



*Local Government Association*

# the Social Fund and local government

January 2006

**LGAresearch**



## Foreword

The Social Fund is probably the most researched contemporary area of social security policy, particularly in relation to the size of its budget. We make no apology for returning to it yet again for just as it is heavily researched, so it is heavily criticised. A series of administrative changes to it over the years since it was introduced in 1988 have not dispelled the major criticisms of it – its small budget, mysterious decision-making procedures, high refusal rates, and dependence on loans – criticisms which have come from all quarters, including politicians, benefit advisers, academics, the National Audit Office, the Auditor General, the Social Security Advisory Committee, the Social Fund Commissioner, the House of Commons Select Committee, local government, the voluntary sector, trades unions representing those administering the Fund, and, not least from benefit claimants themselves. Despite early political commitments to reform it thoroughly or even abolish it and replace it with a more acceptable way of providing cash help to claimants on the lowest incomes, the New Labour government has persisted with the Fund and these criticisms remain.

This report was commissioned to explore one less well-researched area, the impact of the Social Fund on local government. The sometimes apocalyptic fears expressed by local government social workers and benefit advisers in the run-up to 1988 have not, in the event, been realised. Nevertheless, despite the difficulties of collecting systematic data, and the fact that applicants to the Social Fund whose applications are rejected rarely mention local government as an obvious source of financial help (Finch and Kemp 2004) it is clear that the Fund has negative effects on local government, most of all in the human and financial resources which are expended in supporting claimants whose legitimate claims for help have been rejected by the Social Fund, largely because of its capped budget and poor decision-making. The report is thus yet another brick in the wall of the very wide policy, political and research consensus which continues to argue that the Fund is unfair, wasteful and demeaning.

**The views expressed and the facts reported are the responsibility of the authors.**

Contact address:

Professor Gary Craig  
Centre for Social Inclusion and Social Justice  
University of Hull  
Hull, HU6 7RX

Tel. 01482 465780

Fax. 01482 466088

Email [G.Craig@hull.ac.uk](mailto:G.Craig@hull.ac.uk)

# **The Social Fund and Local Government**

## **Table of contents**

### **Summary**

#### **1: Literature review**

<b>1.1</b>	<b>The policy context – the continuing problem of boundary issues</b>	<b>4</b>
<b>1.2</b>	<b>The Social Fund: the organisational context</b>	<b>7</b>
<b>1.3</b>	<b>The experience of local government</b>	<b>10</b>
<b>1.4</b>	<b>Summary</b>	<b>23</b>

#### **2: Scoping case studies** **26**

<b>2.1</b>	<b>Introduction</b>	<b>26</b>
<b>2.2</b>	<b>Access to the social fund</b>	<b>26</b>
<b>2.3</b>	<b>Policy framework</b>	<b>27</b>
<b>2.4</b>	<b>Areas of demand</b>	<b>28</b>
<b>2.5</b>	<b>Collecting data on the social fund</b>	<b>30</b>
<b>2.6</b>	<b>The cost to the local authority</b>	<b>32</b>

<b>References</b>	<b>36</b>
-------------------	-----------

<b>Appendix 1: Topic guide for interviews</b>	<b>39</b>
---	-----------

## Summary

This study, based on a comprehensive literature review and interviews with key actors in three pilot case study local authorities, examines the impacts of the Social Fund on local government.

The literature (Part 1) reveals that there are a range of impacts on local government including:

- meeting some or all of direct community care costs;
- meeting needs presented to local government for help in cash or kind;
- time costs for social workers and welfare rights workers in helping claimants write applications, advocating for them and helping with the review process;
- time costs for social workers and advisers in, for example, challenging social fund officers' decisions informally;
- other direct but non-community care costs in cash and kind incurred in meeting needs consequent on social fund refusals;
- the direct and indirect costs of the undermining of other social services policy objectives;
- time costs in accessing accurate information on the Fund;
- time costs for staff in searching for alternative forms of help;
- increased staffing costs in providing money advice and more general welfare rights work for those increasing numbers of clients in serious debt;
- indirect costs through support for community initiatives to manage debt such as grants to credit unions;
- time and resource costs of council tax departments attempting to recover debts;
- structured liaison with the appropriate government department over boundary issues;
- the costs of helping new clients whose only difficulty was a financial one as a result of a Social Fund refusal;
- the costs of monitoring and research undertaken to establish and cost impacts.

The fieldwork with pilot local authorities (Part 2) suggests that it is feasible to develop a monitoring scheme, based on systematic longitudinal monitoring of the work of local government social workers, welfare rights workers and their managers, to quantify many of these costs more precisely, and that there is enthusiasm within local government for undertaking such a monitoring scheme.

# 1: Literature review

## 1.1 The policy context

The Social Fund is the sixth national one-off payments scheme to be established on the margins of mainstream social assistance programmes by government since the creation of the Unemployment Assistance Board in 1934; previous schemes were the additional payments available under the Unemployment Assistance Board (established 1934), the Assistance Board (1940), payments from the National Assistance Board (1948), the Supplementary Benefits Commission's Exceptional Needs Payments of 1966, and the Single Payments scheme of 1980. The Social Fund became operational in April 1988 under the terms of the 1986 Social Security Act.

Throughout the history of these one-off payments schemes, a number of themes have recurred in relation to difficulties in managing these schemes. For government, the major issue has always been that of limiting expenditure on what has generally been regarded as a programme of payments for some kinds of exceptional need. Frequently, the levels of expenditure have risen to (to government at least) unacceptable levels, to the point where expenditure has become seen by some as an integral part of regular weekly social assistance. Some critics of these schemes have argued that this has been an inevitable concomitant of the inadequate levels of social assistance benefit. There has been substantial research into the adequacy of the various social assistance schemes for the past 40 years (eg Piachaud 1981; Gordon *et al.* 2000) and the recent HMTreasury enquiry into childhood poverty (HMT 2004) has established yet again to the satisfaction of all outside government that social assistance levels are quite inadequate to meet even the most modest needs of households of varying kinds. This evidence will not be rehearsed here again but it is important to note in passing that, were social assistance schemes to provide an adequate income, the need for a scheme such as the Social Fund would be substantially reduced.

The Social Fund, which introduced the novel elements of expenditure available largely in the form of repayable loans, with a cap on total annual expenditure, and which reverted to discretionary decision-making (the previous single payments scheme having been a regulated one), appears to have achieved what previous schemes have failed to do, namely to ensure that overall expenditure is controlled within reasonably predictable limits and therein doubtless lies its attractiveness to government. The costs of this regime, however, as a wide variety of research has shown in the almost 20 years since the Social Fund was introduced, have tended to fall not only on claimants themselves but on other agencies perceived by claimants as potential sources of help, particularly voluntary and charitable agencies, including grant-making trusts established for the relief of need, and on local government. The tensions at the boundary between this latest government social assistance scheme for 'exceptional needs' (currently administered by the Department of Work and Pensions) and local government as a whole, provide the focus for this review.

