to wider financial inclusion initiatives by doing more to encourage personal financial responsibility and to equip people to move out of welfare dependency. As an initial step, as announced in the Pre-Budget Report 2005, we are looking at ways of providing budgeting loan applicants with information about opportunities for financial education and advice.

We also continue to keep key aspects of Social Fund policy under review to ensure its compatibility with the modern environment in which the Fund is delivered. For example, we have introduced a change to legislation for applicants wanting to apply for a review by an Inspector at the Independent Review Service. These applicants can now apply there direct and no longer have to go through Jobcentre Plus.



JOHN HUTTON
Secretary of State for Work and Pensions

1. INTRODUCTION

- 1.1 This is the eighteenth annual report to Parliament on the operation of the Social Fund for Great Britain required by sections 167(5) and (6) of the Social Security Administration Act 1992.
- 1.2 The Social Fund scheme complements mainstream social security provision in two forms: a regulated scheme made up of Maternity, Funeral, Cold Weather and Winter Fuel Payments; and, a discretionary scheme comprising Community Care Grants and repayable Budgeting and Crisis Loans.
- 1.3 The figures in this report are taken from the Department's Policy, Budget and Management Information System and from scans of the Social Fund Computer System. Receipts and payments are shown in detail in the annual account of the Social Fund. The annual account is produced using the latest available data on encashed payments and after reconciliation of loan balances between accounting records, such information only becoming available after this annual report has been published. Once prepared, the annual account is subject to scrutiny by the Comptroller and Auditor General who lays the account, together with his report on it, before Parliament.

2. THE REGULATED SOCIAL FUND

Sure Start Maternity Grants

- 2.1 The Sure Start Maternity Grant is a payment of £500 to provide help for families with the costs associated with the expenses of each baby expected, born, adopted or who is the subject of a parental order in respect of a surrogate birth.
- 2.2 It is available to recipients, and partners of recipients, of Income Support, income-based Jobseeker's Allowance, Pension Credit, Child Tax Credit (at a rate higher than the family element), or Working Tax Credit (which includes a disability or a severe disability element). This ensures that the grant is as widely available as possible amongst people with lower incomes.
- 2.3 Since the introduction of the Maternity and Funeral Payment Regulations in 1987 there have been several modifications and the Joint Committee on Statutory Instruments requested, given that the 1987 principal regulations have been amended on numerous occasions, that the regulations be consolidated.
- 2.4 The regulations were consolidated from 5th December 2005 when the structure and wording of the regulations were simplified in the interests of clarity and provision was made for the new regime in relation to civil partnership.
- 2.5 In a Court of Appeal case (the "Francis" case) the appellant had claimed (and been refused) a Sure Start Maternity Grant in respect of a relative who was under one year old, who lived with her under a residence order. She was in receipt of one of the qualifying benefits. The Court decided that in the case in question the claimant was in an analogous position to an adoptive parent and was entitled to a Sure Start Maternity Grant. The Court decided that it was for the Secretary of State to decide how the legislation should be

changed as a result of the judgment. The policy in this area is being revisited and consideration is being given to possible changes to the legislation to allow payments to certain people who have been awarded residence orders. As an interim measure, guidance has been issued to decision makers to the effect that for any claims made prior to the legislative change, they should consider whether the circumstances around any claim are the same as in the Court of Appeal case.

- 2.6 Sure Start Maternity Grant statistics are in Annexes 1 and 2.

Funeral Payments

- 2.7 The Funeral Payment scheme has continued to provide for a simple, respectful, low-cost funeral to recipients, and partners of recipients, of income-related benefits and tax credits (see full list at paragraph 2.8 below). This ensures that the payment is as widely available as possible amongst people with lower incomes.
- 2.8 The full list of qualifying benefits and tax credits is: Income Support, income-based Jobseeker's Allowance, Pension Credit, Child Tax Credit (at a rate higher than the family element), Working Tax Credit (which includes a disability or severe disability element), Housing Benefit and Council Tax Benefit.
- 2.9 Since the introduction of the Maternity and Funeral Payment Regulations in 1987 there have been several modifications, including a major overhaul of the scheme in 1997. The Joint Committee on Statutory Instruments requested, given that the 1987 principal regulations have been amended on numerous occasions, that the regulations be consolidated.
- 2.10 The regulations were consolidated from 5th December 2005. As part of the consolidation exercise, certain anomalies in the regulations were addressed and, as a positive change, the list of those excluded from the funeral payment "nature and extent of contact" test was extended to replicate those excluded from the "immediate family member" test. The structure and the wording of the regulations were, at the same time, simplified in the interests of clarity and provision was made for the new regime in relation to civil partnership.
- 2.11 A change was subsequently made to the legislation from 12th December 2005 to ensure that payments from the London Bombings Relief Charity Fund are not counted as assets of the deceased when calculating the amount of a funeral payment.
- 2.12 As a consequence of the extension of Child Benefit to certain 19 year olds in non-advanced education or on approved training courses, the legislation has been changed from 6th April 2006 to add these groups to the list of those excluded from the "immediate family member" and "nature and extent of contact" tests.
- 2.13 Funeral Payment statistics are in Annexes 1 and 2.

Cold Weather Payments

- 2.14 The annual review of the Cold Weather Payments scheme took place in the summer of 2005. The review included: an assessment of the continuing availability of the weather stations used to provide temperature data for the scheme; whether any new stations are more suitable or should be introduced

in addition to those currently used; and the impact on weather station linkages of changes to the postcode system by the Royal Mail.

