Local support to replace Community Care Grants and Crisis Loans for living expenses in England

Government response to the call for evidence

June 2011

DWP Department for Work and Pensions

Contents

Ministerial foreword

We are pleased that a large number of organisations took up our invitation to contribute to the call for evidence on how the new locally-based assistance to replace Community Care Grants and some Crisis Loans should be delivered. We received responses from an array of organisations, many providing thoughtful and constructive contributions that will support the development of the new local services.

The evidence reflects a number of understandable concerns and seeks assurance about how the new services will operate on the ground. There is also a strong body of evidence about the frustrations, inefficiencies and limitations of the current Community Care Grant system and anxieties about the risks financial and physical of taking on the Crisis Loan scheme. Alongside these areas of concern there are excellent examples of projects run both by social enterprise groups and charities that are already providing high quality support to vulnerable groups and reports of development work that many local authorities have already initiated.

This initial body of evidence will help to direct our thinking during the next stages of the planning process. This document captures the key issues and themes that have emerged and sets out our response. It also includes new information about the current scheme that has not previously been published that will help local authorities in developing their plans.

This is an important change in the way that welfare services are framed and delivered. It goes to the heart of localism and the Big Society agenda. It empowers local communities to develop and deliver local services tailored to meet the needs of their most vulnerable members and challenges local service providers to design innovative and creative schemes.

The successful delivery of the new services will be through strong partnerships between central and local government, community groups, charities and individuals.

The publication of this report is a key development in this process.

STEVE WEBB MP **ANDREW STUNELL MP**

Introduction

1. The Department for Work and Pensions and the Department for Communities and Local Government published a joint call for evidence on 17 February 2011. The paper invited individuals and organisations to share their experiences and views on how local authorities might develop new local services to replace the national Community Care Grant and Crisis Loan for living expenses provision.

2. When the exercise closed on 15 April 2011 125 written contributions had been received. The written evidence was supplemented with a series of face-to-face discussions with a wide range of organisations, a number of field visits to local projects and discussions at national engagement events.

3. The new local service is one element of the new provision that will replace the Discretionary Social Fund. Details of the full reform proposals are set out in Part One of this report. This includes details of the new national scheme that will replace Budgeting Loans and Crisis Loans that are paid because the need arises in connection with the operation of the benefits system.

4. This summary report is intended to support local authorities as they start to develop their plans for the new local service that will be introduced from April 2013. The details in the report fall into three broad areas:

    - A commentary on the key issues and themes that have emerged from respondent’s contributions;

    - A range of suggested issues that local authorities may wish to take into account as they develop their plans, and

    - Previously unpublished information about the current social fund scheme that will provide local authorities with a better understanding of how the social fund operates generally and in their local area specifically.

5. Contributions were received from a diverse range of organisations including local authorities and voluntary organisations working with and supporting social fund customers. We also received a number of contributions from individuals, some social fund customers themselves and others who work in welfare rights and other advocacy roles supporting vulnerable groups of people.

6. Despite the diverse range of respondents there has been a consistency in the issues that have been raised. A summary table of the issues and the level of interest that each has attracted is set out at **Annex A**.

7. The summary report considers each of the issues in turn. The issues that have been raised fall into four broad areas:

    - the case for reform and supporting evidence;

- possible enablers that could support local authorities in the development and delivery of the new local services;

- issues to consider when designing the new service; and

- a range of possible measures that could provide accountability and assurance.

Section 1: The case for reform

Introduction

8. A small number of respondents questioned the case for reforming the Discretionary Social Fund. This section sets out the case for reform.

9. The Social Fund was established under the Social Security Act 1986 as part of a wider package of reforms to the social security system – the Fowler reforms. It is administered by Jobcentre Plus and provides interest-free loans, grants and payments through both a regulated scheme and a cash-limited discretionary scheme. The social fund was preceded by the exceptional needs payment scheme and the single payment scheme.

Regulated payments

10. There are four regulated social fund payments:

- Cold Weather Payments
- Winter Fuel Payments
- Funeral Payments
- Sure Start Maternity Grants

11. The White Paper, *Universal Credit: welfare that works* (Cm 7957) set out the Government's proposals for the reform of the social fund. In light of the wider reforms the Social Security Advisory Committee are currently reviewing eligibility conditions for passported benefits, including the Regulated Social Fund.

Discretionary scheme

12. The Discretionary Social Fund is comprised of:

- Budgeting Loans
- Crisis Loans
- Community Care Grants

13. The discretionary scheme was designed to help people on low incomes manage large items of expenditure and cope with emergencies. Each element of the discretionary scheme has a distinct purpose and eligibility criteria.

Budgeting Loans

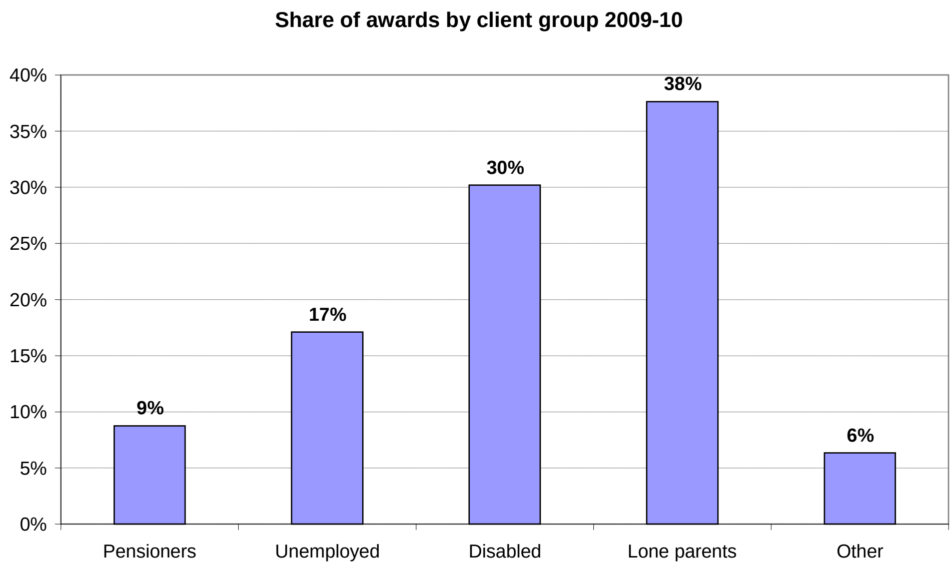
14. Budgeting Loans are interest-free loans intended to help people in receipt of benefits who would otherwise have limited credit options to manage intermittent expenses such as replacement of white goods and household items. Eligibility is conditional on being in receipt of one of the income-related benefits for at least 26 weeks. Repayments are usually made directly from benefits.

15. Budgeting Loans are the largest element of the discretionary scheme. In 2009-10 the value of loans awarded was £483 million. Chart 1 shows the distribution of Budgeting Loans by client group. An explanation of the composition of each client group is set out in **Annex B**.

16. Lone parents are the largest users of Budgeting Loans. They are also the group at highest risk of being targeted by illegal lenders who often use small initial loans as a way of trapping victims into a spiral of ongoing loan use often coupled with extortionate interest rates, intimidation and violence[1].

17. Budgeting Loans are an important buffer to protect people from turning to illegal lending. Because of this the Government has committed to maintaining a simplified and modernised national system of interest-free advances accessed through the benefit system as part of the wider package of reforms.

Chart 1 – Budgeting Loan share of awards by client group 2009-10

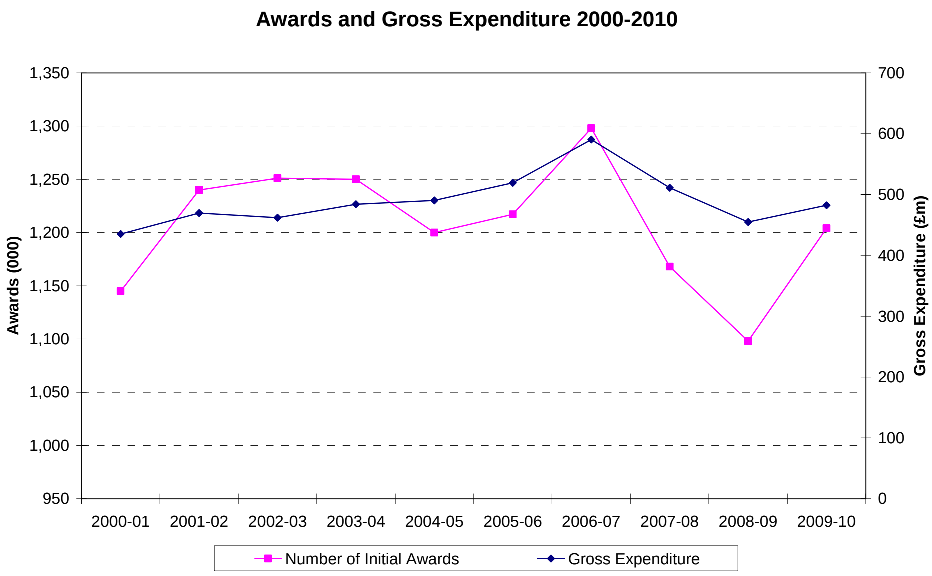


Source: DWP Policy, Budget and Management Information System

18. Gross expenditure on Budgeting Loans has remained relatively steady over time, with some fluctuation in the volume of awards, as shown in Chart 2.

[1] Illegal lending in the UK. Personal Finance Research Centre & Policis. 2006.

Chart 2 – Budgeting Loan awards and gross expenditure 2000-2010



Source: Annual Reports by the Secretary of State for Work and Pensions on the Social Fund 2000/2001 to 2009/2010

19. In summary:

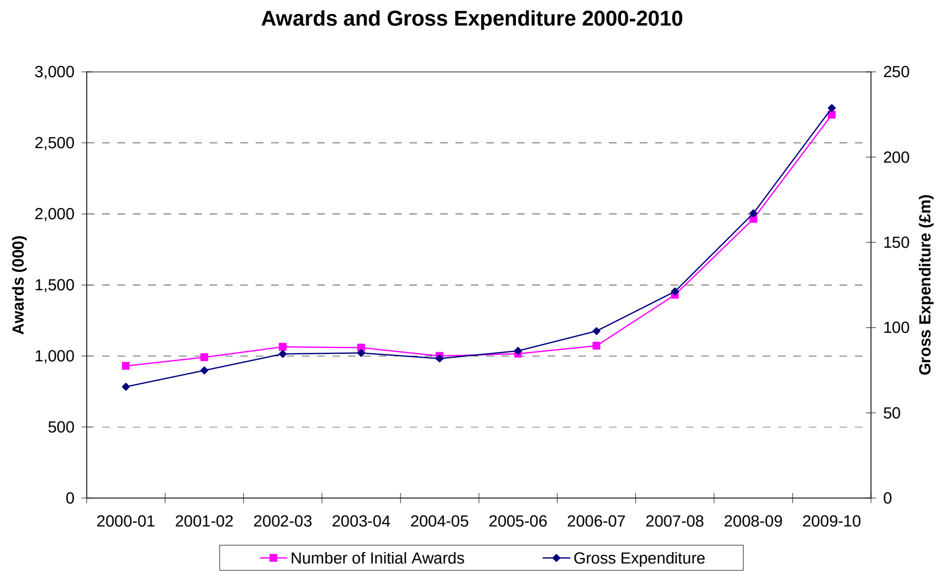
- Budgeting Loans are an important interest-free credit facility for low income households that do not have access to commercial low cost credit;
- The current system is outdated and needs overhauling to provide a modern, accessible and simplified service;
- The Government is committed to maintaining an interest-free credit facility through Universal Credit.

Crisis Loans

20. Crisis Loans are interest-free loans available to anyone (whether on benefit or not) who cannot meet their immediate short-term needs in an emergency or as a consequence of a disaster. Repayments are made directly from benefit where possible. Separate arrangements are made for people not in receipt of benefits.

21. The Crisis Loan experience has two distinct periods – before and after 2006. During the years up to 2006 take-up was relatively steady at around 1 million awards a year at a net cost of under £100 million a year. Chart 3 shows that since 2006-07 demand and expenditure have risen year-on-year.