Boundary issues between local government and central government over additional financial help for social assistance claimants have been a continuing feature of one-off payments schemes throughout their history and indeed predating them since the granting of powers to local councils to award outdoor relief to the able-bodied poor during the 19<sup>th</sup> century. From the 1960s (for example under the 1963 Children and Young Person's Act), local authority Children's (and

since the Seebohm Report, Social Services) Departments in England and Wales<sup>1</sup> have had a variety of powers to make cash payments to certain kinds of client/user, most notably families with children. Local authorities, as a result in part of the growth since the late 1970s of welfare rights units within local government (itself a response to the growth of poverty, the immediate consequences of which were often presented to social workers: see Alcock *et al.* 1995), often attempted to require government social assistance schemes to meet their obligations, through advocacy and representation. Despite their ability significantly to increase take-up rates through continuing advocacy and one-off welfare rights campaigns targeted on specific claimant groups or benefits, local authorities still found that they were dealing with increasing numbers of impoverished families, particularly during periods of economic recession or growing unemployment.

Thus, for example, in 1976, a study by the Child Poverty Action Group (Lister and Emmett 1976) demonstrated that social workers, 'far from being able to employ initiative and imagination in the use of their Section One [local government grant-making] powers, were being forced to use the funds to provide clients with the basic essentials of life' – typically, fuel, food, clothing and furniture - which social assistance scale rates and exceptional needs payments were technically responsible for meeting. Essentially, the researchers concluded, Section One funds were seen as an alternative to the discretionary grants then available under the 1968 supplementary benefits scheme. Similar problems surfaced frequently during the 1980s during the life of the regulated single payments scheme despite the best efforts of the much wider range of welfare rights organisations inside and outside local government to insist on the responsibility of central government to meet the basic needs of social assistance claimants from central government's social assistance funds. Throughout this period, local government in any case would never have been able – even if had wanted to - to meet more than a fraction of the demands placed upon it for additional financial help; for example, in 1985/6, the single payments expenditure in England and Wales was more than 40 times that on Section One expenditure within local authority social services departments. These issues are examined in greater depth elsewhere (see e.g. chapters by Craig in Buck and Smith 2003).

Debates prior to the introduction of the Social Fund in 1988 focused strongly on the likely impact of a cash-limited discretionary scheme, with many commentators arguing that demand for financial support was bound to be diverted both to the voluntary and charitable sector and to local government. These fears have clearly been realised in relation to the voluntary sector with a series of reports demonstrating that pressure has grown on major grant-giving organisations or those providing help in kind to people who might previously have expected to get help from the government social assistance scheme. For example, within a year of the introduction of the Fund, the number of furniture requests at the Cleveland Housing Aid Trust had doubled and the Family Welfare Association, a national charity well-known for making small grants to families in need from a variety of philanthropic sources, observed in 1989 that a significant and increasing proportion of claims on its resources were from those refused help from the Social Fund (Craig 1989). As a result of these trends, the Charity Commission issued guidance in 1988 to charities for the relief of the poor which emphasised that charitable funds could not properly be used to pay for relief or assistance which might otherwise be given by the state. Whilst charities attempted to maintain these boundaries, for example by requiring that all applicants demonstrate that they had first approached the Social Fund and been refused, both national charities (such as the Family Welfare Association, the RC Glasspool Trust and the Society of St

---

<sup>1</sup> This review covers only England and Wales. There is a corresponding literature in Scotland relating to the experience of Social Work Departments.

Vincent de Paul) and local grant-giving trusts for the relief of need (such as the Bishop King and Dr Edwards Charity of Fulham) have in the past fifteen years frequently and, in some cases, increasingly been required to step over this boundary by sheer pressure of demand for their resources, particularly given the growth of poverty throughout the 1980s and 1990s (see e.g. Evason *et al.* 1989; Craig and Datta 2000; Gordon *et al.* 2000; FWA 2001).

The work of the Benefits Research Unit (Becker and Silburn 1990) and the Social Security Research Consortium (SSRC 1991), confirmed by later studies, showed that the Social Fund generated increased indebtedness amongst the poorest claimants and that it could be counted a policy success only in its (implicit) policy objective of limiting expenditure on the poorest. The Social Security Consortium's (Craig 1989) review of the Fund's impact on voluntary organisations also demonstrated that the Fund was shifting demand for help onto charities and voluntary organisations or driving it underground into the 'informal' and exploitative private loan sector. Both Craig (1992) and the Social Security Advisory Committee (1992) responded to the growing chorus of intense criticism against the Fund with carefully costed and detailed proposals for affordable change. Cohen *et al* (1992) traced the impact of the Fund on the day-to-day lives of families in several cities; claimants reported increased debt, enforced dependence on family and friends, and growing inability to buy essentials. A consortium of voluntary agencies, including the Children's Society, the Family Welfare Association and the Family Service Units, returned to look at the impact of the Fund in 1996 (Children's Society 1996), finding yet again that 'the fund is manifestly failing to meet need and ... creating confusion and despair amongst benefit claimants' and showing, in a very detailed way, the process which drives claimants away from the Social Fund towards charitable or other forms of help. The National Association of Citizens Advice Bureaux has similarly produced a series of critical reports drawing on evidence from their local bureaux, and more recent evidence from charitable bodies emphasises again that the Fund continues to deflect demand away from government into the voluntary and local government sectors.

However, although there was some early evidence from the work of the Social Security Research Consortium, reviewed later, of the impact of the Social Fund on local authorities – for example an analysis of the amount of time social workers spent on advising clients on financial matters, and of their reservations about suggesting to clients that they approach the social fund – there has been very little systematic evidence gathered on how local authorities have been affected by the arrival of the social fund. What little research there has been suggests that familiar issues continue to be raised; the pressure on local authority budgets, the considerable amount of time spent by local authority workers (both social workers and welfare rights workers) in advocating for claimants, and the difficulties of negotiating with a discretionary scheme. It is reasonable to assume also that the impact on local authorities, as well as these general pressures, may be particularly important in relation to three population groups for whom local authorities have clearly defined responsibilities. One group is of families with children: most one-off payments schemes on the margins of social assistance focussed help on families with children (for example, over 80 per cent of expenditure of the single payments scheme which preceded the Social Fund went to this group [Oppenheim 1988] although there was some suggestion that this was in part the result of multiple applications from a smaller group of claimants). The second group is of older people and people with disabilities for whom the increasing focus on care in the community since the 1980s would, it was expected, mean that there would be costs associated either with return to the community from institutions, or support to remain within the community. It was this group which were apparently to be targeted by the community care grants part of the Social Fund although, as we shall see, there have been substantial criticisms of

its ability to meet demand effectively in this arena. The third population group for whom local authorities have some legal responsibility is young people leaving care: the 1986 and subsequent legislation removed the rights to benefit for 16-17 year-olds, except in relation to defined training schemes. This impacted on young care leavers, for whom local authorities were expected to have to pick up some – although poorly-defined - additional financial responsibilities.