- 2.15 As a result of the review, one weather station used previously in the scheme was replaced by a new weather station and a further weather station was introduced to improve the coverage of Teesside. There are currently 74 weather stations covering Great Britain.
- 2.16 Representations from Members of Parliament and a Councillor, made about the suitability of individual weather stations or their links with postcode districts, were also carefully considered. This resulted in changing two postcode to weather station linkages.
- 2.17 Some minor changes to the regulations were also made to remove a number of definitions for terms which are no longer used in the regulations, expand upon the definition of "claimant" and insert a definition of "state pension credit".
- 2.18 Cold Weather Payments are available to people on Pension Credit, and vulnerable groups in receipt of Income Support or income-based Jobseeker's Allowance. Every residential postcode in the country is linked to one of 74 weather stations used in the scheme. A payment of £8.50 is made when the average temperature has been recorded as, or is forecast to be, 0°C or below over seven consecutive days at the weather station linked to the eligible customer's postcode. Eligible customers are those awarded Pension Credit, or those awarded Income Support or income-based Jobseeker's Allowance who have a pensioner or disability premium or have a child who is disabled or under the age of five.
- 2.19 A summary of Cold Weather Payments is included in Annex 1.

Winter Fuel Payments

- 2.20 Winter Fuel Payments are tax free and do not affect entitlement to other social security benefits. Around 11.5 million people in more than 8 million households benefited from a Winter Fuel Payment in 2005/06. The minimum payment to each eligible household was £200, or £300 if there was someone aged 80 or over living in that household. The total spend for 2005/06 on Winter Fuel Payments is estimated to be £1.99 billion.
- 2.21 Most people who are aged 60 or over and normally living in Great Britain are eligible for a Winter Fuel Payment, though there are some exceptions. Some people are eligible to receive a Winter Fuel Payment if they live in another EEA country and if they have previously qualified for a payment in the UK. The qualifying week for winter 2005/06 payments was the week beginning 19 September 2005. The majority of payments were made automatically. However, newly eligible people needed to make a claim if they were not receiving a social security benefit (or receiving only Housing Benefit, Council Tax Benefit or Child Benefit) during the qualifying week.
- 2.22 Payments for cases where entitlement was established automatically, and payments in respect of successful claims determined up to 11 November 2005, were issued before Christmas.

3. THE DISCRETIONARY SOCIAL FUND

General

- 3.1 Over the three years from 2003/04 to 2005/06, an extra £90 million AME funding has been added to the overall net discretionary Social Fund budget. The increase was added in annual instalments of £20m/£30m/£40m. This report covers the year of the third and final annual instalment. In 2005/06 AME funding was £40 million above that of 2002/03.

Year	AME instalment available to invest	Funding needed to maintain previous investment	Extra AME	Extra investment to grants budget	Extra investment to loans budget
2003/04	£20m	N/A	£20m	£10m	£10m
2004/05	£30m	£20m	£10m	£10m	£nil
2005/06	£40m	£30m	£10m	£10m	£nil

- 3.2 As shown in the table above, the 2005/06 final AME instalment provided £10 million extra (ie, above that of 2004/05) for the net discretionary Social Fund budget. This was all invested in the national Community Care Grants budget, with all districts benefiting from an increase in grants funding. (See paragraphs 3.14 to 3.15 below).
- 3.3 Over the 3 years 2003/04 to 2005/06, £60 million of the additional £90 million went into the Community Care Grants budget.
- 3.4 The national gross loans budget continued to grow, having benefited from the significant extra investment of £10 million in the first year of the extra funding (2003/04). Across the 3 years 2003/04 to 2005/06, the net loans budget received £30 million of the additional £90 million available.
- 3.5 There is a further increase in net funding for the discretionary social fund loans budget. In total £210 million extra over 2006/07 to 2008/09 was announced in 2004 for simplification and improvement to the discretionary loans scheme. (See paragraphs 3.6 to 3.9 below.)

Policy changes implemented

- 3.6 During 2005/06, work continued in preparation for the April 2006 implementation of policy improvements to the loans scheme. The changes are:
- abolish the "double debt rule" (whereby someone's available Budgeting Loan award was their maximum amount minus twice their existing Budgeting Loan debt) and replace it with a single debt rule.
 - introduce just three rates of Budgeting Loan maximum amount that can be offered to eligible applicants. There will be a rate for single people, one for couples without children and one for families (including lone parents) with children. The rates will vary according to demand on the loans budget.

- increase the minimum Budgeting Loan that can be awarded from £30 to £100.
- increase the amount of capital that a Budgeting Loan applicant can have. The capital allowed before it affects a loan award is doubled to £1,000 (under age 60) and £2,000 (age 60 or over).
- reduce the highest of the loan repayment rates of 15% and 25% to 12% and 20% respectively and increase the period of time in which a loan can be repaid (this applies equally to Budgeting Loans and Crisis Loans).
- increase the overall debt limit (for Budgeting Loans and Crisis Loans combined) from £1,000 to £1,500.

- 3.7** The changes were successfully introduced from 3rd April 2006 and apply to all loan applications made on or after that date.
- 3.8** To support these changes, an additional £210 million AME is to be allocated to the net discretionary loans budget over the 3 years 2006/07 to 2008/09. The first instalment of £120 million is part of the 2006/07 allocation. (See paragraph 6.6).
- 3.9** The changes are an important step in the plans to reform the social fund and to address past recommendations made for improvements for example by the National Audit Office. In particular the changes will make the Budgeting Loan scheme easier for staff to explain, and give potential applicants a better understanding of how much Budgeting Loan they can access at any given time. Applicants will be able to return to the scheme for further loans more quickly than would have been possible in the past. And the easing of repayment terms will reduce the risk that people will be deterred from applying for loans by unaffordable repayment rates.
- 3.10** There was only one other amendment to the Secretary of State's directions and guidance. An amendment in November 2005 covered: how the term partner should be interpreted in the directions following the introduction of the Civil Partnership Act; changes to the procedures to be followed when conducting a review (see also paragraph 3.20); and the insertion of guidance to Decision Makers to consider the availability of energy saving A-rated white goods when making awards.