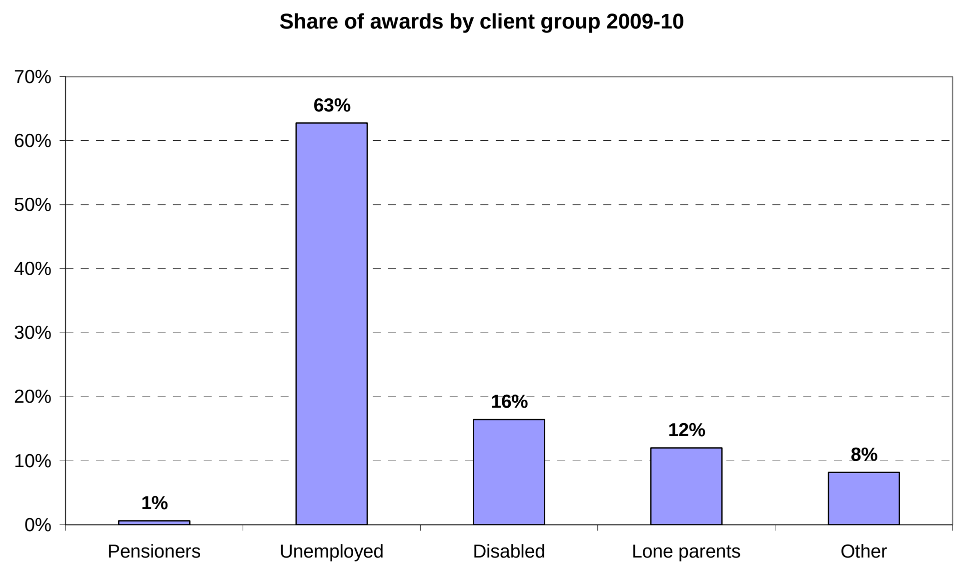
Chart 3 – Crisis Loan awards and gross expenditure 2000-2010



Source: Annual Reports by the Secretary of State for Work and Pensions on the Social Fund 2000/2001 to 2009/2010

22. Chart 4 shows that the vast majority of Crisis Loans are awarded to people in receipt of Jobseekers Allowance. Within this group the majority of awards are made to young single people under 35.

Chart 4 – Crisis Loan share of awards by client group 2009-10



Source: DWP Policy, Budget and Management Information System

23. In 2009-10 a small proportion of Crisis Loans awards were made to customers under 18 (3%) and over 45 (13%). The largest number of awards that were made were to customers between 18 and 24 years old (37%). Customers aged 65 and over have lower success rates than other groups. Given the relative total numbers of people in the younger and older population groups, younger people are currently more likely to apply for Crisis Loans than older people.

24. We do not have sufficient information to understand why older people are less likely to apply for and be awarded a Crisis Loan. A locally-delivered

system will be better able to identify the most vulnerable people in the area in part because of other related services already being provided. As a result, the provision of a locally-delivered service is more likely to promote a more equal spread of applications across the age ranges.

25. Gross expenditure on Crisis Loans in 2009-10 was £229 million. When the final figures for 2010-11 are known these are likely to show a similar level of gross expenditure.

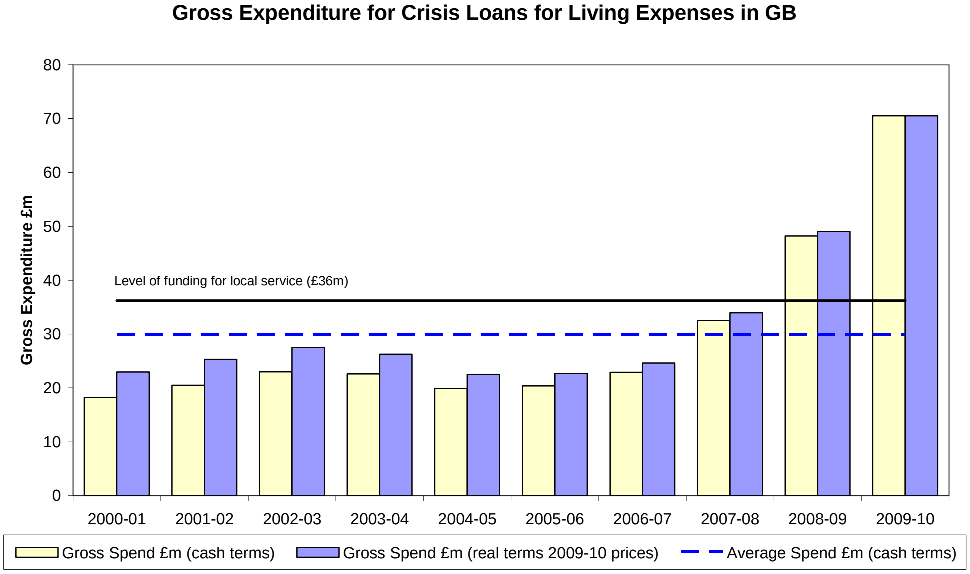
26. Crisis Loan awards fall into three broad areas:

- general living expenses;
- items following a disaster, including white goods and furniture;
- alignment payments, meeting an urgent need pending an initial payment of benefit or wages being put in place.

27. The reform proposals will see the first two categories of Crisis Loan awards being replaced by the new local assistance. In 2009-10 they constituted around 64 per cent of total Crisis Loan expenditure. We expect overall expenditure on Crisis Loans to reduce during the final two years of the scheme as these two elements become a smaller proportion of total Crisis Loan expenditure. This is discussed further in paragraph 35.

28. Chart 5 below demonstrates the scale of the challenge over the next two years. It shows expenditure on Crisis Loans for general living expenses over the past ten years in cash terms. The horizontal line indicates the proposed level of funding for the crisis element of the new local assistance from April 2013 and for the two remaining years of the spending review period. The detail of how the challenge has arisen and how it will be met are set out below.

Chart 5 – Gross expenditure on Crisis Loans for living expenses 2000-01 to 2009-10



Source: Annual Reports by the Secretary of State for Work and Pensions on the Social Fund 2000/2001 to 2009/2010 and HMT GDP Deflators (29 March 2011)

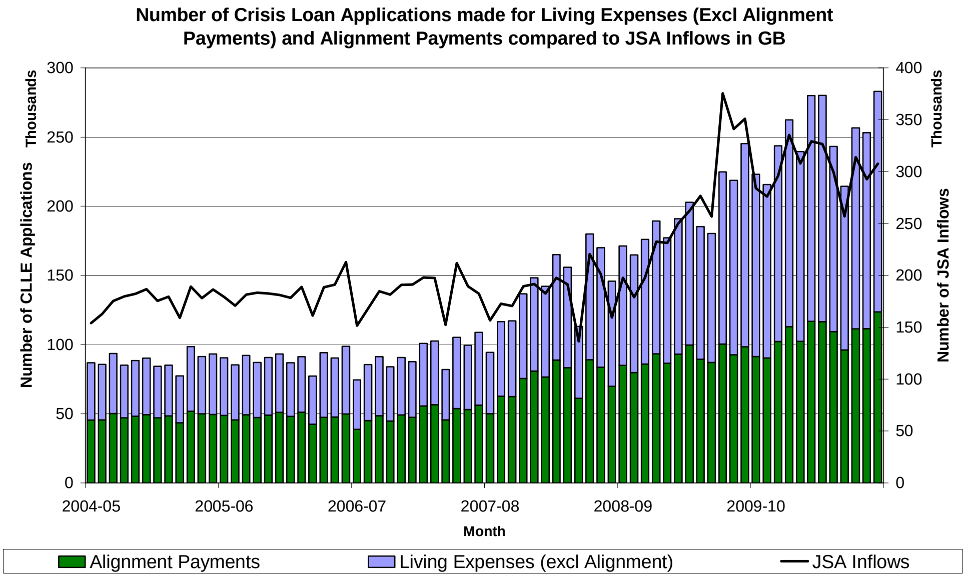
Changes since 2006

29. In 2006 the Crisis Loan application process was transferred to a widely publicised 0800 telephone service. At the same time a number of easements to the wider loan scheme were applied. These included an increase in the maximum overall personal debt limit from £1,000 to £1,500, a reduction in the percentage of weekly benefit taken at source to repay outstanding loan debt, and an increase in the maximum repayment period from 78 weeks to 104 weeks.

30. Chart 6 shows the overall increase in awards for general living expenses since 2006. The increase in demand is largely independent of the recession. The initial hike in demand pre-dates the recessional period and the levels of demand experienced during the recession were higher than would have been expected based on benefit caseloads and flows. We know that demand is being largely driven by young people under 25. Even when taking account of the relatively high levels of youth unemployment during the recessional period, actual demand by this group outstrips forecasts.

31. The relatively high proportion of Crisis Loans that are made as alignment payments underlines the strong relationship between flows onto Jobseekers Allowance and alignment Crisis Loan volumes. This is clearly illustrated in Chart 6 where the recessional increase in Jobseekers Allowance awards is mirrored by an increase in the numbers of alignment payments that were made.

Chart 6 – Crisis Loan applications by type compared to Jobseekers Allowance inflows 2004-05 to 2009-10



Source: Scan of Social Fund Computer System and Jobcentre Plus Management Information on JSA Claims Processed

32. Chart 7 provides a more detailed analysis of reasons for Crisis Loan applications and the percentage increase in the number of applications since 2005-06. Volumes of applications have increased significantly across the range of reasons. Non-alignment applications have increased at a significantly greater rate than alignment applications.

Chart 7 – Increases in the number of Crisis Loan for living expenses applications from 2004-05

Reason for CL application	2005-06	2006-07	2007-08	2008-09	2009-10
Alignment (period before 1st payday)	0%	3%	53%	89%	123%
Lost or stolen money/giro	-3%	0%	27%	62%	77%
Capital not realisable	22%	55%	413%	968%	1891%
Benefit spent – living expenses required	10%	12%	84%	206%	344%
Other Living Expenses	-4%	13%	99%	143%	195%
Total CL Living Expenses (including Alignment)	2%	5%	59%	120%	183%

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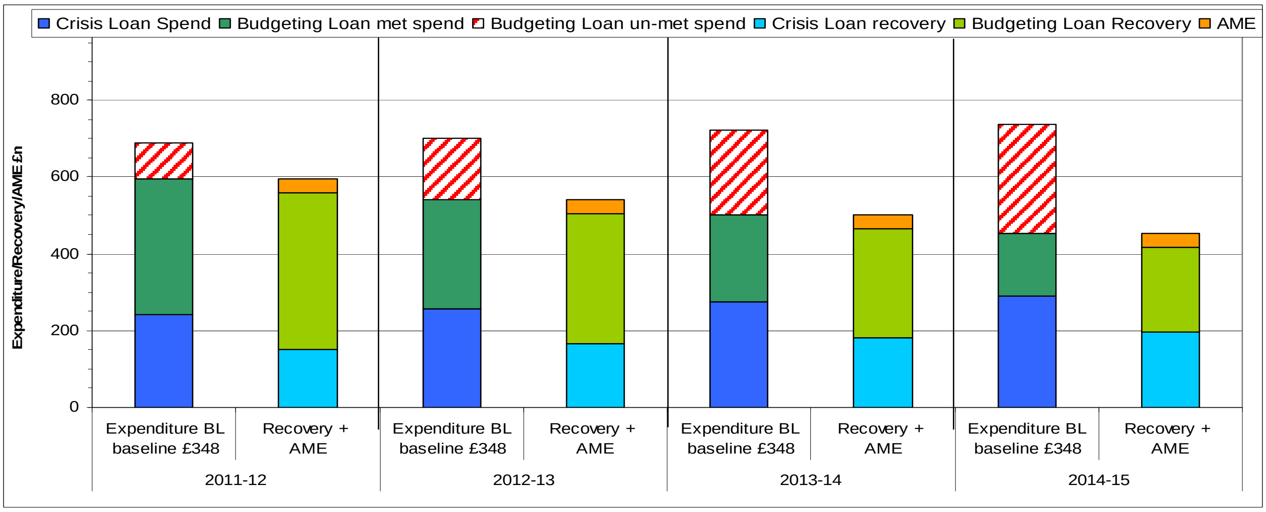
Source: Scan of the Social Fund Computer System

33. It was not feasible to fund the year-on-year increase in Crisis Loan awards from 2006 from the established cash-limited loans fund. This meant that additional one-off cash injections were needed for each of the years from 2006-07 to 2010-11. During this five year period a total of £473.4 million was added to the fund. Forecasts completed in autumn 2010 to inform funding decisions for the current spending review period showed continuing upward pressure on the Crisis Loan scheme. They also indicated that further additional cash injections of around £757 million would be needed to meet the forecast increase in Crisis Loan demand over the four years of the current spending review period.