The kinds of need which were in principle to be met by community care grants included people with needs because of their age, illness or disability, those with specific care needs (such as returning from prison or hospital), or those facing exceptional pressure such as families with children facing relationship breakdown (Huby 1995). In all these cases, local authorities have some responsibility and the boundaries between local authority and social assistance responsibilities have, as the evidence, shows, been a continuing source of contestation.<sup>2</sup> This itself brings substantial costs to local authorities either by accepting responsibility for needs which they feel they are not bound to meet or by challenging decisions made by social security officials. Huby's study computed the total cost were all community care grant *applications* to have been met in one year, and reached a figure of between £264M and £345M compared with the £67M actually paid out that year in grants. Whilst the 'shortfall', of around £200M-£250M will have been met from a number of sources including local authorities, charities and family and friends, or not met at all, it gives some idea of the size of demand placed upon local government and its partners outside the social security system. A similar computation now, based on a six fold rise in the numbers of those refused grants and a very modest inflation in the average size of community grants awarded, suggests that the annual level of 'need deflected elsewhere' would be of the order of £1.5Bn.<sup>3</sup>

The lack of systematic evidence regarding the impact of the Fund on local government however underpins the need for this research. Despite the very wide-ranging critiques of the Social Fund mounted over the recent past from outside Parliament, an investigation by the 10 Downing Street Policy Unit, critical comment on many occasions from MPs (including the recent Select Committee Enquiry: SSC 2001) and a series of criticisms from the National Audit Office, the Auditor General and the Social Security Advisory Committee, there has been little substantial structural change in the basic operational approach of the fund since it was established in 1988.

## **1.2: The Social Fund: the organisational context**

The widely-shared critique of the Social Fund, outside government, has been linked to four key issues:

- Its dependence on a discretionary decision-making structure;
- The caps on annual expenditure;
- The loan basis of most expenditure;
- The weak (from the perspective of claimants) procedures for appealing decisions.

A vast amount of evidence has been collected to underpin this critique, much of it supported by representatives of local government (see for example the evidence put forward by the LGA – discussed further below - to the House of Commons Select Committee enquiry [SSC 2001] referred to earlier and see, most recently, CAP 2002; Howard 2002; NACAB 2002; Buck and

---

<sup>2</sup> These boundaries have been described from within local government as 'complex, shifting and fraught' (AMA 1996: 2).

<sup>3</sup> For a summary of broad trends in social fund budgets, including spending on community care grants see, e.g. Buck and Smith, 2003 esp. Ch. 3.

Smith 2003). This critique will therefore be taken as read here; the first-named author of the present review also submitted evidence to the Enquiry which can be accessed in the HC232 evidence paper.

Particular problems which have emerged for claimants and their advisers are thus:

- ◆ That the use of discretion means that there is no clear framework for knowing whether it is appropriate or time-effective to apply for help from the Fund or not – this feeds often into a feeling that ‘it is just not worth it’ and a deflection of demand onto what might be seen as more user-friendly sources of help, particularly local government and voluntary sector advisers. Early evidence showed that the operation of discretion was inequitable in practice and that decisions were shaped often by prejudice and discriminatory attitudes. For minority ethnic groups, the evidence suggests that structural discrimination played an important part in deterring applicants although the failure of the (former) DSS to engage in effective ethnic monitoring made it difficult to be conclusive about this; there is some evidence that black and minority ethnic groups have found the structural features of the Social Fund at odds with their own cultural and collective traditions for providing financial support and therefore make little use of the Fund. The failure of the DWP to monitor take-up on a systematic basis in terms of ethnicity probably contributes to this lack of usage. The structural discrimination built in to the Social Fund is reflected in the distribution of grants and loans between different groups of claimants – again a product of the use of discretion by Social Fund Officers. Although more recent changes have apparently limited the degree of discretion open to local officials, Social Fund Officers still have a strong influence on the way in which claimants needs are ‘shaped’ and (although this has not been publicly made known), on the size of loans which may be made available to them, in order to discourage claimants from applying (see e.g. *Community Care*, 25 March 1999) and on the accessibility of grants.
- ◆ That the requirement on local Social Fund Officers to spend up to but not over prescribed local Social Fund office budgets means that the micromanagement of local budgets is driven much more by budgetary management - and hence, in the last resort, political - considerations rather than by levels of presented need. Budgets might be spent more slowly in the early part of a year in cautious managerial regimes and then more rapidly to take up slack at the end of a financial year; but the reverse might equally be the case. The financial chaos in the summer of 1990, when many local social security offices spent their Social Fund budgets within six months of the start of the financial year, coupled with an inadequate computer system, have now been addressed by a very much tighter managerial and budgeting regime.
- ◆ That unpredictability – or, as many commentators have observed (see e.g. Craig 1988), a regime akin to that of a lottery whereby the likelihood of getting a loan or a grant varies substantially from place to place, from time to time and from need to need – characterises the Fund, again making it difficult to know whether investment in time and effort to pursue applications is worthwhile. This difficulty is accentuated by the high level of refusals, particularly for grants (although this statistical detail has been obscured in the recent past by the way in which data is now represented by the DWP). For example, although gross expenditure on grants rose from £41M (1988/9) to £98M (1998/9), a fourfold rise in the rate of applications from just over 300,000 to almost 1.2M over the same period, meant that the refusal rate for grants rose from 48 per cent in its first year to 81 per cent 10 years later. That is, one million people were refused help in the last year of that period, and a total of

about eight million refused grants in the 11 years since the Fund began work to 1999. During this period, 700,000 people were refused grants not because they were deemed to be ineligible by Social Fund Officers (the designated staff in each social security, now DWP, office) ineligible but because of 'insufficient priority', that is, not because their needs were not covered by the Fund but because there was not enough money in the Fund to meet those needs. This again is a measure of the level of demand which might have been placed upon other organisations, including local government. In 1999, the government introduced new arrangements for filtering applicants before they reached the stage of formal application. Thus, significant numbers of those who might have applied for grants are now 'discouraged' (i.e. effectively prevented) from doing so; as a result applications for community care grants in the year 1999/2000 were 45 per cent down on the previous year. This does not represent a fall in levels of need so much as an indication of the effectiveness of the Social Fund regime in placing barriers to applications to it. The overall community care budget and the number of applications to it have risen slowly since 2000 but the numbers of applicants is still less than half the 1998/9 figure at 589,000 and the refusal rate for even this substantially reduced number of applications was 44 per cent (DWP 2004). The slightly higher average grant awarded obscures the fact that far fewer grants are being awarded (*Hansard* 6 June 2005: Col. 378W; written answers). In that year, the government estimated that at least £204M would have been required to meet all high, medium and low priority needs (of those applying). (*Hansard* 24 May 2005: Column 53W; written answers).