Loans scheme 2005/06

- 3.11** Consistency for all Budgeting Loan applicants has been continued in 2005/06, and people with similar personal circumstances applying for Budgeting Loans were able to borrow the same amount, irrespective of where they lived. This is achieved by all local Social Fund decision makers being formally advised to apply the same national Budgeting Loan baseline amount when determining applications. Also by careful budget planning and management. This year we have made four adjustments to local budgets to support consistency of outcome nationally. (See paragraph 5.5 about loans budget re-allocations).
- 3.12** We continue to offer customers the option of having their Crisis Loan application dealt with over the telephone. The standard operating model under development within Jobcentre Plus supports a quality and fully accessible initial application service by this method. This year we have begun to explore how the telephone service might deliver even more for our Crisis Loan customers than the current initial application service offered.

- 3.13** Full Budgeting Loan statistics are at Annexes 1, 3, 6, 7, 8, 11 and 12. Full Crisis Loan statistics are provided at Annexes 1, 3, 9, 10, 11 and 12.

Community Care Grants 2005/06

- 3.14** The national grants budget was increased to £138 million in 2005/06. This made it:
- £10 million higher than in 2004/05
 - £20 million higher than in 2003/04
 - £30 million higher than in 2002/03
- 3.15** The increase was distributed so that every district received a minimum 2% increase over their April 2004 grants budget. Then, districts that in the past had been able to meet a lower proportion of local demand than the national average, received proportionately higher increases in their 2005/06 budget. But districts which had met higher proportions of demand than the national average still received at least a minimum 2% increase. (See paragraph 6.9 for the 2006/07 grants allocation.)
- 3.16** In 2005/06, we have continued the work to redesign the current Community Care Grant application form. The aim is to improve the quality of the initial decision by developing an application format that elicits the right information in the simplest way possible. Improving initial (as opposed to review) decisions is part of a specific recommendation from the 2005 National Audit Office report. The Independent Review Service is providing significant and valuable input to this work.
- 3.17** A key factor in getting Community Care Grant decisions right first time is the availability of full and accurate information about the state of the local grants budget. In 2005/06, Jobcentre Plus undertook a one-off exercise to examine the budgetary information for decision makers available in each district. The exercise provided important information and advice to districts for improving the quality of the budgetary information available for decision makers. Also, it promoted increased awareness about budget management roles and responsibilities within Jobcentre Plus.
- 3.18** Full Community Care Grant statistics are provided at Annexes 1, 3, 4, 5 and 12.

Reviews

- 3.19** An applicant to the discretionary fund who is dissatisfied with the decision on their case has the right to have the decision reviewed. The principles of the review are straightforward. Consideration is given to whether the law and directions have been followed, whether guidance has been taken into account, and whether the case has been handled fairly and reasonably.
- 3.20** A reviewing officer within Jobcentre Plus carries out the initial review at a local level and the outcome is notified to the applicant. Procedural changes to the way reviews are conducted were introduced in November 2005 in an amendment to the Secretary of State's directions. The key change was that the telephone became the primary way of interviewing an applicant seeking a first tier local review – with the option of a face to face interview still available when appropriate.
- 3.21** Applicants who remain dissatisfied with the result of the local review can ask for a further review by a Social Fund Inspector at the Independent Review

Service, who is fully independent of the Department for Work and Pensions. Social Fund Inspectors are appointed by, and are accountable to, the Social Fund Commissioner. In 2005/06, Social Fund Inspectors reviewed over 18,000 reviewing officer decisions (around 13% of all review applications).

- 3.22** An amendment to the Social Fund (Application for Review) Regulations came into force from 24th April 2006. The amendment means that customers' applications for further review by a Social Fund Inspector can be made directly to the Independent Review Service instead of to Jobcentre Plus. The change emphasises the independence of the Service and aims to promote increased customer confidence in the review process.
- 3.23** The time taken to clear the local review is a formal clearance standard within Jobcentre Plus. The standard is 10 working days, on average, to clear a local review. In 2005/06, the national standard achieved was 8.5 working days on average. (See paragraphs 4.10 and 4.11.)
- 3.24** The Social Fund Commissioner has reported separately on the standard of reviews carried out by Social Fund Inspectors. His report has been published.
- 3.25** A summary of Social Fund review applications is set out in Annex 12.

4. GENERAL ADMINISTRATION

Centralisation of benefit delivery

- 4.1** Last year's report of the National Audit Office on the Social Fund acknowledged the efficiency savings to be gained from centralisation. Further it recommended that Social Fund administration be centralised and that standard working processes be introduced.
- 4.2** The Department plans to centralise all benefits work – including Social Fund – within larger Benefit Delivery Centres. The current intention is that Social Fund work will be processed in around 20 of these larger centres. As the centres dealing with Social Fund processing are fully rolled out, local district discretionary Social Fund budgets will be merged. This will create larger area budgets for each centre to administer.
- 4.3** Centralisation is a key initiative for Jobcentre Plus, enabling the business to provide a quicker and more convenient service to customers within current headcount constraints. Linked to this is the development and rollout of a standard operating model. The standard operating model supports staff and managers by providing detailed process maps linked to procedural guidance which will provide a platform from which to provide improvements in customer service and efficiency over a period of time. The Social Fund part of the standard operating model will be rolled out nationally, as Social Fund work is centralised into Benefit Delivery Centres.
- 4.4** For Social Fund administration the centralisation of Social Fund work into Benefit Delivery Centres will provide the means to:
- Pull together expertise to handle complex cases
 - Deliver Social Fund services that are more consistent
 - Smooth out performance variations

- Better support consistency/quality of decision making
- More easily introduce new policies and processes
- More effectively support formal training
- Reduce management overheads.