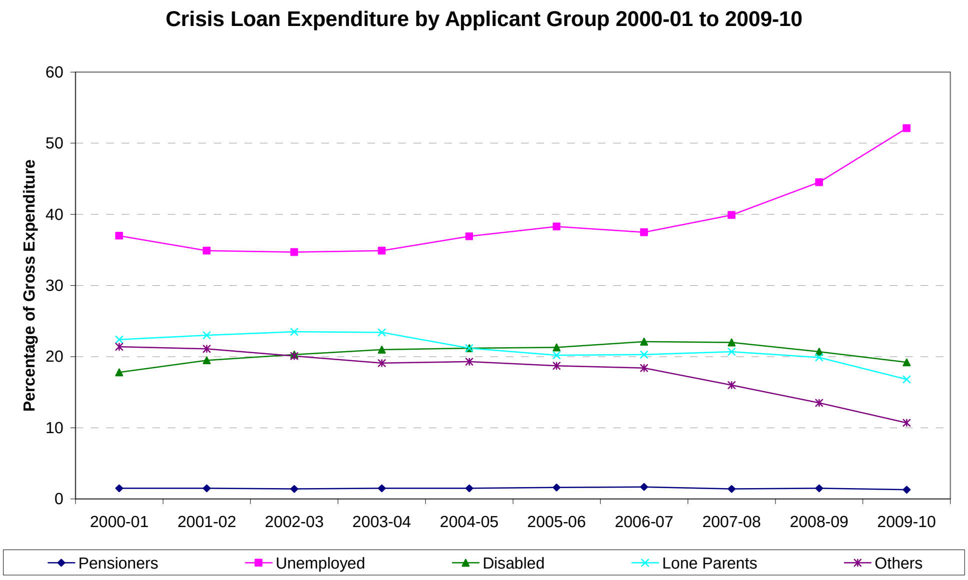
Chart 8 – Profile of the forecast combined loans scheme deficit during the Spending Review period 2011-12 to 2014-15



Source: Forecasts of Social Fund Loans Scheme for Spending Review 2010

34. This continuing growth in demand is unsustainable. No additional funding is available for the current spending review period. As previously outlined, and demonstrated in Chart 9, analysis of the increased demand has shown that it is being driven by young single people on Jobseekers Allowance, many of them still living at home, rather than reflecting a more general trend across all the benefit client groups. There is no discernable evidence to suggest that the increased demand from this group is linked to an increase in need, as it predates the recessional rise in youth unemployment.

Chart 9 – Crisis loan spend by customer type and year



Source: Annual Reports by the Secretary of State for Work and Pensions on the Social Fund 2000/2001 to 2009/2010

Remedial action taken as part of the transition to the new local service

35. Were Crisis Loan demand to be allowed to continue to rise without the necessary funding it would have a detrimental effect on the availability of Budgeting Loans over the current spending review period. This is because Crisis Loans have first call on the loans fund. Our forecasts indicate that in the current financial year Budgeting Loan awards would need to stop in December to meet the increasing Crisis Loan demand within the available funding. The position would become progressively more serious over the subsequent three years of the spending review period.

36. For the reasons set out earlier, maintaining an interest-free loans scheme linked to the benefit system is a priority for Government. This is currently delivered through the Budgeting Loan scheme. Without additional new funding this can only be achieved by managing Crisis Loan demand back down to acceptable and affordable levels.

37. The Government is committed to bringing demand back under control before local authorities in England and the administrations in Scotland and Wales take on responsibility for providing the new local assistance. Work has already begun to ensure that this happens. On 3 March 2011 the Minister for Pensions announced three changes to the Crisis Loan scheme that came into effect from April 2011. These policy changes will be closely monitored over the coming months to make sure that they are having the desired effect. If necessary they will be supplemented with further policy changes to ensure the continued availability of Budgeting Loans. The three policy changes are set out below.

Ending Crisis Loan payments for items except following a disaster

38. Around 34 per cent of Crisis Loan expenditure in 2009-10 was on the provision of items or services[2]. This was the single largest area of expenditure and in relative terms is the area of least priority. Our analysis shows that limiting awards for items to disaster situations has the greatest impact on people claiming Income Support and Employment Support Allowance. However, these are groups that are generally eligible for Community Care Grants and Budgeting Loans.

39. Research evidence suggests that many benefit recipients are confused about which part of the social fund is the most appropriate for them. This results in many customers making an application for a Crisis Loan for Items where there is not a risk of serious damage or serious risk to health or safety – and therefore there is no *crisis* – but rather because they think they will receive an award more quickly. Supporting evidence shows that lone parents and disabled customers are more likely to be refused an award and the reasons for refusal are a lack of a risk to health or safety, or because the application is for restricted items.

40. Crisis Loans for items are only 13 per cent of all Crisis Loan awards and have a lower average success rate at 61 per cent (in comparison to 85 per cent for alignment payments). The majority of people who are awarded any type of Crisis Loan are single, under 35, white and non-disabled. In comparison to other parts of the Crisis Loan there are slightly larger numbers of single females, older people and people with a disability who apply for items.

Paying at 60% of benefits rate rather than 75%

41. The maximum daily rate for a Crisis Loan for living expenses and alignment has been reduced from 75 per cent to 60 per cent of the daily personal allowance. The effect of this change is to align maximum amounts with the rate usually applied to Jobseekers Allowance Hardship cases following a labour market sanction.

Limit of three awards for living expenses in a rolling 12 month period

42. The third policy change is to restrict awards of Crisis Loans for general living expenses to three in a rolling twelve month period. The intention of this policy is to drive out repeat casual misuse of the Crisis Loan scheme which has been an unintended and perverse consequence of the move to a telephone service and the easements to the scheme that were introduced in 2006.

43. Chart 10 shows the overall number of fourth or subsequent Crisis Loan awards over the twelve month period January to December 2010. Over 41 per cent of all awards were fourth or subsequent awards. However, this figure is skewed by a relatively small number of cases awaiting finalisation

[2] Annual Report by the Secretary of State for Work and Pensions on the Social Fund 2009/2010

of a claim to benefit who receive relatively high numbers of repeat Crisis Loan alignment payments.

44. The numbers reduce significantly when Crisis Loan awards for general living expenses are considered, but remain problematically high and almost a quarter of all awards. In the same twelve month period (January to December 2010) there were 274,200 fourth or subsequent Crisis Loan awards made for general living expenses in a rolling 12 month period at a total cost of £13.9m. This equates to 23 per cent of all awards for Crisis Loans for general living expenses and 21 per cent of gross Crisis Loan for general living expenses expenditure.

Chart 10 – Breakdown of four and more Crisis Loans

January 2010 to December 2010	All Crisis Loans
Number of awards	2,631,600
Number of awards which were 4th or subsequent awards in a rolling 12 month period	1,086,100
Percentage of all awards that were 4th or subsequent awards	41%
Total gross expenditure (£m)	£222.5
Expenditure on awards which were 4th or subsequent awards in a rolling 12 months (£m)	£73.9
Percentage of total gross expenditure which was made in respect of 4th or subsequent awards	33%

Source: Social Fund Crisis Loan multiple application and award information for January to December 2010 in Great Britain (February 2011)[3]

45. In summary the evidence on Crisis Loans shows that:

- Moving to a remote telephone based service has led to unacceptable increases in volumes of applications and costs which are in part driven by widespread misuse of the system;

- It is difficult and expensive to make robust and fully evidenced discretionary decisions about levels of need and the extent of a crisis without some local knowledge;

- The design and delivery of the current scheme does not identify vulnerable people and refer them on to appropriate services where further additional support is needed. As a result a small but significant number of people are locked into a counterproductive and damaging cycle of increasing debt through repeat applications and awards.

Community Care Grants

46. Community Care Grants are non-repayable grants awarded for a range of expenses including household equipment. They are primarily intended to support vulnerable people to return to or to remain in the community or to ease exceptional pressure on families. Eligibility is conditional on receipt or imminent receipt of an income-related benefit.

[3] http://statistics.dwp.gov.uk/asd/asd1/adhoc_analysis/2011/socf_cl_multi_and_awards.pdf

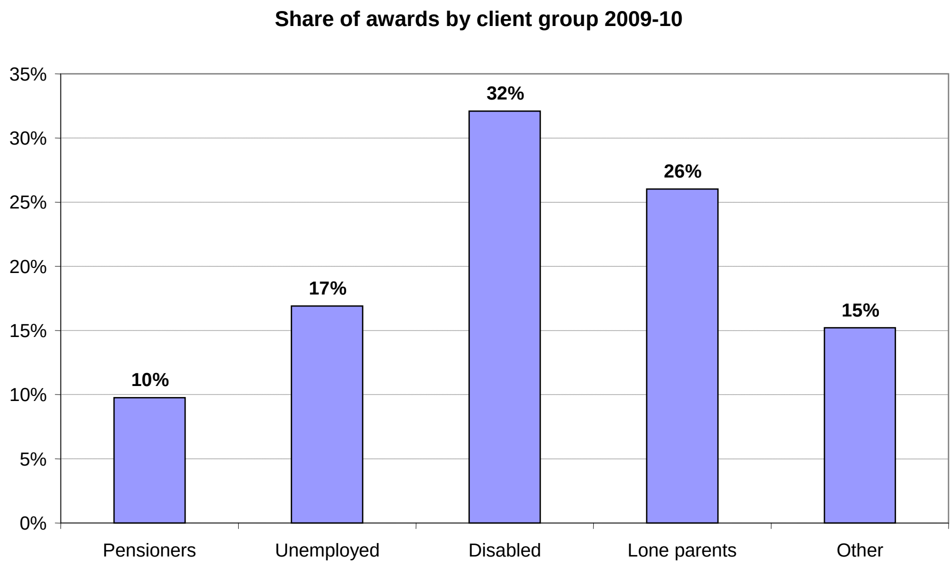
47. Community Care Grants are primarily to help vulnerable people live an independent life and to complement, but not replace, other specialist care support provided by local authorities. However, it is a passive scheme which expects nothing of those awarded a grant – including any expectation that a grant will support financial independence or a return to employment and does not verify need.

48. There is some evidence that customers apply for items that they are likely to receive an award for, rather than necessarily applying for items that they need. This is indicated by the high volumes of applications and awards for a limited number of household items. Moving to a more responsive and less rigidly applied system would help to focus resource on real need.

49. The grants budget is capped. This is currently set at £141 million per annum. In 2009-10 a total of 263,000 awards were made. The majority of awards are made to families under exceptional pressure. The second largest proportion of Community Care Grant expenditure, 29 per cent, was awarded to help people to remain in the community. Together awards in these two categories accounted for £118 million of the £138.7 million spent in 2009-10[4].

50. Chart 11 shows that around a third of all awards were made to people with a disability or long-term health condition. Of those people who received at least one award between August 2008 and January 2010, 37 per cent were in receipt of Disability Living Allowance or Attendance Allowance at the time of the award.

Chart 11 – Community Care Grant share of awards by client group 2009-10

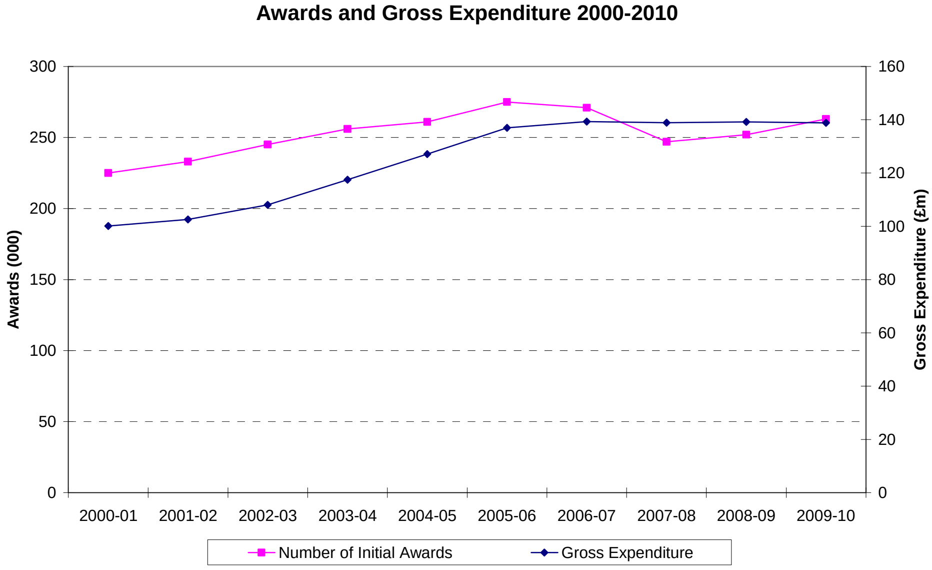


Source: DWP Policy, Budget and Management Information System

51. Chart 12 shows the application of the funding cap over the ten years from 2000/01-2009/10 and the corresponding volumes of awards that were generated as a result.