These key issues, together with the familiar boundary problems described above and the need for some flexible interpretation of legal definitions of need within the Social Fund regime and that of local government's grant-making powers to families and individuals and need, mean that local government officers (generally but not solely within social services departments or freestanding welfare rights units) appear likely both to spend considerable amounts of time pursuing what turn out to be fruitless Social Fund applications, and to make financial disbursements from local authority monies which might properly be made from the Social Fund. These costs might be regarded as costs in kind and in cash.

One of the foci of the present study was to try and establish whether it would be possible to estimate what these costs were – perhaps through the development of a systematic monitoring of cases - and if so, what the annual burden on local government might be. The evidence to date from this literature review provides only the crudest ballpark figures. A more general focus is to understand and report on local government's experience of the Social Fund generally and situate that experience within the experience of all relevant sources of help for social assistance claimants. A third focus is to see whether there are particular population groups disproportionately affected by the deflection of demand for help onto local government (likely to be those groups for whom local government has defined responsibilities in terms of law if not policy) and whether this might undermine government's current policy concerns with social exclusion in relation to marginalised groups such as children in poor households, older people on low fixed incomes, or vulnerable young people. This literature review had a more narrow remit, that is, to explore the experience of local government of the Social Fund, as reported in the formal and informal literature but was written to help contribute to achieving the wider goals of this research.

### 1.3 The experience of local government

#### The formal literature

The first observation to be made about the Social Fund and local government is that there has been relatively little systematic exploration of the experience of local government and, thus, relatively few reports, either formally published or in the form of 'grey' literature. This may be because tracking the experience of local government is potentially a complex and resource-intensive exercise. This review has explored both the formal literature (Social Fund Commissioner's Reports, Parliamentary Reports, reports of the Social Security Advisory Committee etc, research and academic literature), and the more informal literature (individual policy reports from local authorities, campaigning groups and researchers). Because much of this literature does not directly address the issue of the impact of the Social Fund – and changes made to the regime from time to time – on local government, conclusions about the impact of these changes have, of necessity, to be somewhat speculative and, as noted, can only give fairly broad-based estimates of potential impact.

**Parliament** and its associated bodies has examined the performance of the Social Fund on a number of occasions. Most critically, on a number of occasions, the accounts of the Social Fund were referred back by the Auditor General for further consideration. The first review of the Social Fund in its early life, following considerable public concern about the scheme, was undertaken by the Public Accounts Committee(PAC) in 1991, although this took evidence exclusively from Departmental representatives. This highlighted the inadequate information available about the Social Fund through leaflets, forms and decision letters and encouraged the Department of Social Security to improve their effectiveness in conjunction with feedback from advisory and welfare groups (PAC 1991: para. 36). The PAC's findings reflected the continuing concern, three years into the life of the Fund, of its lottery-like nature, and its inability to meet more than a fraction of the demands placed upon it.

An enquiry by the Social Security Select Committee in 1995 (SSC 1995), highlighted a number of ways in which the structure of the Social Fund impacted on local government. Giving evidence to the Committee, the Permanent Secretary to the DSS acknowledged implicitly that the relationship between Social Fund spending and local authority responsibilities created difficulties: examples cited by one member of the Committee included those of victims of domestic violence who were offered housing by local authorities, the furnishing for which could not be afforded through Social Fund expenditure. This member commented that 'the consequences of the knock on costs of social problems ... is not inconsiderable ... the costs of social work time, the cost in local authority rent that does not come in and so on .... You may have saved £1,500 by not paying out a loan, but the cost to everybody else is thousands.' (*Ibid.*: col. 147) The Permanent Secretary argued that the Department did estimate 'the additional costs for ratepayers of keeping families in bed and breakfasts ... lost rent revenues ... [and costs] shifted on ratepayers [i.e. local government].' However, indicative figures were not provided for the Committee.

The Social Security Committee returned to examine the work of the Social Fund in a major enquiry in 2001 (SSC 2001). This was the first time that significant evidence had been submitted by local authorities and by local government as a whole, in the form of a submission from the Local Government Association. Key issues raised by individual local authorities included the following: in each case, of course, the evidence submitted was tacit support for the view that

working on Social Fund applications and appealing against refusals represented significant parts of the work of welfare rights staff and social workers:

- Evidence was submitted from Social Fund applicants (and non-applicants) of costs of furnishing accommodation by local authorities where either the Social Fund had refused to help or where potential applicants had not applied for help from the Social Fund. (*Debt on Our Doorstep*: pp.41 ff.) One local authority (Newham 2001) recommended that 'start-up grants designed for people moving into unfurnished accommodation should be made part of the regulated fund'.
- Evidence was also presented that 'enquiries about the social fund form a large part of the enquiries dealt with by our advice centres', that 'applicants who seek advice are more likely to be successful in obtaining an award' and that the cash limiting of the budget meant that vulnerable social services clients were unable to access help for meeting basic needs (*Blackburn with Darwen Borough Council*: pp.169 ff).
- Difficulties were reported as caused by a scheme which is cash-limited and not needs-led, which has led to greater pressures on local authorities ' particularly social services – to make up for the inadequacies of the Social Fund' in respect of a number of defined client groups. In particular, the LGA pointed to the difficulties of older people and those with mental health difficulties (some of whom might have disability-related benefits income taking them marginally above income support levels) in accessing community care grants, of young care-leavers accessing crisis or other loans (until, for example, they had corroborative evidence that they had first applied to a local authority for help) and, increasingly, of asylum-seekers who, although they had received permission to remain, had to wait until an NI number had been allocated before they could access income maintenance. The shift of resources from social security to local government for responsibilities under the Children (Leaving Care) Act was not felt by the LGA to be adequate to meet the demands likely to be placed on it. Similarly, the resettlement of ex-offenders and those leaving residential care was 'regularly undermined by inadequacies in community care grant provision' for example because of the inability of those seeking help to get funding for furniture or to get adequate funding to furnish a property, leaving local authorities to fund some or all of the deficit involved as well as support the applicant.