Pensioners and the Social Fund

- 4.5** To ensure that staff who deal with pensioners over the telephone have an understanding of the Social Fund and its administration all Pension Service new staff receive an awareness session on the Social Fund as part of their initial training. Local Service staff who come into face to face contact with pensioners provide information on eligibility for all benefits, including those of the Social Fund. Local Service staff knowledge about the Social Fund has been improved by awareness training, developed in conjunction with the Independent Review Service and delivered by them.
- 4.6** To ensure that all pensioners continue to have full and easy access to the Social Fund when they contact Jobcentre Plus or The Pension Service, the interface arrangements between the two organisations are currently under review.

Performance management and improvement

- 4.7** The national Social Fund Focus Group comprising representatives from each Jobcentre Plus region was established in January 2003 and continued to provide a useful link between the frontline field organisation of Jobcentre Plus and its national centre. The Group is chaired at Deputy Field Director level, and its aim is to drive up Social Fund performance and delivery within Jobcentre Plus.
- 4.8** Since its establishment, the Social Fund Focus Group has increased the level of awareness of Social Fund and ensured that its administration has been given due priority and consideration within overall strategic plans for delivery. In particular, the Group has supported the development of the standard operating model and been instrumental in progressing the development of Social Fund learning products for Jobcentre Plus staff.
- 4.9** The Social Fund has been included in the main Jobcentre Plus Mystery Shopping exercise for 2005/06 and is now an established part of the main programme. Social fund was included in three of the four quarters. Results are made available to individual districts and to Regions. In addition special reports were made available to operations staff via the Social Fund Focus Group.
- 4.10** District and national performance is monitored against the comprehensive set of Social Fund clearance and accuracy standards below. The set includes the review standard (see paragraph 3.23 above) and comprises:

Social fund accuracy	80%
Average Actual Clearance Times:	
Local review	10 days
Community Care Grants	9 days
Budgeting Loans	6 days
Crisis Loans	2 days
Funeral Payments	16 days

Sure Start Maternity Grants

5 days

All the above must be met to meet the overall standard.

4.11 The achievement against the standard in 2005/06 was:

Average Actual Clearance Times (days)	Standard	Achieved
Local review	10	8.5
Community Care Grants	9	7.8
Budgeting Loans	6	2.8
Crisis Loans	2	1.4
Funeral Payments	16	11.8
Sure Start Maternity Grants	5	3.8
Accuracy	Standard	Achieved
Social Fund accuracy	80%	88.4%

The overall standard is therefore met for 2005/06.

4.12 In the course of their review casework the Independent Review Service is able to identify issues of concern in the overall operation of the discretionary Social Fund. This is another valuable source of feedback to inform performance improvement plans, not only with regard to standards of decision making, but in more general operational performance. Departmental officials continue to work closely with the Independent Review Service to resolve issues, and to improve Social Fund administration.

4.13 The quality of Social Fund decision making is monitored mainly by local checking arrangements, against the standard referred to in paragraph 4.10 above. However, a central performance measurement team also checks a sample of decisions. In 2005/06, the team checked 43 Social Fund decisions from each of 70 Jobcentre Plus districts. The central team has given feedback to individual offices on the cases checked and highlighted national weaknesses. The common errors and how to address them were presented to districts during the year via the Social Fund Focus Group.

Improvements to IT

4.14 In 2005/06 an improvement to the Social Fund Computer System has been under development (for introduction in October 2006). This addresses a previous recommendation of the National Audit Office about upgrading the Social Fund Computer System to improve administration. The change will increase the capacity in respect of the number of applications and repayable loans held on the system for an individual customer. This is expected to deliver processing of almost all Social Fund applications via the system – thus reducing expensive off system clerical activity.

4.15 In 2005/06 Jobcentre Plus and the Department's Debt Management organisation have been working in close partnership to develop an interface between the Social Fund Computer System and Debt Management's IT systems to support the permanent transfer of Social Fund off benefit recovery work. The interface was delivered in February 2006.

Improved publicity for customers

4.16 To further help in raising awareness of the Fund amongst customers, information on the fund is available in a series of leaflets targeted at 5 specific client groups which are: Lone parents; Sick, disabled and carers; School leavers and students; Over 50's; and People out of work. These leaflets signpost customers to specific benefits, including payments from the Social Fund.

4.17 Jobcentre Plus has also produced four Social Fund information sheets, covering:

- the discretionary part of the Social Fund (Community Care Grants, Budgeting and Crisis Loans)
- Funeral Payments
- Sure Start Maternity Grants
- Cold Weather Payments/Winter Fuel Payments

These have been made available through Jobcentre Plus offices and Pensions centres or front-line staff on request.

4.18 The Department's internet site (www.dwp.gov.uk) provides access to Social Fund claim forms, application forms and leaflets.

5. FINANCIAL ISSUES

Background

5.1 Payments from the regulated Social Fund are not limited by a budget. Regulations prescribe the circumstances and amounts payable. For the discretionary Social Fund, cash limited budgets are allocated to individual Jobcentre Plus districts.

The 2005/06 discretionary Social Fund budgets

5.2 In April 2005 the net discretionary Social Fund budget was £178.2 million, £40 million more than in 2002/03. The £40 million was the last instalment of the extra £90 million addition to the net discretionary Social Fund budget over the 3 years 2003/04 to 2005/06 (as announced in the 2002 Pre-Budget Report). The £178.2 million, together with the forecast for 2005/06 loan recoveries of £540.8 million, allowed a total gross discretionary budget of £719 million to be set at the start of the 2005/06 allocations year.

5.3 For this third and final year of additional net funding, the national Community Care Grants budget again received a £10 million increase. The total Social Fund gross discretionary budgets for Great Britain at 1 April 2005 were:

Community care grants	£138 million
Loans	£ 580 million
Contingency reserve	£1 million

The recovery forecast for the year was £540.8 million.