[4] Annual Report by the Secretary of State for Work and Pensions on the Social Fund 2009/2010

Chart 12 – Community Care Grant awards and gross expenditure 2000-2010



Source: Annual Reports by the Secretary of State for Work and Pensions on the Social Fund 2000/2001 to 2009/2010

52. Community Care Grants and Crisis Loans are similar in cost to administer per application, but the value of an average Community Care Grant award is around five times that of a Crisis Loan. Community Care Grants are the most time consuming of the discretionary elements of the social fund to deliver. This in part is because a remotely administered discretionary scheme means uncertainty of outcome for applicants and challenges for decision makers around the supply of corroborating evidence.

53. Despite the time and money that is spent in making initial decisions they generate a relatively high level of first and second tier reviews. This is illustrated in Chart 13. First tier reviews are undertaken in-house and second tier reviews are completed by the Independent Review Service. Community Care Grants make up around 60 per cent of all the second tier reviews undertaken by the Independent Review Service. The system of reviews adds further to the costs and complexity of the scheme. The scheme has been criticised by the Independent Review Service for the number of decisions overturned on review.

Chart 13 – Community Care Grant reviews

2009-10	Community Care Grants	Internal reviews	Independent Review Service review
Applications	640,000	116,260	29,570
Awards and revised decisions	263,000	46,310 (40%)	13,190 (46%)

Source: Annual Report by the Secretary of State for Work and Pensions on the Social Fund 2009/2010

54. The loans budget is managed nationally, but the Community Care Grant funding is allocated to local Jobcentre Plus budgets. The local budget distribution is not necessarily proportionate to need as it is based on past

demand. Over time this has been affected by local factors including promotional activity such as take-up campaigns organised by welfare rights organisations and local authorities, as well as more informal information sharing within local communities about how to make a successful application. Work is currently underway to review the current allocation methodology to see if improvements can be made to move to a more equitable distribution before the funding is devolved from April 2013.

55. Moving away from remote processing to a more locally based service which is able to better identify need would not fit with the current Jobcentre Plus business model. Even if this could be achieved it would not necessarily provide a remedy for the slow processing times; the need for specialist professional advocacy and validation, and the concerns raised by both the National Audit Office and the Public Accounts Committee that the scheme's reliance on self-referral does not ensure that those individuals and families in greatest need are targeted.

56. In summary, the evidence on Community Care Grants indicates:

- The operation of a highly discretionary scheme remotely may not deliver the best use of a limited resource;

- the lack of integration into the wider social care agenda means overall the scheme is likely to be poorly targeted – relying on people to apply may mean that some of the most vulnerable are not supported, and

- Modern social security structures are no longer the right place to deliver what is essentially a social care package.

Social Fund reforms

57. The evidence from the evaluation of the current scheme informed the development of the social fund reform proposals that were set out in the White Paper published in November 2010, *Universal Credit: welfare that works* (Cm 7957).

58. The Welfare Reform Bill that is currently before Parliament abolishes the discretionary Social Fund, introduces payments on account to replace Crisis Loan alignment payments and eventually Budgeting Loans, and paves the way for delivery of new local services to replace Community Care Grants and Crisis Loans for general living expenses.

59. New support to replace Community Care Grants and general living expenses Crisis Loans will be administered by local authorities in England and devolved to Scotland and Wales. The design of the new local provision will be for individual local authorities and the administrations in Scotland and Wales. It is expected that the new assistance will be aligned with existing services. We are working with local authorities and the devolved administrations to support them in developing their services.

60. The intention is that Crisis Loans and Community Care Grants will end in April 2013. Current annual funding of £178million for the discretionary fund will be allocated to the devolved administrations and local authorities in England. In England this will be on a non-ring fenced basis and there will be no new duties on local authorities or the devolved administrations to

provide the new assistance. This is not a cost-cutting measure and any new burdens on local authorities will be funded.

61. Crisis Loan Alignment Payments and Interim Payments of benefit will be replaced with a single system of **Short Term Advances**.

62. Budgeting Loans will continue to be available to existing income-related benefit recipients to the point at which they transfer to Universal Credit. Budgeting Loans will be abolished when Universal Credit is fully rolled out. Universal Credit will not be made a qualifying benefit for Budgeting Loans. Instead, a new system of **Budgeting Advances** will be available to eligible recipients – these will be a payment on account of benefit. This will eventually be replicated in Pension Credit.

63. The intention is to embed the regulated payments as far as possible within Universal Credit and Pension Credit.

Chart 14 – Summary of reforms

Current provision	Provision from April 2013	Administration in GB from 2013
Cold Weather Payments	As now. Universal Credit will become a qualifying benefit.	DWP
Funeral Payments	As now. Universal Credit will become a qualifying benefit.	DWP
Sure Start Maternity Grants	As now. Universal Credit will become a qualifying benefit.	DWP
Winter Fuel Payments	As now.	DWP
Budgeting Loans	As now for existing income-related benefits. **Budgeting Advances** available to eligible Universal Credit recipients.	DWP
Community Care Grants	Abolished. Replaced with locally-based provision.	English local authorities. Devolved administrations in Scotland and Wales
Crisis Loan Alignment Payments	Replaced with **Short Term Advances**. The new system will also replace interim payments of benefit so there is a single system of payments.	DWP
Crisis Loans for general living expenses	Abolished. Replaced with locally-based provision.	English local authorities. Devolved administrations in Scotland and Wales

Section 2: Enablers

64. This section of this report focuses on a range of potential enablers that have been identified by respondents as being necessary for the successful development and delivery of new local services.

Funding

65. The largest single issue that has been raised by respondents is funding. The following section explores the various aspects of funding that have been identified.

Programme funding

66. For the current Spending Review period the Department for Work and Pensions has been allocated £178 million per annum for the discretionary Social Fund. This allocation is for Great Britain.

67. From 2013-14 taking into account the impact of the Crisis loan reduction measures the funding will form the programme funding for the new local services that will be in place.

68. It is anticipated that it will be apportioned nationally between England, Scotland and Wales. The English allocation will then be allocated to upper tier local authorities.

69. Both national and local authority funding allocations will be based on the equivalent social fund spend for 2012-13. Work is currently under way to review the allocation methodology that is used to set local Community Care Grant budgets. This follows criticism of the current methodology by both the National Audit Office and the Public Accounts Committee (HC 286 and HC 573). Any subsequent changes to the current local funding model will be announced and any potential implications for the distribution of funding will be made public.

70. Concerns have been raised that there is a reduction in funding for local authorities as the overall budget has been reduced since 2009-10. This change in budget reflects both the removal of temporary cash injections from the Treasury which were unsustainable particularly in the current climate and the policy changes that the Department is making during the transitional period.

71. The transfer of the full £178 million to the new service will mean that the provision currently met through Community Care Grants and non-alignment Crisis Loans will be fully funded and on the basis of one-off grants rather than loans. This means that there is no central government expectation that local authorities will operate loan schemes, though local authorities will be able to operate a loan scheme if that is their preference.

72. However, the cost of operating a system of low value loans would need to be taken into account by local authorities considering this approach. For example, even with the facility to collect repayments directly from benefit the administrative costs for the Social Fund loans scheme are relatively high and in many cases are greater than the value of the loan. Deductions directly from benefit would not be available to local authorities and therefore localised collection services would be needed.

73. Commercial lenders, for example those providing payday loans, offset the financial costs and risks by charging high end interest rates. In some cases at rates equivalent to annual percentage rates of many thousands of per cent. The feasibility of moving the Social Fund system towards commercial models was assessed by KPMG in 2008 who concluded that the only commercially viable model would include deduction from benefit or tax credits or the bad debt risk would simply be too high[5]. Based on this review we would not expect, or welcome local authorities following this model.

74. A number of respondents have asked whether money from loan repayments to the current scheme will be recycled into the new provision to increase the potential spending on the new services. This is not the intention: the Budgeting Loan scheme will be wholly reliant on loan repayments to generate new awards from April 2013. The Budgeting Loan scheme which currently accounts for around two thirds of all loan expenditure will continue to operate until Universal Credit is fully rolled out.

Funding new burdens

75. Some respondents have assumed that the cost of new burdens on local authorities will need to be met from the programme funding, effectively cutting the overall money available. This is not the case. The White Paper published in December 2010 – *Universal Credit: welfare that works* (Cm 7957) made clear that any new burdens on local authorities would be funded.

76. Work is currently under way to scope and calculate the additional costs of setting up and running new services. Details will be shared with local authorities and the Governments in Scotland and Wales as this work progresses.

Accessing local authority level Social Fund data

77. We have received a number of requests for details of current social fund spending to be provided at local authority level. We have not previously been able to do this. However, we are now in a position to publish indicative local authority level social fund data. Summary tables of social fund national and English local authority data are set out at **Annexes C and D**. The accompanying technical note includes a comprehensive

[5] Social Fund Reform – Feasibility Study, KPMG, 2008.

breakdown of social fund data by local authority shown by upper and lower tier.

78. The annexes are based on 2005-6 and 2009-10 data and so do not reflect the measures that were introduced from April 2011 to manage down Crisis Loan demand. This means that they are an over estimate of the likely volumes from April 2013 onwards.

79. The data is also only available where a match is made from the Social Fund data sets to the National Benefits Database and in some instances (for example Crisis Loans) up to 15 per cent of payments could not linked and a corresponding post code located. As the reforms continue we will be working to get 100 per cent data but at this stage the information is indicative and subject to change. However, there is no reason to think that the data will significantly change.

80. The local authority data shows the current range in demand between local authorities in England. For example the £1,566,600 spent on living expenses in Liverpool in the North West during 2009-10 compared to ££8,100 on living expenses in Rutland in the East Midlands. This clearly demonstrates that a one-size fits all approach to the new service would not be appropriate. Each local authority will need to consider what is proportionate for their local area and tailor the scheme accordingly.

81. Alongside this document we have published the first in a series of local authority level data that will be produced. The Department for Work and Pensions will publish updated data for each quarter from now until the new service is rolled out in April 2013. The future data releases will take account of any changes that are made to the allocation methodology applied following the current review described in paragraph 54.

Guidance

82. A number of respondents have suggested that the Department for Work and Pensions should develop and publish central guidance for local authorities in England. This is something that we are actively considering in discussion with the Local Government Association.

83. As the work on delivery of this policy continues we plan to discuss this in more detail with the Local Government Association, representatives from individual local authorities and national customer representative groups. As part of this process we would be looking to identify the aspects of the new service that local authorities are seeking guidance on and how this can best be delivered.

Information technology

84. A few respondents have asked whether the Department for Work and Pensions will be providing an information technology platform for delivering new services. There are no plans to provide generic software or hardware to support the new services. Each local authority should design a service that reflects the needs of its own local community. For some this

may simply mean extending a service or a range of services that is already available in the area. For others it will mean starting afresh.

85. Central government will not try to second guess what individual communities need. Its role will be advisory and supportive, but not prescriptive. As set out in paragraph 75 the Department for Work and Pensions will fund new burdens on local authorities to ensure that each area has the investment that it needs to set up and run the new service. Local authorities will be able to use this funding to invest in new information technology if that is appropriate. Central government is not encouraging or looking for a standardised approach to the new service across all areas.

Data-sharing

86. A number of respondents have suggested that local authorities will need to have access to Department for Work and Pensions benefit data in order to be able to assess individual eligibility to the new services.

87. The Welfare Reform Bill that is currently before Parliament includes powers to allow for information-sharing in relation to welfare services. This includes the new local services. If passed by Parliament this will allow social security data to be shared with local authorities in England and the governments in Scotland and Wales and to bodies providing welfare services on their behalf. The details of the data-sharing arrangements will be set out in regulations.