The LGA's evidence also pointed both to the high level of support given to applicants by social services and other staff, and to the continuing lack of knowledge – or misinformation - amongst vulnerable people, of the scope or even the existence of the Social Fund. The LGA's members reported, for example, instances of the provision of food vouchers or donated tinned food by local authorities to clients who had wrongly been informed that they were ineligible for help from the Social Fund. Other forms of help provided by local authorities which might be provided for by a Social Fund with fewer constraints on it included school uniforms and the costs of funerals, for example for the children of lone parents where the father was traceable and not on benefit, in cases where the Social Fund was precluded from providing help. Evidence from benefits advisers for the LGA also referred to the narrow scope of grants; the consequent 'inordinate amount of time that [social work staff] spend in negotiating the process [of social fund applications]', the tendency for S.17 Children's Act support for young people to have become the norm rather than the exception as a result of the introduction of the Social Fund, and the incompatibility of true community care

objectives and the community care grants part of the Social Fund (because of narrow eligibility criteria and limited cash budgets).

Advisers also pointed both to earlier research undertaken by the Local Government Anti-Poverty Unit which had established a correlation between Social Fund refusal rates and increase in claims made for assistance under S17 budgets, and more contemporary evidence from local authorities which suggested that authorities had set aside monies for community care activities because of high community care grant refusal rates, to facilitate early hospital discharge, for example. They also noted the failure of Social Fund budgets to be adjusted appropriately in line with other government initiatives, for example in relation to the introduction of Sure Start Maternity grants where the level of payments had been increased but the total sums of money available had not matched likely need. (*Local Government Association*: pp. 66 ff.)

- Local authority advice centres reported on their large proportions of clients receiving money advice who required help in renegotiating Social Fund loan repayments. (*Rotherham Metropolitan Borough Council Welfare Rights and Money Advice Service*; pp. 167 ff.)
- It was reported that there had been a systemic failure in promoting community care policy in a 'joined-up' fashion between the Social Fund and local government. (Trevor Buck: pp. 171 ff.) This argument was underpinned in a detailed submission from one local authority which noted the ways in which the failure of communication between Social Fund Officers and social services staff led to situations where community care plans for vulnerable people were undermined. The local authority submission also noted that charging for prescriptions and other home care services in the absence of help from the Social Fund would tend to leave some clients at incomes below income support, in contravention of current guidance. (*Herefordshire Council Housing and Social Services Department*: pp. 188 ff.)
- The Social Fund was said to undermine the ability of local authorities to rehouse young homeless people moving on from supported accommodation, because grants are not awarded for furniture and furnishings. (*Neath Port Talbot County Borough Council Welfare Rights Unit*: pp. 175 ff.)
- Clients with mental health needs who had incomes slightly above income support levels found in consequence that their need for supported accommodation was undermined. Loans were often offered inappropriately to those seeking resettlement in the community or needing financial support. (*Bolton Metro Social Services Department*: pp. 176 ff. and *Leicestershire County Council*: pp. 177 ff.)
- The work of a Welfare Rights Unit and social work teams with clients, the majority of whom are benefit recipients, was reported to be strongly affected by the outcome of Social Fund negotiations; only a minority of benefit recipients successfully access community care grants and single claimants are particularly discriminated against in the CCG scheme. (*Redcar and Cleveland Borough Council's Welfare Rights Unit*: pp. 178 ff.; also *Sunderland Welfare Rights Service*: pp. 189 ff.) The Sunderland evidence also pointed to delays in paying grants to ex-offenders because of uncertainty about whether they will be eligible for Job Seeker's Allowance on discharge. Here, needs for clothing and furniture have to be picked up by others, including local authorities, in the interim.

- The Social Fund had not, as originally promised, complemented the work of the social services department or 'effectively contributed to the wider community care provision.' Again, many client groups seeking to be resettled into the community were unable to access help, as were those seeking funeral grants. Young people were refused help precisely because, officers believed, they were closely connected to the local authority. Claimants helped by the local authority did not, it asserted, view the Social Fund Inspectorate (the body reviewing decision-making after challenges to individual decisions) as independent. (*North Ayrshire Council*: pp. 179 ff.)
- Conflict was reported between Benefits Agency staff and social services staff over crisis loans and staff finding many situations where the need for crisis loans had been generated by failings elsewhere in the social security system, especially for vulnerable young people. The Social Fund had created spending and operational pressures on staff. The local authority and local health authority had created a special fund of £120,000 to top up Social Fund grants for people moving out of institutions. (*Suffolk County Council*: pp.182 ff.)
- Refusals of social fund help of any kind drove some applicants to unregulated and high interest money-lenders. One of the consequences of this was seen in rent arrears. Similarly, refusal of crisis loans was often accompanied by referral to local authorities to provide help from S17 expenditure. (Social Regeneration Unit, London Borough of Newham: pp. 186 ff.)
- One local authority had distributed a questionnaire about the impact of the Social Fund to a wide range of social work and related staff, including occupational therapists, social workers and senior practitioners, social workers for the blind and/or deaf, welfare rights officers, ethnic minority workers and specialist social workers; this gives an idea of the scope of enquiries dealt with by local authorities with regard to the Social Fund. The evidence accumulated in this exercise pointed to the inadequacies of the budget, the lack of fairness of the review process and, particularly for those with speech or hearing impediments or for whom English is not a first language, the poor level of information available to potential applicants about the Social Fund. The local authority in question also criticised the failure of the Benefits Agency to set its local office boundaries in such a way that they were coterminous with local authority boundaries. (*Stockton on Tees Social Services Borough Council*: pp.191 ff.)
- Clients were regularly referred to social work offices for assistance by Social Fund officers. Again, Social Fund funeral payments were inadequate, CCGs should be available for those on disability-related incomes just above IS levels, and vulnerable families (for example women fleeing domestic violence) were refused help from CCGs to furnish new tenancies. The Council's Money Matters Advice Service quantified the level of demand on it in the financial year 1999-2000, noting that of 45,310 enquiries, 2118 (or just under 5 per cent), were Social Fund-related enquiries. It also commented that in addition, 'staff based within the six social work areas teams dealt with Social Fund enquiries on a daily basis.' (*South Lanarkshire Council*: pp.196 ff.)

The National Audit Office undertook a major review of the Social Fund in 1991 (NAO 1991). This noted that the types of item for which social fund payments were made were not markedly different from the previous (single payments) regime, and that budgets were under considerable pressure after a slow start; both these issues will of course have had an impact in terms of demand on local authorities. Discussing the more strategic question of the relationship with local

authorities, the NAO noted that '... in relation to Ministers' objective in breaking new ground in community care, the Department have made some progress in liaison with local authorities over the operation of the social fund at local level and are introducing revised guidelines on co-operation which have been discussed with local authority representative bodies'. (para. 6, p.4). This had considered the requirement on Social Fund Officers that they consider whether applicants had access to other forms of support, including assistance from social services departments, the guideline which had led to many claimants shuttling back and forth between the two agencies. Although many local authorities were only offering limited co-operation with local Social Fund Offices, they were prepared to advise clients about the Social Fund.<sup>4</sup> The NAO undertook a survey of 22 local authority social services departments as a result of which it was noted that '16 departments reported increased financial and administrative pressure on them as a result of the introduction of the fund.' (para. 3.22, p. 22) The remainder of the NAO report reflected on familiar issues, and notably the lottery effect of the fund.