In-year allocation to the loans budget

- 5.4 An in-year allocation of £29 million was made in February 2006. As a consequence the gross discretionary budget for the year became £748 million, and the gross loans budget for the year increased to £609 million. The in-year allocation was funded by an increase in loan recoveries and an underspend carried forward from the Social Fund accounts of previous years.

Re-allocation of the loans budget

- 5.5 During the year there were several minor re-allocations of loans budget funding between Jobcentre Plus districts. These amounted to £11.7 million (in July 2005), £5.4 million (in October 2005), £6.7 million (in January 2006) and £3.1 million (in March 2006). The funds were taken from some of those districts with projected end of year underspends and given to other districts. This enabled all districts to continue to offer similar Budgeting Loan amounts to the end of the year, achieving maximum consistency for applicants wherever they live.

Allocations to the Jobcentre Plus districts

- 5.6 The basis for the initial 2005/06 loans budget allocation, the subsequent in-year allocation and re-distribution of budgets, was to provide applicants with broadly similar personal circumstances the same level of Budgeting Loan assistance wherever they live.

Payments from the contingency reserve

- 5.7 During the year additional allocations from the contingency reserve were made to the Community Care Grant budgets in 2 Jobcentre Plus districts. These covered the costs of unforeseen spending on flooding and storm damage.

Allocations were as follows:

Gateshead & South Tyneside	£4,865
Birmingham & Solihull	£13,915
TOTAL	£18,780

Recoveries

- 5.8 The National Audit Office report in 2005 acknowledged that normal recovery from benefit arrangements are effective and efficient. It also praised the steps being taken by the Department to improve off benefit recovery (meaning recovery from people who are no longer receiving benefits from which the Department can automatically recover).
- 5.9 The Department's Debt Management organisation, which is dedicated to maximising recovery of Departmental debt, will in future actively manage all the Social Fund off benefit caseload. This fully supports the recommendation of the National Audit Office to give greater priority to recovering old Social Fund loan debt.

- 5.10 £548.0 million was recovered through the repayment of loans during 2005/06, £7.2 million over the target set at the start of the year.
- 5.11 Funeral Payments are recoverable from the estate of the deceased. In 2005/06, £1.3 million was recovered.
- 5.12 Details of recoveries are given in Annexes 1 and 11.

6. SUMMARY OF FINANCIAL PERFORMANCE

- 6.1 During the year the Social Fund has, in total, provided payments worth over £916 million. In addition, Winter Fuel Payments of £1.99 billion have been made to over 8 million households that include someone aged 60 or over.
- 6.2 Compared to 2004/05, the figures for 2005/06 show:
- Overall there were 3,584,000 applications to the discretionary Social Fund, 63,000 more than in 2004/05.
 - Applications for Community Care Grants increased by more than 2% to 578,000.
 - The proportion of grant decisions resulting in an initial award increased from 45.8% to 47.8%.
 - Applications for Crisis Loans increased by more than 2% from 1,334,000 to 1,366,000.
 - The proportion of Crisis Loan decisions resulting in an initial award decreased from 75.1% to 74.5%.
 - Applications for Budgeting Loans increased by more than 1% from 1,621,000 to 1,640,000 and the average initial award increased from £405 to £423.
 - The proportion of Budgeting Loan decisions resulting in an initial award increased from 73.8% to 74.4%.
- 6.3 Gross expenditure on Budgeting Loans was £519.1 million, and gross expenditure on Crisis Loans was £86.4 million. Expenditure on Community Care Grants was £137.0 million.
- 6.4 Loan recoveries during the year were £548.0 million against a recovery target of £540.8 million. Recoveries provided 90.5% of the funds needed to meet gross loans expenditure.
- 6.5 Overall, during 2005/06, the discretionary Social Fund provided help in the form of over 2.5 million awards.

The discretionary Social Fund budget for 2006/07 and its allocation

- 6.6 In 2006/07 the net discretionary Social Fund budget of £178.2 million is increased by the additional new investment of £120 million. The new investment is for the net loans budget only. The gross discretionary Social Fund budget for 2006/07 is £842 million.

- 6.7** An amount of £700 million has been allocated for loans of which £543.8 million will be provided through the repayment of loans. Budgeting Loan applicants will continue to benefit from the same treatment of their circumstances wherever they live. In year allocations and re-allocations of district loans budgets will be made with the aim of consistency of outcome for all applicants.
- 6.8** £1 million has been retained centrally to provide a contingency reserve to support any Jobcentre Plus district budget that comes under pressure from unforeseen expenditure.
- 6.9** As part of the allocation, the national grants budget has been increased by £3 million to £141 million. It has been distributed so that all Jobcentre Plus districts receive a minimum 1% increase over their 2004/05 budget, with the remainder of the £3 million then allocated to achieve the largest step possible towards all districts meeting the same national (average) proportion of legitimate demand.
- 6.10** The 2006/07 discretionary Social Fund budget was allocated on 1st April 2006 to 81 Jobcentre Plus district budgets.