88. A separate call for evidence on the application of the new data-sharing powers has just closed. We will take account of the responses that have been made on these specific issues when considering how the powers will be applied.

89. The introduction of Universal Credit will ultimately see the abolition of the current working-age income-related benefits. Many grant making organisations use receipt of an income-related benefit as the income test for accessing their services. Some concern has been raised about how those on the lowest incomes will be identified in Universal Credit to avoid the risk of extending eligibility to services up the income scale.

90. Work is continuing to develop the detail in Universal Credit. This includes how eligibility to some of the additional payments and passported benefits will be defined. It is too soon to be able to confirm whether information about income levels within Universal Credit would be identifiable within the data-share. We will continue to update as the work develops.

Section 3: Design

91. This third section of the report considers a few of the design issues that have been raised in response to the call for evidence. There is no expectation or desire from central government that the new service will mirror the current social fund scheme in whole or in part. Local authorities are encouraged to think radically and creatively about the design of their new service.

92. There are no right or wrong answers to the specific issues that have been raised. However, local authorities may want to consider the arguments as they begin to think about what will be most appropriate for their service.

Third party involvement

93. A number of local authorities raised concerns that they do not have the capacity or infrastructure to deliver the new local service in-house. Some authorities may review their position when they see the indicative social fund volumes for their local area. For others this may continue to be an issue.

94. There is no central government assumption that the new service will be provided in-house. Authorities are being actively encouraged to critically review the support services in their local area. Some authorities may already be funding projects providing welfare services either wholly or partially, others may have projects in their area providing support services that they are not contributing to at present.

95. The devolution of this provision to local authorities in England does not preclude authorities from working collaboratively where that is a viable option. In some geographical locations working across authority boundaries where complementary services already exist may present the optimal delivery model. Local authorities may wish to consider entering into contracted partnership arrangements with neighbouring authorities where this would be mutually beneficial.

96. The review of local services does not necessarily need to be restricted to welfare services. The new service has the potential to tie in other initiatives and targets. For instance, the delivery of the Waste Electrical and Electronic Equipment (WEEE) Directive. The purpose of the directive is to minimise the amount of waste electrical and electronic equipment going to landfill. The Government has recently introduced the Publicly Available Standard on the re-use of electrical equipment (PAS 141) which aims to encourage the re-use of WEEE as promoted in the Directive; reduce the amount of WEEE sent to landfill and assure consumers that used equipment has been tested, is prepared and safe to use, is functional, free of protected data and backed by warranty.

97. Re-use organisations applying for accreditation can be certified to PAS 141 by accredited certification bodies. The certification scheme is currently being developed by UKAS and will be available in the autumn. The

development and implementation of this scheme will provide greater assurance for customers and help local environmental services to meet their legal obligations. It will also be a helpful addition to existing services that local authorities could potentially draw on.

98. The Furniture Re-use Network is a national umbrella organisation that has 350 affiliated organisations based in communities across the country. The network employs auditors to assess and certify re-use organisations to its own internal quality management, health and safety and environmental requirements. The scope and quality of the organisations in the network varies and it does not necessary have coverage in all parts of the country. However, there are examples of high quality projects affiliated to the network across the country who are already applying the principles in PAS 141.

99. For example, the PREEN project in Bedford contributed to the call for evidence. This is a furniture re-use social enterprise project that is firmly rooted in the local community. It has close working links with local agencies and takes urgent referrals from them for individuals and families who are in crisis and need furniture, white goods, clothes, or other household items. The project also makes referrals to local agencies when it is approached by vulnerable customers in need of professional support.

100. In addition the project runs a food bank, employs and trains local long-term unemployed members of the community and encourages those who have benefited from the project to give something back through volunteering. The project is self-funding and does not receive any financial support from the local authority. Like many community based projects it has the capacity to grow and to increase the scale of the provision that it makes**.**

Linking to existing welfare services and schemes

101. Partnership arrangements with third party organisations for some or all of the new service may be an optimal model for some local authorities. This may particularly be the case if existing projects are already providing a good quality equivalent service or where third party organisations are planning to roll out new services. One of the benefits of partnership arrangements is that they are likely to provide other support, including emotional and practical help, which is crucial to the vulnerable groups that will be accessing these services.

102. An example of an effective partnership model that was identified during the call for evidence is the Age UK project in Camden. The project currently receives some core funding from Camden Borough Council. This is used to provide goods and services for elderly people in need. The project ensures that it makes best use of all possible funding sources. Where appropriate it will support customers in making applications to other welfare and charitable organisations as well as the Social Fund.

103. Like many respondent organisations the project reported that the slow processing times and the inflexibility of the Community Care Grant system

means that it is not fit for purpose when a vulnerable person is in urgent need of support. It is when the most urgent cases arise that the core funding from Camden has to be drawn on.

104. Age UK's Camden project is a good example of how a local project can offer a responsive and flexible approach that meets the specific needs of the customer group that it serves. It manages to do this whilst still fulfilling the required checks and balances to meet its accountabilities to the Borough.

105. During the call for evidence a number of national organisations discussed their longer-term plans to introduce or trial new support services for their particular target client group. A number of these are likely to come on stream before the new service launches in April 2013. Local authorities might find it helpful to discuss their longer-term plans with charities and other organisations currently operating in their area to check whether new initiatives are planned over the next two years.

Choice – cash versus goods and services

106. One of the design issues raised by a large number of respondents is whether provision should be in the form of cash payments or goods and services, including for example food parcels and both new and re-conditioned household items. The majority of respondents favoured provision being made in the form of goods and services rather than cash payments.

107. The need to offer recipients choice or control over the item they received was not generally considered a requirement and by a number of respondents it was thought to be undesirable. There was a strong sense that if there is a genuine need recipients will accept the support that is offered. This reflects the approach that is taken by a number of projects who supply new and or reconditioned household items.

108. Although decision makers may decide that payment should be made in a particular case to a third party to supply goods or services, the current social fund scheme essentially operates cash payments only. This is essentially a bi-product of these payments being linked to the wider cash-based benefits system. Operating a system of good and services on a national level would only be cost-effective for the taxpayer if it was restricted to a limited range of high volume items which may not meet the needs of all the customers who currently access the scheme. For example, a small but significant number of current Community Care Grant awards are made to people who require bespoke or adapted items.

109. It may be possible to tailor the supply of goods and services on a local level in a way that removes some of the limitations that a national scheme would face. This could include some of the local partnership arrangements that have been discussed previously that support re-cycling and re-use of serviceable furniture and white goods. For those who require bespoke and adapted items there may be some potential for linking the new service with other existing support such as the Disabled Facilities Grant which funds adaptations to the home, to provide a more holistic package of support at the point of need.

110. There is no expectation that the new service will mirror the existing social fund scheme. However, it may be helpful for local authorities to be aware that the majority of current payments are for a small number of large items of household furniture such as beds and sofas, and white goods. Potentially this could lend itself to contracted arrangement with a single or a number of commercial suppliers, if that was the preferred local approach.

111. Local authorities may want to take into account the potential level of demand in their area when considering the feasibility of entering into commercial arrangements. The summary tables in Annex D and the detailed data in the technical paper that accompanies this document provide an early indication of this by local authority area.

Responsibility of customers to provide proof of purchase

112. Several respondents have suggested that customers should be required to provide evidence of proof of purchase following the award of a grant. If has also be suggested that this would be enforced with the possible sanction that they would not be able to access the service again if they failed to comply.

113. This is an issue that was raised by members of the Public Accounts Committee when they took evidence on the current Community Care Grant scheme in December 2010. Applicants are made aware in the current scheme that checks on receipts may be made. However, checks are not made on every award.

114. Proof of purchase would only need to be considered where a cash-based scheme is in operation. It is something that local authorities may wish to consider when designing their service.

Eligibility

115. Some respondents have raised eligibility as a possible issue for the new services. Under the current social fund scheme different eligibility rules apply for Community Care Grants and Crisis Loans. Community Care Grants are available to people entitled to, or who are leaving institutional care and likely to become entitled to an income-related benefit within six weeks of the date of the application. Crisis Loans are not limited to benefit receipt.

116. Eligibility criteria for the new services will be for individual local authorities to define. As outlined in section two, powers have been included in the current Welfare Reform Bill to allow Social Security data to be shared with local authorities and organisations providing services on their behalf. This means that if authorities wish to use benefit receipt as an indicator of low income it will be possible to check benefit records rather than rely on customers providing proof of their benefit entitlement.

117. The new local services will come on stream from April 2013. At this point the current income-related benefit regime will still be in place. However, Universal Credit will be introduced from October 2013. Initially this will be for new cases only, but over time existing benefit recipients will transfer across to the new benefit. Universal Credit will bring benefits and tax credits together in a single assessment and payment. One of the consequences of this will be that it will be paid to some people in work as well as those who are not in employment. Making receipt of Universal Credit the income test for eligibility to the new services would potentially extend access from that for the current scheme.

118. Receipt of an income-related benefit is a long established and widely used proxy for low-income. Work is currently underway to look at possible alternative ways of identifying the equivalent group of low-income customers in Universal Credit. However, local authorities may wish to consider how they would set their own eligibility criteria.

Scope of the scheme

119. Concerns about continuing access to support have been raised by a number of organisations that represent specific groups of customers who currently rely on the social fund. These include ex-offenders, homeless people and victims of domestic violence, amongst others. As with the current scheme, the Government expects that individual circumstances will be taken into account when decisions are made about access to the new service. Local authorities, like all other public bodies, have a duty to deliver their services fairly. To ensure that these responsibilities are built into their service local authorities may find it helpful to establish links with specialist support services including probation services, social service departments and housing services, as well as advocacy and other support organisations.

Application based systems versus referrals

120. One area of discussion during the call for evidence has been about whether an application based system is preferable to a referral process. Once again this will be a judgement for individual local authorities and may be based on the design of existing services in the area and or an understanding of what is best suited to the local community.

121. The current social fund system is application based. Community Care Grants are a paper based application process that is undertaken in remote processing centres. Crisis Loans applications are primarily telephone based and are also processed remotely at call centres.

122. The current scheme has been criticised by both the National Audit Office and the Public Accounts Committee because it is application based and as such may not target support on those in greatest need. Reliance on self-referral is a clear risk in the current scheme and one that we are not able to quantify.

123. It may be possible to mitigate the risk through a locally-based service with effective links to both the community and the network of professional support services. Local authorities will want to consider these issues carefully.

Appeals

124. A number of respondents have questioned whether an appeals function would be needed in the new service or whether the Independent Review Service should be maintained to provide a national review process.

125. There is no right of appeal to any of the elements of the current discretionary social fund scheme. This is because there is no entitlement to a discretionary payment. However, there is a right to have a decision reviewed. There are two levels of review. The first level is an internal process. The second level review is undertaken by social fund inspectors in the Independent Review Service.

126. The Welfare Reform Bill that is currently before Parliament abolishes the discretionary social fund and includes the abolition of the role of the Social Fund Commissioner who oversees the Independent Review Service and the second tier review process. This will not happen at the same time that Crisis Loans and Community Care Grants are abolished because Budgeting Loans will continue to be made to people receiving income-related benefits until Universal Credit is fully rolled out.

127. The Social Fund Commissioner's statutory role is to appoint inspectors to provide independent reviews of decisions made on applications to the discretionary Social Fund. He also has functions related to this such as training inspectors and monitoring the standard of their decisions. The Commissioner and the inspectors in the Independent Review Service do not have a role beyond the Social Fund.

128. There is no intention to introduce a comparable statutory role for the new local service. It would not be practicable as the local services will vary significantly. It will be the responsibility of local authorities to ensure that decisions are fair and impartial and to decide on appropriate arrangements for reconsideration or review.

129. Without any express statutory appeal structure, customers will be able to make a complaint to the Local Government Ombudsman (the Commission for Local Administration in England).

130. The Local Government Ombudsman has power to investigate maladministration by local authorities which causes people to suffer injustice, and to make recommendations to local authorities as to how to rectify any injustice. It is not an appeal mechanism as such, but it provides a secure mechanism by which complaints can be investigated by an independent body if a person has been unable to reach a satisfactory position through an authority's internal complaints mechanism.

131. In line with the design features for the new service it will be for local authorities to take a view on what is appropriate for their area. This may be

influenced by whether the service will be provided in-house or through partnership arrangements. For partnership services local authorities may wish to build a complaints process into the agreement or specification for the service. Any in-house provision may simply build on existing complaints processes.