The NAO returned to examine the Fund in 2004 (NAO 2005). This report particularly focussed on the administration of the Fund. The criticisms of the Fund which were particularly pertinent to those working in local government, given the difficulties reported elsewhere, included the fact that take-up was low amongst certain groups such as older people and members of ethnic minorities, and that it was still the case that less than 50 per cent of those on low income were aware of the existence of the Social Fund. 'In many offices, staff do not tell potentially eligible customers about it as a matter of course' (*Ibid.* p. 3). There was, however, no examination of the scale of the impact of high levels of refusals, poor decision-making, and deflected demand on local government. A critical literature review on the Social Fund, prepared as part of the evidence for the NAO report (Buck and Smith 2004) reinforced key criticisms of the Fund made earlier, pointing out that the Fund had achieved most in relation to its objective of keeping within cash limits but that it continued to fail in the key areas of helping those in greatest need, and doing so fairly and flexibly.

The liaison between social security offices and local authorities was also alluded to in the first of the annual reports of the Secretary of State for Social Security. The 1988/9 report (Secretary of State 1989) commented that a joint working party with three local government associations had been established and it was hoped to issue joint guidance in the autumn (of 1989). Although subsequent reports indicated the growing pressure of demand on Social Fund budgets in terms of increasing refusal rates, and despite the intended relationship of the Fund to developing local authority community care initiatives, the relationship with local government has, perhaps unsurprisingly, not been alluded to since in any of the relevant Secretary of State's reports

The Department of Social Security (now Department of Work and Pensions) has occasionally commissioned research studies on aspects of the Social Fund. One recent report (Kempson *et al.* 2002) looked at the use of the Social Fund amongst a small sample of older people. This raised several issues about costs which might fall on local authorities as a result of the operation of the Social Fund. For example, the study looked at the experience of older people or long-term ill people who had moved into sheltered accommodation, presumably provided by local authorities or social housing providers: all of the total of 12 respondents identified had had to find extra

---

<sup>4</sup> Indeed, many trades unionists had refused to co-operate with the Social Fund arguing that it was an 'attempt to draw social workers and local councils into the web of poverty maintenance in an unprecedented manner'. (TUAISF 1989; see also Hale 1989) This placed some social workers in opposition to local authorities which, however reluctantly, had advised their staff to help potential applicants. Hale argued that because 'social workers are accustomed to gatekeeping their own limited resources with fixed budgets that are discretionary' the social fund had 'stolen the social services' department's clothes'. (p.18)

money to cover the costs of their move despite, in most cases, having asked for help with costs of removals and furnishing from the Social Fund. None of those applying had received more than £300 from the Fund. Interestingly, only one of these potential applicants had heard about the Social Fund from a social services or health professional and the SSAC commented later that 'contact with social services ... is no guarantee that people in need are told about the social fund' (SSAC 2004: 1). Many of the respondents interviewed had needs which could, in principle, be met from the Social Fund but were not being so. In discussions generated within focus groups to review particular scenarios, the option of removal costs being covered by social services was raised by respondents and there can be little doubt that shortfalls in some of these costs were being met in this way. A study commissioned by the National Audit Office (Craig *et al.* 2003) also involved interviews with a number of older claimants on low incomes, (half of them from ethnic minority groups), all of them entitled in principle to Social Fund help. None was aware of the existence of the Fund.

Those respondents who were aware of the Social Fund (somewhat less than half of those interviewed), had received information about the Fund from a variety of sources: local authority social workers, home helps and welfare rights workers were specified but the pattern emerging from this research suggested that respondents discovered about the Social Fund almost by accident or in passing during some other discussion about their needs. Once they had become aware of the Fund, social workers, other 'formal carers' and advice workers were prominent amongst those who had provided help to those who needed assistance in applying to the Fund. One conclusion from the study was that the DWP should produce a simple leaflet which could be used by social workers and other carers to help advise their clients.

The Social Security Advisory Committee, (SSAC) established in 1980 following the abolition of the Supplementary Benefits Commission, as an arms-length expert commentator on social security policy and with responsibility for reporting its views on new regulations to the Secretary of State, was not initially opposed to the introduction of the Social Fund but became hostile to it in its planned form by 1987. By then it had become clear that the SSAC's influence had not led to any significant changes and that, in its view, the Social Fund could not therefore meet need adequately within a fixed budget. The then-chairman, Peter Barclay, wrote in 1987 to the Secretary of State that the 'decision to proceed with the social fund substantially as planned ... is without our support', the Committee joining with most others in expressing its concern about the strong emphases on loans and on discretion, and on the likely variability in access to funds across differing offices and at different times. Subsequent SSAC reports examined the progress of the Social Fund and by 1992, the SSAC had published its own detailed proposals for a new structure for the Fund. Its 1990 report observed that, given the inflexibility of the Fund, those with incomes just above income support (such as people with disability or long-term sickness) would be likely to turn to charities to 'make up the shortfall'. Interestingly, the report made no comment on the likelihood of local authorities picking up this demand, presumably a reflection of the fact that local authorities have no generally recognised powers (unlike their well-known powers in relation to children), to make cash payments to other client groups (SSAC 1990). However, the report did point to two other ways in which local authorities might pick up costs deflected from social assistance in general and from the Social Fund in particular; one was the issue of the assessment of housing benefit, delays in which were leading to increasing homelessness as claimants waited for decisions. The other was the general increased risk of young people running the risk of destitution because of benefit changes ending income support for 16 and 17 year-olds. In both cases, crisis loans might help to bridge the difficult periods but

crisis loans were increasingly difficult to obtain by young people (Eaton and Downey 1990; Craig 1991).