INDEX TO ANNEXES

General

1. National Social Fund summary statistics

The Regulated Social Fund

2. Sure Start Maternity Grants and Funeral Payments: awards by claimant group and by qualifying benefit or tax credit

The Discretionary Social Fund

3. Expenditure by applicant group
4. Community Care Grants: expenditure by Direction 4
5. Community Care Grants: reasons for refusal
6. Budgeting Loans: awards by family size and comparison with 2004/05
7. Budgeting Loans: awards by family size and length of time on benefit and comparison with 2004/05
8. Budgeting Loans: reasons for refusal
9. Crisis Loans: expenditure by category
10. Crisis Loans: reasons for refusal
11. Loan Recovery
12. Summary of Social Fund Review applications
13. Summary of Social Fund Appeals
14. Client Groups and applicant group definitions

NATIONAL SOCIAL FUND SUMMARY STATISTICS

	REGULATED SOCIAL FUND			DISCRETIONARY SOCIAL FUND		
	SSMG	CWP	FP	CCG	BL	CL
Applications received (000)	325	N/A	68	578	1,640	1,366
Initial decisions (000)	325	N/A	68	576	1,637	1,364
Awards (000)	238	988	42	275	1,217	1,016
Awards as % of initial decisions	73.1	N/A	62.0	47.8	74.4	74.5
Initial refusals (000)	99	N/A	27	299	371	316
Gross expenditure £m	120.2	8.4	45.4	137.0	519.1	86.4
Recoveries £m	N/A	N/A	1.3	N/A	477.9	70.1
Net expenditure £m	120.2	8.4	44.1	137.0	41.1	16.3
Average award £	506	N/A	1,081	406	423	81

KEY

SSMG = SURE START MATERNITY GRANT

CCG = COMMUNITY CARE GRANT

CWP = COLD WEATHER PAYMENT

BL = BUDGETING LOAN

FP = FUNERAL PAYMENT

CL = CRISIS LOAN

N/A = not applicable

NOTES:

1. Average SSMG award reflects multiple births.
2. There is no requirement to claim Cold Weather Payments.
3. The number of discretionary awards made after review is not included in the table. However, gross expenditure does include awards made after review, reconsideration or appeal.
4. For the regulated Social Fund, the method of calculating average awards is to divide gross expenditure by the number of awards (including those made after reconsideration or appeal).
5. For the discretionary Social Fund, the method of calculating average awards is to divide initial expenditure (excluding the value of review awards) by the number of initial awards.
6. The difference between applications received, initial decisions, awards and initial refusals, is due to: applications being withdrawn; applicants not responding to loan offers; and, not decided at the time the count was made.
7. Figures for Cold Weather Payments include payments triggered in March 2006, but not actually made until April 2006.
8. Figures and percentages may not sum due to rounding.

SURE START MATERNITY GRANTS AND FUNERAL PAYMENTS

AWARDS BY CLAIMANT GROUP

Claimant Group	Sure Start Maternity Grants		Funeral Payments	
	Awards (000)	% of Awards	Awards (000)	% of Awards
Pensioners	0.2	0.1	20.1	47.9
Unemployed	16.5	6.9	1.6	3.8
Disabled	15.4	6.5	5.0	12.0
Lone parents	59.7	25.1	3.4	8.0
Employed	67.4	28.4	1.9	4.4
Others	78.2	32.9	10.0	23.9

AWARDS BY QUALIFYING BENEFIT OR TAX CREDIT

Qualifying Benefit	Sure Start Maternity Grants		Funeral Payments	
	Awards (000)	%	Awards (000)	%
Income Support, Jobseekers Allowance (income based) and Pension Credit	126.2	53.1	31.8	75.6
Child Tax Credit (at a rate higher than the family element)/Working Tax Credit (which includes a disability or a severe disability element)	111.3	46.9	3.2	7.5
Housing Benefit & Council Tax Benefit	N/A	N/A	7.1	16.9
Total	237.5	100	42.0	100

NOTES:

1. Claimant group definitions are in Annex 14.
2. If an award is made to a claimant who receives more than one qualifying benefit or tax credit, then the award is recorded under the qualifying benefit or tax credit which appears first in the table above.
3. Figures and percentages may not sum due to rounding.

DISCRETIONARY GRANTS AND LOANS**EXPENDITURE BY APPLICANT GROUP**

Applicant Group	Community Care Grants		Budgeting Loans		Crisis Loans	
	Amount £m	%	Amount £m	%	Amount £m	%
Pensioners	13.7	10.0	32.3	6.2	1.4	1.6
Unemployed	15.2	11.1	43.9	8.5	33.1	38.3
Disabled	46.9	34.3	158.1	30.5	18.4	21.3
Lone parents	45.8	33.4	252.0	48.5	17.5	20.2
Others	15.4	11.2	32.8	6.3	16.1	18.7

NOTES:

1. *Applicant group definitions are in Annex 14.*
2. *This table includes awards on review.*
3. *Figures and percentages may not sum due to rounding.*

COMMUNITY CARE GRANTS**EXPENDITURE BY DIRECTION 4**

Direction 4 Condition Satisfied	Amount £m	% of Total Exp.
Direction 4(a)(i) People moving out of institutional or residential care	9.8	7.2
Direction 4(a)(ii) Helping people stay in the community	44.0	32.2
Direction 4(a)(iii) Families under exceptional pressure	72.2	52.7
Direction 4(a)(iv) Prisoner or young offender on release on temporary licence	0.1	0.1
Direction 4(a)(v) People setting up home as a planned programme of resettlement	9.9	7.2
Direction 4(b) Travelling expenses	0.9	0.7

NOTES:

1. *If more than one condition is satisfied by an application it will be recorded under the first condition, in the order set out in the table.*
2. *Figures are estimated as the computer system does not split expenditure made after a review by the part of direction 4 satisfied.*
3. *Figures and percentages may not sum due to rounding.*

COMMUNITY CARE GRANT

ANNEX 5

REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

Reason for Refusal	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet cost	500	~	200	100	100	1,000
Not in receipt of IS/JSA(IB)/PC & unlikely to be	1,300	8,700	10,700	1,200	27,800	49,700
Excluded items	900	1,300	2,500	2,400	800	7,900
Amount less than £30, not travelling expenses	~	~	100	~	100	200
Direction 4 not satisfied	9,500	49,100	43,000	55,600	23,200	180,400
Previous application and decision	800	2,400	4,200	3,300	1,800	12,500
Insufficient priority	4,100	3,300	19,500	11,300	5,400	43,600
Other	400	300	1,400	800	400	3,300
Total	17,500	65,100	81,600	74,700	59,600	298,500