Section 4: Assurance

132. This section considers a number of issues that have been raised about building controls and clear accountabilities into the new service. The accountabilities that have been suggested would all place requirements on local authorities.

Ring-fenced funding

133. Many of the customer representative groups and some local authorities that have responded to the call for evidence have called for the funding to be ring-fenced. There is concern that some local authorities will not spend the funding as intended.

134. Government policy is to remove burdens from local authorities and to allow them to develop services and systems that are appropriate to their area. As a result funding streams that have previously been ring-fenced are being pooled.

Duty on local authorities to provide a minimum level of service

135. As with ring-fencing, a number of customer representative groups have called for a duty to be placed on local authorities to provide a minimum level of service. Again, there is concern that some local authorities will not provide the new service, or will not meet the level of service currently provided by the social fund.

136. The Government has considered this issue and concluded that it would not be appropriate to place a new duty on local authorities. They need to be able to flex the provision in a way that is suitable and appropriate to meet the needs of their local community. This will not be achieved through the rigid application of a duty. We believe that setting out the purpose of the funding in a settlement letter from the Secretary of State for Work and Pensions will provide sufficient clarity of purpose for local authorities to act. This may be supplemented with a requirement to report on how the funding has been used. This is something that we would like to consider further and discuss with local authorities, the Local Government Association and others.

Annex A: Summary tables of responses to the call for evidence

1. In total 125 written responses were received to the call for evidence. They were received from a wide range of organisations and individuals.

2. The content of the responses varies. A number are requesting specific information about the administration of the current Community Care Grant and Crisis Loan schemes. Some raise concerns about the reform proposals for the new local provision and others provide ideas on how the new local service might be designed either in a specific location or more generally.

3. A breakdown of respondents by organisation type and individual is set out in Table 1. Local authorities were the largest group of respondents. The *other* and *individual* groups include responses from some local authority employees. Where it was not clear whether they were responding as individuals or on behalf of their local authority we have assume their responses to be personal.

Table 1 – Breakdown of responses by respondent organisation and individual

Origin of response	Number of responses
Individuals	19
Charities	40
Local Authorities	47
Welfare Rights Organisations	7
Other	12
Total	**125**

4. Table two provides a broad breakdown of the themes raised by respondents by organisation type. The largest single issue raised by 42 per cent of respondents was concern over the non-ring fencing of funding. Around two thirds of the charities that responded to the call for evidence raised this as an issue. Local authorities perceived this as less of an issue with less than one in five referencing it.

5. The allocation of funding was the area of greatest concern for local authorities with 45 per cent of this group of respondents raising it as an issue. This concern has also been shown through a relatively high volume of requests received over recent weeks by the Department for Work and Pensions from local authorities for local authority level social fund data under the Freedom of Information Act. The financial information

in this report and the accompanying technical paper should help to answer these questions and ease any remaining concerns.

Table 2 – Response themes

Issue	Respondent					
	Local Authority	**Charity**	**Individual**	**Welfare Organisations**	**Other**	**Percentage of all respondents**
Non-ring fencing	9	27	7	7	2	**42%**
Duty	5	18	1	1	3	**22%**
Allocation of funding	21	11	1	1		**27%**
Reviews/ appeals	6	13	4	6	2	**25%**
Third party involvement	3	10				**10%**
Customer accountability	2	9	3			**11%**
Post code lottery	7	14	3	4	1	**23%**
Administration Costs	15	3				**14%**
Data sharing	3					**2%**
Choice	2	7	2			**9%**

KEY

Ring fencing	Non-ring fencing of allocated funding
Duty	Imposing a statutory duty
Allocation of Funding	How the funding will be allocated
Third Party	How charities etc will be used/Will they have capacity
Customer Accountability	How money issued to customers is spent
Post code lottery	Services differing from location to location
Administration Costs	Administrative burdens on local authorities
Data-sharing	Sharing Department for Work and Pensions data with local authorities
Choice	Using food banks etc will mean no choice

Annex B: Explanation of the client group descriptors used in the social fund data

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

Unemployed

Includes:

- unemployed or with training allowance

Disabled

Includes:

- in receipt of Employment and Support Allowance
- applicant or partner aged under 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
- involved in a trade dispute
- in paid employment
- not known or unallocated

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

Annex C: National Level Data

National-level data for the latest available financial year and 2005-06 is presented in the tables below. We have indicated our intention and already taken action to manage the current levels of demand and spend for Crisis Loans back towards 2005-06 levels. 2005-06 data should therefore be regarded as more representative of the levels of demand and spend at the point of transition to the new local provision.

Table 1: Community Care Grants

Community Care Grants								
	2005-06				**2009-10**			
	Applications (000)	Awards (000)	Gross Spend £m	Average award £	Applications (000)	Awards (000)	Gross Spend £m	Average award £
England	431,330	242,620	£106,106,800	£437	499,660	233,530	£108,086,400	£463
Scotland	84,790	47,180	£20,478,600	£434	82,370	41,450	£20,198,400	£487
Wales	35,160	20,020	£7,911,800	£395	38,130	18,290	£7,953,700	£435
Total Great Britain	**551,270**	**309,810**	**£134,497,200**	**£434**	**620,160**	**293,260**	**£136,238,500**	**£465**

Table 2: Crisis Loans for General Living Expenses

Crisis Loans for General Living Expenses								
	2005-06				**2009-10**			
	Applications (000)	Awards (000)	Gross Spend £m	Average award £	Applications (000)	Awards (000)	Gross Spend £m	Average award £
England	316,050	243,820	£14,120,300	£58	1,286,040	955,460	£52,781,200	£55
Scotland	133,210	90,320	£4,684,400	£52	238,880	180,470	£10,096,300	£56
Wales	30,910	23,690	£1,376,800	£58	96,510	74,720	£4,314,400	£58
Total Great Britain	**480,180**	**357,830**	**£20,181,400**	**£56**	**1,621,440**	**1,210,660**	**£67,191,900**	**£56**

Annex D: English Local Authority Level Data

The following tables present local authority level data for aspect of the current discretionary social fund that will be replaced by local assistance in England. Data is presented for the English local authorities that will have responsibility for the new assistance. Information for the Local Authorities in Wales and Scotland has also been included for completeness.

For Community Care Grants 3.8% of all applications made in 2005-06 and 3.0% of applications made in 2009-10 could not be matched to a Local Authority because the applicant's postcode was not available. For Crisis Loans for General Living Expenses less than 3.6% of all applications made in 2005-06 and 6.1% of all applications made in 2009-10 could not be matched to a Local Authority because the applicant's postcode was not available. Postcode matching was made with benefit records and there is no requirement for an applicant for a Crisis Loan to also be a benefit recipient which is why the match rate for Crisis Loans is lower than for Community Care Grants.

Full breakdowns for all elements of the discretionary social fund and all levels of local government in Great Britain have been published separately for information.

Table 1: Community Care Grants

	Community Care Grants 05/06				Community Care Grants 09/10				
	Applications	Total Spend	Number of Awards	Average Award	Applications	Legitimate Demand Applications	Total Spend	Number of Awards	Average Award
NORTH EAST									
County Durham	6,150	£1,103,300	2,750	£401	6,800	3,700	£1,231,900	3,040	£406
Darlington	1,390	£251,400	770	£329	1,710	970	£286,800	760	£380
Hartlepool	1,890	£321,800	960	£337	2,090	1,140	£367,800	930	£394
Middlesbrough	3,890	£684,400	2,000	£343	3,640	2,150	£661,300	1,770	£374
Northumberland	2,690	£555,500	1,510	£368	3,400	2,030	£604,500	1,610	£376
Redcar and Cleveland	2,290	£438,200	1,250	£350	2,480	1,470	£438,800	1,180	£373

Stockton-on-Tees	3,160	£624,000	1,700	£367	2,940	1,720	£559,100	1,410	£396
Gateshead	2,660	£499,000	1,250	£398	3,410	2,130	£603,800	1,700	£355
Newcastle upon Tyne	5,400	£968,400	2,890	£336	5,160	3,310	£824,700	2,640	£313
North Tyneside	2,730	£505,300	1,400	£361	2,860	1,730	£518,700	1,390	£374
South Tyneside	3,180	£500,500	1,380	£363	2,990	1,540	£475,800	1,220	£390
Sunderland	3,790	£867,700	1,960	£443	4,050	2,310	£791,300	1,900	£416
NORTH WEST									
Blackburn with Darwen	2,770	£625,400	1,820	£344	2,610	1,260	£456,300	1,030	£442
Blackpool	2,800	£492,000	1,270	£389	3,400	1,640	£567,400	1,350	£420
Cheshire East	2,250	£429,500	1,000	£430	2,570	1,410	£458,100	1,120	£408
Cheshire West and Chester	3,160	£600,200	1,500	£400	2,960	1,710	£546,600	1,390	£395
Halton	1,840	£441,200	1,000	£440	2,210	1,370	£494,000	1,140	£434
Warrington	2,090	£434,000	980	£443	1,990	1,070	£363,700	850	£428
Cumbria	4,370	£797,400	2,530	£315	4,220	2,180	£782,400	1,780	£439
Bolton	3,040	£717,100	1,540	£467	3,600	1,790	£770,500	1,540	£502
Bury	1,380	£345,700	720	£483	1,690	940	£415,000	800	£521
Manchester	9,520	£2,278,000	5,390	£423	9,840	5,490	£2,473,800	4,700	£526
Oldham	2,320	£505,700	1,230	£410	2,670	1,470	£712,800	1,260	£564
Rochdale	2,070	£513,800	1,140	£450	2,940	1,450	£615,600	1,250	£492
Salford	3,530	£918,100	2,040	£451	4,230	2,250	£944,800	1,920	£491
Stockport	1,790	£458,900	1,060	£432	2,140	1,150	£482,900	980	£492
Tameside	2,460	£593,200	1,460	£406	2,870	1,400	£568,300	1,190	£480
Trafford	1,430	£369,300	810	£454	1,570	870	£377,200	740	£511
Wigan	2,500	£587,000	1,280	£458	3,210	1,620	£656,100	1,350	£485
Lancashire	11,370	£2,554,800	6,900	£370	10,950	5,380	£2,047,600	4,390	£467
Knowsley	3,510	£929,800	2,050	£453	4,060	2,620	£952,400	2,230	£427
Liverpool	11,030	£2,798,800	6,630	£422	12,340	7,940	£2,985,400	6,890	£433
Sefton	3,060	£682,700	1,640	£416	3,260	2,050	£704,600	1,710	£411
St. Helens	2,460	£481,400	1,330	£361	2,210	1,370	£439,500	1,150	£381
Wirral	4,550	£995,700	2,310	£431	4,590	2,730	£907,200	2,300	£395
YORKSHIRE AND THE HUMBER									
East Riding of Yorkshire	1,410	£352,200	830	£426	1,720	1,040	£334,400	850	£393