The SSAC's proposals for a new structure (SSAC 1992), one of the few times in which it had produced a separate report on aspects of the Social Fund, analysed the payment of community care grants in some detail. It argued that many of the criteria for the award of a community care grant – one of the areas about which local authorities would be bound to be concerned given their responsibility for rehousing or supporting older or disabled people in the community – were vague and that the levels of refusals and 'encouragement' to those refused to apply for loans, obscured refusal patterns. The Committee argued that the new structure should incorporate the provision of non-repayable grants for three major events: setting up a new home, moving from institutional care, and domestic emergencies – fire, flood or expenses involved with illness or death (*Ibid.* esp. p.11). Again, these are all likely to be events where, without funding from the Social Fund, there would be pressure on local authorities to pick up the bill. The SSAC didn't comment on the impact on local authorities save to suggest that those applying for help with setting up a home should provide verification from, *inter alia*, local authority social services departments. Commentary on this proposal suggested that social workers continued to be anxious about being drawn more closely into policing the Social Fund. The chair of the SSAC was cited as favouring the management by local government of the scheme for discretionary community care grants for those facing the prospect of institutional care, but acknowledged both that this would require additional resources for local government and that government was unlikely to ringfence such funds (Ivory 1992). On a broader basis, the SSAC noted that there were many circumstances where financial help might be needed to help older or disabled people remain in the community but avoided making recommendations in this area given the ongoing work of the Griffiths committee which was reporting on care in the community.

In the previous year, 73 per cent of the 75,000 applications for grants were refused and the SSAC argued that on the basis of these figures around 50,000 grant applications were refused because of the inadequacy of the budget, representing a sum of the order of £15M. Although it is by no means clear that the majority of this demand might have been presented at the doors of local government, it gave a further sense of the order of magnitude of demand deflected elsewhere from just one part (and not the largest part at that) of the Social Fund system. The number and proportion of refusals has grown since then as has the size of the potential demand deflected elsewhere. On the basis of the SSAC figures and the author's own calculations, as noted earlier, more than 10 million people have been refused grants since 1988, of which about 1.2 Million were refused for 'insufficient priority', representing a sum unmet of the order of £0.4Bn. The SSAC's proposed new structure also recommended a lowering of the repayment rate for Social Fund loans, citing experience in the Netherlands, arguing that increasing debt was a growing problem amongst income support claimants. Much of the work of debt counselling, of course, also fell to local authority and voluntary sector advisers to help with.

Subsequent reports of the SSAC returned to the issues surrounding the Social Fund, which it described as the 'main source of concerns put to us by staff' (SSAC 1993: 1). The eighth report (SSAC 1992) commented with concern on rapidly increasing refusal rates for community care grants, in particular. It also expressed concern, and again intermittently in subsequent years (SSAC 1995; SSAC 2000) on the closely-related issue of the refusal to pay severe hardship payments to many young people; this is important to local authorities and the management of the Social Fund since even those who are accepted for a severe hardship payment (about 71 per cent of those applying in that year), would have to wait between one and two weeks for a

payment and would therefore have to apply separately for a crisis loan from the Social Fund to manage for the intervening period. Pressure to restore benefits as of right to 16-17 year-olds has continued to the present day, with local government often in the forefront of campaigns. A further related question was that of the adequacy of benefits to those between the ages of 18-24 who were paid at a lower rate of income support. SSAC argued that for those living away from home at least, the full rate should be restored to avoid the stronger possibility that vulnerable young people might be drawn into crime and prostitution. This again has been a continuing concern of local government in relation to care leavers. In the ninth report (SSAC 1993), the SSAC noted that 'many more claims are being supported by welfare rights bodies and there is some feeling amongst Social Fund staff that success now depends on how well the claim is presented, rather than on its objective merit compared with an unsupported application.' (pp.30-31) Subsequent reports have had only a passing reference, if any at all, to the question of the Social Fund, a reflection of the fact that, since the flurry of activity early in the 1990s, governments have made only marginal legislative changes to the operation of the Social Fund.

In 1989, the SSAC published research on credit, debt and poverty (Berthoud 1989). Although this emerged very shortly after the Social Fund was introduced and therefore had no direct discussion of the Fund, the report raised a number of important issues for local authorities which have grown in significance over the past years. One was the growth of local geographically-based credit unions, some of them supported by local authorities, as one community-based response to growing debt amongst low income people. Another was the mushrooming of money advice services, many of them funded and/or operated by local authorities. The report noted that DHSS offices had a variety of ways of helping claimants in debt and that the Social Fund might add a fourth, but that the impartiality of advice offered by DHSS staff might be compromised if the DHSS itself had become one of the debtor's creditors, through Social Fund loan provision.

Early discussion within the reports of the Social Fund Commissioner reflected the concern amongst many welfare rights workers that the SFC was not truly independent. The Commissioner noted in her 1988-9 report, echoing the concern of the Social Security Advisory Committee, that 'welfare rights agencies [many of them funded by local government or within local government itself] in particular echoed this concern and, at least initially, perceived the Inspectors [of the SFC] to be part of the DSS's internal review mechanism.' (SFC 1989: 7) The Commissioner argued that a main priority was thus to confirm the unit's independence: clearly, a lack of confidence amongst welfare rights workers of the independence of the SFC would be likely to enhance any existing tendency for local authorities to attempt to deal with Social Fund issues themselves – including meeting needs - rather than pursue appeals through the Social Fund mechanisms. The Commissioner concluded this report – on the first year of the Social Fund – with the comment that Social Fund Inspectors would be under greater pressure in following years because, *inter alia*, 'welfare rights workers may be more active in pressing the claims of applicants to the fund and in any subsequent review applications' (*Ibid.*: 26)

Although demand on the SFI system had certainly increased the following year, and the SFC claimed that the system of review was now being seen more clearly as 'independent and offering a worthwhile model for the examination of grievances' (SFC 1990: 29), there was no evidence offered to support this claim. On the other hand, as one local authority welfare rights manager noted, the quality of initial decisions made over applications could be challenged. 'Figures in Cleveland show the percentage of decisions overturned at review jumps from 13 per cent to about 50 per cent where a social worker takes up the case ... this could drag social workers

increasingly into the welfare rights field' (*Community Care Insight*, 15 August 1990, p.6). A counter view put by Lister, who had argued that controversies over the Social Fund could offer an excuse for social workers '*who don't want to dirty their hands with money*' to retreat further from direct advocacy (cited in *Community Care* 5 May 1988; see also Lister 1989) reflects the level of confusion and contestation over policy and practice within many local authority social services departments, in a context where many social work interests, including relevant trades unions, were arguing that social workers should have a very distant relationship with the Social Fund.

Over the following years, as activity around the Social Fund increased, there was a corresponding growth in activity within the Social Fund Inspectorate (for example, cases dealt with more or less doubled year on year 1989-1990 and 1990-1991). There is no analysis, however, of the extent to which this might reflect 'increased confidence' in the independence of the scheme. By the end of the 1990s, the level of activity had evened out somewhat at about 22,000 cases per year (compared with just under 10,000 in 1990/1 and about 16,000 in 1991/2). This 'levelling out' had enabled the SFI to manage the process rather better so that the heavy backlogs which had accumulated in the early years of the SFI were not such a feature later on. Backlogs in decision-making were likely also to have influenced welfare rights workers' propensity to follow claims through.