Percentages

Reason for Refusal	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
Savings sufficient to meet costs	3%	#	#	#	#	#
Not in receipt of IS/JSA(IB)/PC & unlikely to be	8%	13%	13%	2%	47%	17%
Excluded items	5%	2%	3%	3%	1%	3%
Amount less than £30, not travelling expenses	#	#	#	#	#	#
Direction 4 not satisfied	54%	75%	53%	74%	39%	60%
Previous application and decision	5%	4%	5%	4%	3%	4%
Insufficient priority	23%	5%	24%	15%	9%	15%
Other	2%	#	2%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%

KEY

IS = INCOME SUPPORT

JSA(IB) = INCOME-BASED JOBSEEKERS ALLOWANCE

PC = PENSION CREDIT

NOTES:

1. Figures are rounded to the nearest 100.
2. ~ represents less than 50.
3. # represents less than 0.5%.
4. Figures and percentages may not sum due to rounding.
5. Applicant group definitions are in Annex 14.
6. This information is obtained from a scan of the Social Fund Computer System. The overall totals may therefore differ slightly from those at Annex 1.

BUDGETING LOANS AWARDS BY FAMILY SIZE
(INCLUDING COMPARISON WITH 2004/05)

Family Size	Number of Awards (000s)	Expenditure £m	Average Award £	% of Awards		% of Expenditure	
				2004/05	2005/06	2004/05	2005/06
Single person	443	139.5	315	35.0	36.7	25.6	27.3
Single person with one child	248	106.9	432	20.9	20.5	21.1	20.9
Single person with two children	192	95.5	497	16.5	15.9	19.1	18.7
Single person with three or more children	153	84.0	550	13.3	12.6	17.3	16.4
Couple	63	25.8	410	5.0	5.2	4.8	5.0
Couple with one child	32	16.2	500	2.7	2.7	3.2	3.2
Couple with two children	33	18.1	547	2.8	2.7	3.7	3.5
Couple with three or more children	45	25.8	575	3.8	3.7	5.3	5.0

NOTES:

1. This table does not include awards and expenditure on review.
2. Not included in the table are 8,000 awards for which no partner flag was recorded. This accounts for less than 1% of the total number of initial awards.
3. Figures and percentages may not sum due to rounding.
4. Obtained from extracts from the Social Fund Computer System.

BUDGETING LOANS
AWARDS BY FAMILY SIZE AND LENGTH OF TIME ON BENEFIT
(INCLUDING COMPARISON WITH 2004/2005)

Family size and length of time on benefit	Number of Awards (000s)	Expenditure £m	Average Award £	% of Awards		% of Expenditure	
				2004/05	2005/06	2004/05	2005/06
Single person on benefit less than 36 months	215	64.4	299	15.2	17.8	10.3	12.6
Single person on benefit 36 months or over	228	75.1	329	19.8	18.9	15.3	14.7
Single person with children on benefit less than 36 months	201	92.3	460	17.8	16.6	19.4	18.0
Single person with children on benefit 36 months or over	392	194.1	495	32.8	32.4	38.1	37.9
Couple on benefit less than 36 months	26	10.2	399	1.6	2.1	1.4	2.0
Couple on benefit 36 months or over	38	15.6	417	3.4	3.1	3.4	3.1
Couple with children on benefit less than 36 months	40	20.9	521	3.6	3.3	4.5	4.1
Couple with children on benefit 36 months or over	70	39.2	558	5.8	5.8	7.7	7.7

NOTES:

1. This table does not include awards and expenditure on review.
2. Not included in the table are 8,000 awards for which no partner flag was recorded. This accounts for less than 1% of the total number of initial awards.
3. Figures and percentages may not sum due to rounding.
4. Obtained from extracts from the Social Fund Computer System.

BUDGETING LOAN REASONS FOR REFUSAL BY APPLICANT GROUP

Counts

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding debt	6,700	58,700	64,700	33,500	20,800	184,400
Not on IS/JSA(IB)/PC	900	5,100	1,200	14,900	44,200	66,200
Not in receipt of qualifying benefit for 26 weeks	1,500	9,400	29,000	55,500	21,700	117,200
Other	300	900	1,000	600	500	3,300
Total	9,500	74,000	96,000	104,400	87,200	371,100

Percentages

	Pensioners	Disabled	Lone Parents	Unemployed	Others	Total
Outstanding debt	71%	79%	67%	32%	24%	50%
Not on IS/JSA(IB)/PC	9%	7%	1%	14%	51%	18%
Not in receipt of qualifying benefit for 26 weeks	16%	13%	30%	53%	25%	32%
Other	3%	1%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%

KEY

IS = INCOME SUPPORT

JSA(IB) = INCOME-BASED JOBSEEKERS ALLOWANCE

PC = PENSION CREDIT

NOTES:

1. Numbers are rounded to the nearest 100.
2. Figures and percentages may not sum due to rounding.

CRISIS LOANS**EXPENDITURE BY APPLICATION PURPOSE**

Purpose	Amount £m	% of Gross Exp.
Items or services	31.8	37.5
Rent in advance	3.0	3.6
Living expenses (general)	20.4	24.1
Living expenses (alignment) ⁽²⁾	29.5	34.8

NOTES:

1. *Figures and percentages may not sum due to rounding.*
2. *An alignment payment is to cover living expenses up to the first payment of benefit or wages.*

CRISIS LOANS
REASONS FOR INITIAL REFUSAL BY APPLICANT GROUP

Counts

	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	2,500	113,700	56,900	43,400	46,600	263,300
Help available from another source	100	300	400	500	200	1,500
Excluded items	300	5,200	2,800	2,500	3,100	14,000
Inability to repay	~	3,600	1,100	900	1,600	7,300
Suitable alternative	~	~	~	~	~	100
Enough money to pay for crisis	~	~	~	~	~	~
Previous application & SFO decision	200	9,800	4,300	2,800	3,800	20,900
Insufficient priority	~	100	100	100	100	400
JSA sanction/disallowance	~	1,700	~	~	100	1,800
Other	100	1,400	800	500	800	3,600
Total	3,200	135,800	66,600	50,800	56,300	312,800