Kingston upon Hull, City of	4,390	£989,500	2,120	£467	5,350	3,050	£1,043,100	2,540	£411
North East Lincolnshire	2,520	£447,700	1,270	£354	3,010	1,600	£543,700	1,290	£421
North Lincolnshire	1,620	£311,600	950	£330	1,830	1,060	£326,900	860	£382
York	870	£207,500	500	£415	1,060	660	£203,900	560	£367
North Yorkshire	2,210	£578,100	1,320	£439	3,040	1,830	£633,800	1,530	£413
Barnsley	3,420	£721,600	1,770	£407	3,480	2,010	£646,700	1,640	£395
Doncaster	3,230	£718,100	1,640	£437	3,640	2,250	£750,100	1,860	£404
Rotherham	2,880	£624,000	1,600	£389	3,300	1,930	£592,300	1,560	£379
Sheffield	6,690	£1,681,100	3,730	£451	7,050	4,380	£1,576,800	3,710	£425
Bradford	5,530	£1,192,000	2,790	£427	6,210	3,480	£1,225,700	2,820	£435
Calderdale	1,560	£371,600	830	£449	2,090	1,140	£412,900	960	£428
Kirklees	3,330	£762,500	1,710	£446	4,020	2,260	£841,500	1,920	£439
Leeds	7,260	£1,888,100	4,040	£467	8,900	5,440	£2,044,000	4,680	£437
Wakefield	3,590	£716,400	1,830	£391	3,330	1,970	£649,700	1,600	£406
EAST MIDLANDS									
Derby	2,870	£696,100	1,510	£460	3,120	1,810	£701,000	1,520	£460
Leicester	4,880	£1,471,600	3,050	£482	5,150	3,120	£1,341,600	2,730	£491
Nottingham	5,090	£1,218,700	2,540	£479	5,460	3,050	£1,231,700	2,680	£460
Rutland	60	£15,500	40	£443	100	60	£18,000	50	£392
Derbyshire	4,780	£1,099,800	2,470	£445	5,500	3,050	£1,030,200	2,430	£423
Leicestershire	2,720	£757,200	1,740	£434	3,350	1,860	£688,300	1,570	£439
Lincolnshire	4,640	£1,117,100	2,790	£401	5,870	3,260	£1,101,200	2,600	£423
Northamptonshire	3,940	£892,200	2,180	£410	6,160	3,360	£1,265,500	2,900	£437
Nottinghamshire	4,660	£994,400	2,510	£396	5,430	3,040	£1,121,900	2,520	£445
WEST MIDLANDS									
Herefordshire, County of	740	£198,600	470	£421	990	530	£199,300	450	£447
Shropshire	1,140	£291,400	690	£422	1,430	800	£281,700	670	£422
Stoke-on-Trent	3,260	£742,500	1,780	£416	3,500	1,780	£653,400	1,540	£426
Telford and Wrekin	1,520	£356,700	950	£377	1,880	1,060	£389,700	900	£432
Staffordshire	4,330	£1,079,100	2,570	£419	4,870	2,680	£1,006,500	2,290	£439
Warwickshire	2,110	£454,000	1,060	£428	2,940	1,490	£549,400	1,260	£435
Birmingham	16,070	£4,392,200	9,540	£461	19,550	10,690	£4,417,700	9,110	£485

Coventry	3,410	£860,300	1,730	£497	3,780	2,130	£872,800	1,840	£475
Dudley	2,370	£500,400	1,310	£383	2,540	1,340	£510,900	1,140	£450
Sandwell	4,110	£955,000	2,430	£393	4,710	2,580	£1,050,300	2,250	£466
Solihull	1,310	£342,200	830	£415	1,580	900	£356,600	760	£469
Walsall	3,210	£796,500	1,800	£443	3,870	1,970	£773,700	1,690	£459
Wolverhampton	3,920	£895,900	2,120	£422	4,450	2,300	£921,200	1,960	£471
Worcestershire	3,090	£717,000	1,730	£414	3,630	1,950	£669,300	1,620	£412
EAST									
Bedford	1,060	£291,900	610	£482	1,340	670	£278,400	550	£503
Central Bedfordshire	760	£216,200	460	£466	1,100	490	£223,300	400	£562
Luton	1,640	£408,600	890	£458	1,980	950	£395,200	760	£519
Peterborough	2,080	£425,000	1,110	£384	2,620	1,230	£501,300	1,000	£504
Southend-on-Sea	1,630	£319,600	810	£393	1,980	1,120	£346,000	900	£383
Thurrock	1,090	£277,900	610	£457	1,410	780	£236,700	650	£363
Cambridgeshire	2,720	£630,800	1,510	£418	3,030	1,520	£701,200	1,240	£564
Essex	6,760	£1,703,100	3,890	£438	9,510	5,360	£1,756,100	4,480	£392
Hertfordshire	4,570	£1,343,000	2,730	£492	5,340	2,740	£1,250,400	2,260	£553
Norfolk	5,500	£1,424,200	3,240	£440	6,830	3,460	£1,451,100	2,770	£523
Suffolk	4,210	£1,123,400	2,650	£423	5,050	2,540	£1,077,200	2,070	£520
LONDON									
Camden	2,940	£1,205,000	1,970	£610	2,750	1,740	£910,400	1,460	£622
City of London	40	£11,000	20	£457	20	10	£5,200	10	£646
Hackney	4,200	£1,107,500	2,400	£462	5,110	3,040	£1,532,900	2,500	£614
Hammersmith and Fulham	1,920	£589,600	1,150	£511	2,180	1,290	£591,400	1,070	£555
Haringey	2,660	£768,400	1,350	£569	3,580	2,040	£863,100	1,550	£556
Islington	3,460	£1,222,000	2,250	£544	3,930	2,300	£1,187,700	1,910	£622
Kensington and Chelsea	1,350	£482,900	900	£540	1,470	900	£463,600	730	£634
Lambeth	4,570	£1,426,200	2,890	£493	4,590	2,650	£1,232,300	2,120	£580
Lewisham	3,430	£1,101,400	2,060	£536	4,410	2,480	£1,108,000	1,960	£565
Newham	3,520	£849,100	1,940	£437	3,640	2,060	£891,500	1,590	£560
Southwark	4,150	£1,414,100	2,710	£522	4,340	2,620	£1,197,800	2,110	£568
Tower Hamlets	3,030	£851,200	1,810	£471	3,990	2,370	£1,236,800	1,940	£638

Wandsworth	2,780	£939,600	1,830	£512	3,210	1,950	£904,100	1,560	£579
Westminster	2,330	£817,700	1,500	£546	2,530	1,550	£735,500	1,220	£601
Barking and Dagenham	1,970	£586,700	1,140	£517	2,650	1,520	£630,200	1,170	£540
Barnet	1,950	£634,700	1,080	£587	2,270	1,380	£564,800	1,070	£529
Bexley	1,130	£340,900	670	£507	1,790	1,070	£495,400	840	£587
Brent	2,260	£713,200	1,170	£609	2,460	1,320	£595,000	1,070	£556
Bromley	1,670	£510,100	1,070	£479	2,220	1,340	£694,200	1,090	£635
Croydon	2,690	£746,600	1,690	£442	3,960	2,280	£1,042,800	1,850	£565
Ealing	2,310	£672,900	1,320	£511	2,730	1,530	£712,800	1,230	£578
Enfield	2,200	£606,700	1,060	£574	3,280	1,880	£808,900	1,410	£572
Greenwich	2,960	£928,800	1,750	£532	3,540	2,090	£963,300	1,700	£568
Harrow	960	£266,800	480	£552	1,160	670	£305,800	530	£575
Havering	1,100	£345,500	710	£489	1,600	940	£377,300	710	£533
Hillingdon	1,900	£542,800	900	£604	2,190	1,280	£642,000	1,080	£594
Hounslow	1,770	£563,300	1,090	£519	2,150	1,260	£572,700	1,000	£570
Kingston upon Thames	590	£187,600	400	£466	750	450	£200,200	360	£561
Merton	970	£306,000	620	£490	1,150	680	£312,200	530	£589
Redbridge	1,680	£469,600	950	£495	1,990	1,190	£459,800	920	£502
Richmond upon Thames	640	£214,000	450	£472	730	460	£231,500	390	£597
Sutton	850	£248,300	560	£443	1,160	700	£315,600	560	£564
Waltham Forest	2,370	£708,600	1,460	£484	2,690	1,650	£712,600	1,280	£558
SOUTH EAST									
Bracknell Forest	340	£83,300	180	£473	400	240	£86,100	200	£422
Brighton and Hove	2,160	£529,900	1,120	£472	2,480	1,590	£537,600	1,370	£394
Isle of Wight	980	£288,600	630	£456	1,310	800	£251,200	660	£379
Medway	1,500	£378,700	920	£414	2,190	1,180	£375,300	950	£394
Milton Keynes	1,510	£392,500	820	£479	2,260	1,180	£455,800	1,000	£455
Portsmouth	1,720	£481,100	1,000	£480	2,130	1,160	£399,300	980	£407
Reading	980	£206,100	460	£450	1,210	640	£232,000	530	£436
Slough	710	£174,700	350	£506	870	450	£175,100	370	£473
Southampton	1,580	£301,900	780	£385	2,070	1,180	£347,400	970	£360
West Berkshire	480	£135,300	250	£544	590	320	£136,300	260	£524

Windsor and Maidenhead	290	£66,200	140	£483	350	190	£54,200	160	£343
Wokingham	200	£53,500	110	£491	260	130	£35,400	100	£369
Buckinghamshire	1,160	£266,700	590	£450	1,510	800	£289,600	650	£444
East Sussex	2,550	£635,300	1,370	£464	3,290	1,980	£631,100	1,630	£388
Hampshire	3,600	£853,400	1,970	£432	4,940	2,770	£882,700	2,260	£390
Kent	7,420	£1,705,600	4,320	£395	9,450	5,290	£1,742,200	4,300	£405
Oxfordshire	2,520	£605,700	1,390	£437	2,730	1,520	£556,100	1,290	£430
Surrey	2,440	£664,900	1,380	£483	2,840	1,660	£629,800	1,380	£456
West Sussex	2,880	£715,600	1,440	£496	3,600	1,990	£651,100	1,620	£403
SOUTH WEST									
Bath and North East Somerset	780	£202,500	470	£429	750	440	£162,000	370	£443
Bournemouth	1,680	£311,100	920	£338	1,870	1,120	£344,400	920	£376
Bristol, City of	5,010	£1,348,300	2,940	£459	5,300	3,170	£1,251,300	2,720	£461
Cornwall	3,240	£831,500	2,120	£392	3,990	2,450	£883,700	1,990	£444
Isles of Scilly	0	£0	0	£0	0	0	£0	0	£0
North Somerset	1,430	£360,700	850	£423	1,870	1,060	£384,600	860	£447
Plymouth	2,700	£646,600	1,550	£419	2,910	1,700	£625,800	1,410	£444
Poole	840	£162,400	500	£323	810	480	£162,800	390	£422
South Gloucestershire	890	£256,200	540	£472	1,170	700	£285,700	590	£483
Swindon	1,560	£365,700	920	£400	1,990	1,040	£371,300	860	£432
Torbay	1,540	£325,200	890	£366	1,750	990	£350,900	830	£425
Wiltshire	1,660	£424,600	1,050	£406	2,230	1,240	£434,300	1,000	£433
Devon	4,010	£905,700	2,350	£386	4,050	2,390	£827,900	1,930	£429
Dorset	1,870	£402,000	1,070	£375	1,820	1,090	£371,900	890	£419
Gloucestershire	2,760	£655,100	1,680	£389	3,590	1,910	£673,600	1,560	£433
Somerset	2,750	£551,900	1,500	£369	3,190	1,810	£709,500	1,490	£476

Table 2: Crisis Loans for General Living Expenses

	Crisis Loans Living Expenses 05/06				Crisis Loans Living Expenses 09/10			
	Applications	Total Spend	Number of Awards	Average Award	Applications	Total Spend	Number of Awards	Average Award
NORTH EAST								
County Durham	3,660	£174,600	2,990	£58	16,930	£770,400	13,140	£59
Darlington	500	£28,100	440	£63	3,940	£141,100	2,710	£52
Hartlepool	1,510	£89,800	1,330	£68	4,670	£165,900	3,050	£54
Middlesbrough	2,850	£135,700	2,180	£62	7,340	£264,700	4,870	£54
Northumberland	1,350	£57,700	960	£60	7,140	£250,500	4,520	£55
Redcar and Cleveland	1,080	£55,800	950	£59	4,390	£163,600	3,040	£54
Stockton-on-Tees	1,690	£85,300	1,450	£59	6,350	£222,100	4,290	£52
Gateshead	2,850	£123,600	1,680	£74	7,890	£266,600	4,910	£54
Newcastle upon Tyne	2,160	£87,400	1,450	£60	10,700	£366,700	6,700	£55
North Tyneside	1,300	£51,200	860	£60	6,710	£227,600	4,290	£53
South Tyneside	3,050	£148,500	1,840	£81	8,560	£365,300	6,590	£55
Sunderland	2,940	£148,300	2,520	£59	13,020	£568,200	9,930	£57
NORTH WEST								
Blackburn with Darwen	840	£40,800	680	£60	8,260	£344,000	6,240	£55
Blackpool	1,520	£75,000	1,330	£57	12,530	£517,700	9,660	£54
Cheshire East	1,760	£85,800	1,560	£55	6,510	£288,800	5,070	£57
Cheshire West and Chester	2,620	£132,200	2,320	£57	9,090	£404,600	7,050	£57
Halton	1,980	£107,700	1,650	£65	6,620	£309,600	5,120	£60
Warrington	2,010	£99,100	1,770	£56	6,580	£277,600	4,960	£56
Cumbria	1,990	£81,700	1,610	£51	11,080	£458,000	8,500	£54
Bolton	4,620	£217,200	3,670	£59	15,240	£635,600	11,530	£55
Bury	1,430	£66,300	1,200	£55	8,020	£329,600	6,130	£54
Manchester	9,360	£430,100	6,930	£62	31,910	£1,366,100	24,390	£56
Oldham	2,740	£126,300	2,320	£54	12,640	£513,000	9,470	£54
Rochdale	1,930	£86,100	1,600	£54	12,580	£525,300	9,460	£56

Salford	1,720	£84,500	1,390	£61	13,490	£558,800	10,160	£55
Stockport	1,280	£66,900	1,040	£64	8,990	£382,700	7,040	£54
Tameside	2,090	£80,000	1,320	£60	11,960	£497,000	9,200	£54
Trafford	1,000	£43,700	790	£55	5,180	£215,700	4,010	£54
Wigan	1,370	£63,600	1,130	£56	12,540	£520,200	9,600	£54
Lancashire	7,040	£350,900	5,670	£62	40,020	£1,720,000	30,930	£56
Knowsley	3,040	£179,600	2,620	£69	9,720	£482,900	7,320	£66
Liverpool	13,070	£568,800	9,370	£61	34,130	£1,566,600	26,300	£60
Sefton	2,260	£71,500	1,280	£56	10,890	£476,000	8,310	£57
St. Helens	1,240	£61,300	1,110	£55	7,850	£334,800	5,800	£58
Wirral	3,830	£214,600	3,160	£68	14,570	£655,900	11,290	£58
YORKSHIRE AND THE HUMBER								
East Riding of Yorkshire	590	£24,100	460	£53	2,960	£119,600	2,140	£56
Kingston upon Hull, City of	1,220	£43,300	770	£56	9,650	£363,500	6,840	£53
North East Lincolnshire	1,100	£38,300	710	£54	6,090	£211,600	4,110	£52
North Lincolnshire	830	£27,400	530	£51	3,950	£146,400	2,820	£52
York	700	£33,100	610	£55	2,740	£100,900	2,000	£50
North Yorkshire	1,850	£80,800	1,560	£52	7,440	£284,000	5,450	£52
Barnsley	1,920	£60,800	870	£70	4,750	£188,300	3,270	£58
Doncaster	1,370	£69,500	1,090	£64	7,420	£287,200	5,200	£55
Rotherham	2,110	£73,300	1,060	£69	6,260	£247,600	4,260	£58
Sheffield	12,180	£464,400	8,800	£53	14,940	£556,300	10,320	£54
Bradford	3,610	£181,100	3,020	£60	11,810	£481,700	8,510	£57
Calderdale	840	£28,300	660	£43	4,390	£177,400	3,290	£54
Kirklees	1,450	£68,500	1,230	£56	7,980	£324,000	5,950	£54
Leeds	5,910	£211,800	3,950	£54	22,610	£837,100	16,080	£52
Wakefield	4,530	£167,200	2,950	£57	7,060	£290,700	5,230	£56
EAST MIDLANDS								
Derby	600	£22,600	490	£46	5,650	£218,600	4,100	£53
Leicester	3,080	£167,400	2,750	£61	9,340	£398,600	6,860	£58
Nottingham	2,040	£114,200	1,760	£65	10,800	£466,800	8,210	£57
Rutland	30	£1,500	30	£55	170	£8,100	130	£62

Derbyshire	2,080	£96,600	1,780	£54	9,990	£414,700	7,470	£56
Leicestershire	1,800	£88,800	1,620	£55	6,300	£274,200	4,680	£59
Lincolnshire	2,540	£131,000	2,330	£56	10,300	£430,000	7,680	£56
Northamptonshire	2,520	£132,000	2,350	£56	12,950	£544,000	9,620	£57
Nottinghamshire	2,690	£151,100	2,410	£63	10,620	£458,600	7,950	£58
WEST MIDLANDS								
Herefordshire, County of	450	£17,300	280	£62	2,550	£105,100	1,920	£55
Shropshire	540	£16,500	320	£51	3,290	£133,200	2,340	£57
Stoke-on-Trent	2,160	£87,600	1,430	£61	10,660	£441,500	7,870	£56
Telford and Wrekin	580	£20,700	340	£61	5,060	£218,400	3,790	£58
Staffordshire	2,920	£113,200	2,200	£51	15,410	£638,100	11,280	£57
Warwickshire	2,080	£98,300	1,940	£51	9,610	£403,700	7,200	£56
Birmingham	4,190	£183,500	3,050	£60	51,220	£1,901,100	36,120	£53
Coventry	3,530	£187,600	3,190	£59	14,650	£589,300	10,840	£54
Dudley	780	£42,400	700	£61	8,030	£313,300	5,660	£55
Sandwell	2,220	£114,500	1,750	£66	13,070	£506,900	9,300	£55
Solihull	340	£13,800	240	£58	5,550	£209,900	4,000	£52
Walsall	1,810	£62,800	1,040	£61	12,220	£491,000	8,750	£56
Wolverhampton	2,420	£60,400	1,040	£58	12,170	£460,700	8,640	£53
Worcestershire	1,690	£64,600	1,070	£61	10,560	£418,700	7,860	£53
EAST								
Bedford	950	£39,500	750	£53	4,590	£179,100	3,500	£51
Central Bedfordshire	600	£27,300	470	£58	3,720	£162,100	2,890	£56
Luton	1,280	£55,400	970	£57	7,080	£278,300	5,320	£52
Peterborough	2,390	£72,200	1,780	£40	8,810	£356,300	6,510	£55
Southend-on-Sea	1,610	£83,800	1,380	£61	6,050	£282,000	4,930	£57
Thurrock	1,040	£73,100	870	£84	3,690	£174,300	2,920	£60
Cambridgeshire	2,310	£69,200	1,700	£41	8,180	£352,600	6,310	£56
Essex	6,500	£295,600	5,200	£57	25,330	£1,189,900	20,290	£59
Hertfordshire	4,620	£195,800	3,480	£56	19,220	£806,300	14,800	£54
Norfolk	5,580	£212,400	4,140	£51	19,730	£830,100	15,250	£54

Suffolk	2,140	£108,600	1,830	£59	13,910	£577,300	10,680	£54
LONDON								
Camden	1,320	£52,700	910	£58	3,230	£130,900	2,340	£56
City of London	30	£600	20	£38	60	£1,800	40	£46
Hackney	2,320	£110,300	1,670	£66	7,340	£277,000	5,160	£54
Hammersmith and Fulham	1,480	£75,300	1,270	£59	5,040	£218,500	3,920	£56
Haringey	1,720	£58,800	1,100	£53	5,810	£207,100	4,010	£52
Islington	2,120	£78,700	1,300	£61	4,610	£189,300	3,380	£56
Kensington and Chelsea	720	£39,500	630	£63	2,310	£91,400	1,680	£54
Lambeth	3,020	£153,000	2,460	£62	8,120	£337,700	6,240	£54
Lewisham	1,460	£62,700	1,160	£54	7,340	£291,400	5,200	£56
Newham	1,230	£60,900	950	£64	7,170	£264,100	4,840	£55
Southwark	2,060	£98,400	1,750	£56	7,860	£324,400	5,890	£55
Tower Hamlets	1,580	£78,000	1,180	£66	7,490	£274,700	5,040	£55
Wandsworth	820	£32,800	540	£61	4,190	£178,300	3,220	£55
Westminster	1,510	£68,600	1,170	£59	4,420	£162,700	3,000	£54
Barking and Dagenham	950	£45,500	750	£61	6,620	£246,000	4,290	£57
Barnet	1,740	£60,100	1,220	£49	4,450	£179,400	3,180	£56
Bexley	530	£24,700	430	£57	4,370	£175,000	3,020	£58
Brent	1,520	£49,900	950	£53	5,540	£223,700	4,160	£54
Bromley	610	£30,500	520	£58	3,640	£158,100	2,620	£60
Croydon	760	£42,300	650	£66	6,910	£282,800	4,840	£58
Ealing	1,600	£75,900	1,290	£59	6,090	£262,700	4,570	£57
Enfield	1,660	£57,600	1,100	£53	5,340	£206,900	3,610	£57
Greenwich	1,270	£59,600	1,040	£57	6,110	£244,400	4,170	£59
Harrow	780	£28,300	520	£54	3,630	£145,100	2,690	£54
Havering	660	£33,000	540	£61	4,030	£168,800	2,830	£60
Hillingdon	1,220	£46,600	830	£56	5,900	£247,700	4,470	£55
Hounslow	1,190	£57,700	950	£61	5,630	£242,600	4,280	£57
Kingston upon Thames	220	£9,200	180	£52	1,720	£71,200	1,250	£57
Merton	390	£20,800	320	£65	2,360	£90,800	1,680	£54
Redbridge	720	£39,100	600	£65	3,890	£140,000	2,600	£54

Richmond upon Thames	160	£7,700	130	£58	1,410	£61,000	1,050	£58
Sutton	360	£18,400	300	£62	2,210	£92,100	1,550	£60
Waltham Forest	850	£39,800	750	£53	4,990	£180,300	3,340	£54
SOUTH EAST								
Bracknell Forest	640	£26,900	500	£53	2,050	£78,600	1,630	£48
Brighton and Hove	2,440	£111,200	1,910	£58	7,270	£284,500	5,530	£51
Isle of Wight	1,550	£62,500	1,250	£50	3,600	£144,200	2,760	£52
Medway	880	£46,400	770	£60	7,110	£284,700	5,430	£52
Milton Keynes	900	£43,500	770	£57	8,640	£341,800	6,700	£51
Portsmouth	6,590	£313,300	5,620	£56	9,630	£388,500	7,390	£53
Reading	1,280	£26,500	580	£46	4,890	£189,500	3,800	£50
Slough	1,160	£39,500	770	£52	4,060	£156,900	3,150	£50
Southampton	3,570	£156,600	2,730	£57	9,600	£375,000	7,180	£52
West Berkshire	520	£18,800	390	£48	2,290	£94,100	1,800	£52
Windsor and Maidenhead	330	£15,600	280	£56	1,340	£56,800	1,050	£54
Wokingham	270	£9,400	170	£56	960	£42,500	770	£55
Buckinghamshire	800	£36,100	660	£55	6,840	£271,200	5,270	£51
East Sussex	2,620	£106,700	2,000	£53	10,550	£422,800	7,950	£53
Hampshire	10,150	£410,800	7,550	£54	18,590	£743,200	13,990	£53
Kent	3,760	£223,900	3,210	£70	28,390	£1,151,600	21,780	£53
Oxfordshire	1,700	£75,700	1,420	£53	10,370	£427,000	8,060	£53
Surrey	2,250	£93,100	1,610	£58	10,230	£408,400	7,790	£52
West Sussex	3,410	£147,500	2,570	£57	13,750	£546,700	10,490	£52
SOUTH WEST								
Bath and North East Somerset	2,350	£97,700	2,030	£48	2,020	£85,100	1,550	£55
Bournemouth	1,830	£94,100	1,610	£59	4,380	£189,800	3,470	£55
Bristol, City of	3,500	£167,100	3,080	£54	9,080	£396,000	6,970	£57
Cornwall	1,320	£55,500	1,050	£53	5,000	£230,400	3,870	£60
Isles of Scilly	0	£0	0	£0	0	£0	0	£0
North Somerset	1,000	£38,100	790	£49	3,400	£152,600	2,650	£58
Plymouth	2,970	£122,000	2,100	£58	5,970	£264,300	4,560	£58
Poole	320	£17,800	270	£66	1,610	£77,800	1,260	£62

South Gloucestershire	700	£35,800	610	£58	1,690	£78,400	1,230	£64
Swindon	410	£14,200	280	£50	4,040	£179,100	3,080	£58
Torbay	1,510	£71,400	1,330	£54	3,690	£161,100	2,850	£57
Wiltshire	720	£26,900	520	£52	4,330	£192,200	3,360	£57
Devon	3,770	£181,600	3,390	£54	6,820	£309,400	5,260	£59
Dorset	740	£43,900	660	£66	2,870	£135,600	2,270	£60
Gloucestershire	1,820	£77,400	1,540	£50	6,770	£300,400	5,280	£57
Somerset	1,780	£82,700	1,570	£53	5,870	£250,600	4,500	£56