Percentages

	Pensioners	Unemployed	Disabled	Lone Parents	Others	Total
No serious risk to health & safety	80%	84%	85%	86%	83%	84%
Help available from another source	2%	#	1%	1%	#	#
Excluded items	9%	4%	4%	5%	5%	4%
Inability to repay	1%	3%	2%	2%	3%	2%
Suitable alternative	#	#	#	#	#	#
Enough money to pay for crisis	#	#	#	#	#	#
Previous application & SFO decision	7%	7%	6%	6%	7%	7%
Insufficient priority	#	#	#	#	#	#
JSA sanction/disallowance	#	1%	#	#	#	1%
Other	2%	1%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%

NOTES:

1. Figures are rounded to the nearest 100.
2. ~ represents less than 50.
3. # represents less than 0.5%.
4. Figures and percentages may not sum due to rounding.
5. Applicant group definitions are in Annex 14.
6. This information is obtained from a scan of the Social Fund Computer System. The overall totals may therefore differ slightly from those at Annex 1.

LOAN RECOVERY**AVERAGE WEEKLY REPAYMENT DEDUCTIONS FROM INCOME SUPPORT, JOBSEEKERS ALLOWANCE AND PENSION CREDIT**

		May 2005	August 2005	November 2005	February 2006
Average deduction	IS	£11.25	£11.28	£11.35	£11.46
	JSA	£7.35	£7.41	£7.47	£7.60
	PC	£10.76	£10.89	£10.98	£11.14
Number of deductions	IS	732,000	738,000	724,000	742,000
	JSA	100,000	106,000	106,000	114,000
	PC	59,000	60,000	59,000	60,000

NOTE:

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

REPAYMENT SOURCE 2005/06

	Crisis Loans		Budgeting Loans	
	Amount £m	%	Amount £m	%
Income Support & Pension Credit	38.9	55.5	429.5	89.9
Jobseekers Allowance	18.5	26.4	31.9	6.7
Other benefits	10.7	15.3	9.2	1.9
Cash	2.0	2.9	7.3	1.5

NOTES:

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

SUMMARY OF SOCIAL FUND REVIEW APPLICATIONS

First Reviews	CCG	BL	CL	Total
Number of applications for first review	91,559	21,388	31,949	144,896
Number of decisions revised at first review	52,659	3,342	16,374	72,375
Percentage	58	16	51	50

IRS Reviews	CCG	BL	CL	Total
Number of applications for SFI review	12,730	1,555	4,379	18,664
IRS Decisions	12,597	1,546	4,387	18,530
Number of reviewing officer decisions reviewed	12,432	1,525	4,360	18,317
Number of reviewing officer decisions confirmed	4,966	1,304	2,044	8,314
Percentage confirmed	40	86	47	45
Number of decisions substituted by SFI	7,421	221	2,305	9,947
Percentage substituted	60	14	53	54
Number referred for re-determination	45	0	11	56
Percentage referred for re-determination	#	0	#	#

NOTES:

1. *This does not include 490 decisions made under section 38(5) of the Act. In these cases the Social Fund Inspector is reviewing a Social Fund Inspector's decision not a decision made at the agency. The law does not give the Social Fund Inspector the power to confirm, substitute or refer back, an Inspector can only change or not change the decision.*
2. *The number of reviewing officer decisions reviewed excludes applications for Social Fund Inspector review that were outside the Inspector's jurisdiction or withdrawn.*
3. *# represents less than 0.5%.*

APPEALS – 2004/2005

**Figures are available for Social Fund Appeals
dealt with at Appeals Tribunals**

Type of Payment	Number of appeals	Number heard and decided at hearing	Number decided in appellant's favour	Percentage decided in appellant's favour
Funeral Payments	2,430	1,585	295	18.6
Maternity Grants	1,040	585	70	12.0

NOTE:

Figures are rounded to the nearest five, percentages to one decimal place.

Client Groups

Social fund payments are wide ranging from payments to help with intermittent unexpected expenses, (mainly to those in receipt of qualifying benefits), to payments aimed at certain groups to help with particular events. The fund does not therefore fall exclusively into any one of the Departmental client groups of **Children, Working Age and Older People**, although Social Fund payments are either paid to, or benefit, all of these groups. Some statistics in this report are shown by applicant or claimant groups that fall into one or more of the wider client groups.

APPLICANT OR CLAIMANT GROUP DEFINITIONS

Pensioners

Includes:

- applicant or partner aged 60 or over with Pension Credit
- applicant or partner aged 60 or over in receipt of state retirement pension

Includes also where applicant is under 60 and partner is:

- 60 or over with Income Support pensioner premium
- 80 or over with Income Support (IS) higher pensioner premium
- 60-79, disabled with IS higher pensioner premium

Unemployed

Includes:

- unemployed, or with training allowance, with JSA(IB) family premium
- unemployed, or with training allowance, without JSA(IB) family premium

Disabled

Includes:

- applicant or partner aged under 60 with IS disability premium
- lone parent with IS disability premium
- family with IS disability premium
- others with IS disability premium
- in receipt of other benefit for incapacity or disablement

Lone Parent

Includes:

- person in receipt of IS who has no partner and is responsible for a child under the age of 16

Others

Includes:

- others with or without IS family premium
- involved in a trade dispute
- in paid employment
- not known or unallocated

NOTE: It is possible that an applicant who is unemployed may receive a disability, pensioner or lone parent premium. Such an applicant would be counted as Unemployed.



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