The SFI had introduced a system of targets as part of the introduction of a more customer-oriented approach and the relatively rapid turnaround of decisions – for example, 93 per cent of cases cleared within 20 days by 1999 – might have been expected, conversely, to encourage more claimants to seek reviews of decisions. However, in the same year (1998/9) the direction relating to eligibility to community care grants was changed and this clearly created considerable difficulties for the SFI. The budgeting loan arrangements became rather more freestanding with a reduced level of discretion: all of these changes meant that the SFI 'had to review all our practices and processes' (SFC 1999: 31). It is hardly conceivable that this would not have impacted on the ability of welfare rights workers to follow through applications successfully. Perhaps because of this, the SFC instituted training workshops which were attended, on occasion, by welfare rights workers, some of whom commented positively on them.

By 2002, however, the new SFC was expressing concerns about a drop in the level of Social Fund reviews set against an increasing number of payments. He also noted that the Social Fund still failed to monitor applicants in terms of their ethnic origins (an initial concern about the Social Fund given its strong emphasis on discretionary decision-making), a concern repeated the following year, (and echoed later by the Social Security Advisory Committee), at which point the SFI had decided to introduce their own ethnic monitoring ahead of the DWP's timetable. In that year, the Department (of Work and Pensions) also began to introduce financial assessors and personal advisers which was expected to increase the quality of service to individual claimants; and the SFC commented strongly on the failure of the new Pensions Service and JobCentre Plus adequately to inform working age and retired claimants about their rights under the Social Fund regime. The Commissioner was concerned about low take-up levels (13 applications per 100 eligible people) and proposed research into the outcomes of the Social Fund (SFC 2002). The most recent report of the SFC highlighted the continuing very low level of take-up of the review procedure, 'at about 2.2 per cent of those refused payment at the initial decision-making stage' (SFC 2003: 29). The SFC noted yet again that 'knowledge of the fund and the review is limited' (*ibid.*).

**Academic** literature was fairly extensive in the early years of the fund but has fallen away in volume in more recent years as, probably, most academics have concluded that there is little new to be said about the Fund. Amongst the more significant studies which looked at the impact on local government are the following.

A study of social work and the Social Fund in Northern Ireland looked at the experience of two social services offices (Evason *et al.* 1989). Surveys of local authority social services workers found that the overall impact on them (and on their clients) was severely negative. More than half of the 184 intake clients had already been seen by the DHSS and half of these had turned to social services as they had been refused help from the Social Fund. In comparison with the preceding single payments scheme, in more than a half of the cases concerned the social worker was now faced with additional work and the researchers commented that 'the new system is clearly a significant additional drain on social work time and is also generating considerable frustration amongst workers and clients'' (p.3) About 15 per cent of ongoing cases were offered help directly from social services where they would previously have been able to get help from the social security system. An early study in Leicester also pointed to the process of application which could be 'profoundly demoralising for both claimants and workers alike ...throughout a lengthy and frustrating claiming process' (McKenna and Gurney 1988).

Two major studies by academics, each published in conjunction with a consortium of local authorities, examined the impact of the Social Fund on local government and social workers in particular. In the first (SSRC 1991, 1992), the records of about 1,200 clients and their advisers/social workers in 226 social work teams from 21 local authorities, were studied. A parallel study managed by the Benefits Research Unit (Becker and Silburn 1990), worked with social services and social work departments in 27 further English, Welsh and Scottish authorities and examined again about 1,200 case records. Similar issues were identified from both these studies:

- Social workers could make a significant impact on claimants' chances of getting an award, on the type of award they got and on the chance of them applying at all to the Social Fund;
- The complexity of the introduction of the new scheme together with a hostile policy response from local government meant that it was difficult to interpret trends in caseloads: for example, social workers in many authorities had lower case loads for a while as they had been instructed to refer all potential Social Fund cases to welfare rights workers: the latter of course now presumably had increased caseloads;
- High levels of refusals for grants in particular but for all forms of Social Fund help in general meant that social workers often discouraged clients from applying to the Social Fund and helped them to find assistance elsewhere, including from the local authority itself. The follow-up survey of social workers suggested that of the clients whose cases were examined in detail, 51 per cent got no help, 23 per cent got a Social Fund award and 28 per cent were given cash (average £118) or help in kind from social services itself or from charities, with 281 clients in this survey receiving S1 (or their Scottish equivalent, S12) payments, i.e. a total value of cash grants made from participating local authority social workers of about £0.3M ;
- Social Fund-related problems were time-consuming (one case cited was that at least one third of the 15 hours spent to date with one client had been in relation to Social Fund and related financial issues) and, for most social workers, made it more difficult for them to help clients ('progress had been set back in about 60 per cent of cases discussed') and particularly those with financial difficulties, the numbers of which were growing rapidly at the time;

- 'The great majority of those with Social Fund-related needs fell into the main social services user group categories' (see esp. SSRC 1992), thus exacerbating boundary difficulties;
- The extent of need identified and met by the Social Fund itself substantially understated the extent of need identified by social workers.

Additional issues noted were that the vast majority of payments made in a snapshot exercise were for less than £30, the then lower level threshold for Social Fund applications; that the majority of payments in most local authorities were for food (although these did not necessarily constitute the majority of overall expenditure); that two-thirds of all payments made appeared to be for items covered by social security or housing benefit provision and about 13 per cent overall (but rising to 17 per cent in authorities with higher rates of poverty) of payments were made for items where the Social Fund could help. Conversely, the BRU study found that one in 10 people refused help by the Social Fund were later given a Section 1/12 payment by social workers (Becker and Silburn 1990: 68). Both studies confirmed other evidence that 'there have been a substantial number of new poor clients who have been referred to an SSD/SWD for help or advice with a financial problem, many of whom had no earlier contact with the department, nor any other presenting problem' (*ibid.*: 81; see also Stewart *et al.* 1989).

Although this review of the literature focuses mainly on English and Welsh local government experience, it is worth noting that a major monitoring of Scottish local authorities carried out under the auspices of the Social Services Research Group and the University of Stirling broadly confirmed all the major findings of the studies reviewed above although the apparent impact seemed less obviously marked than in local authorities monitored in the other two major exercises (SSRG 1988, 1989). The Scottish experience, reflecting a part of the UK where hostility to the Social Fund amongst social work staff was perhaps greatest and where there were very high levels of concentrated poverty within certain urban centres in particular (and thus, incidentally, a greater concentration of welfare rights units to which claimants might be filtered), again pointed to the reluctance of social work staff to support clients in applying to the Social Fund where their chances of a successful claim were perceived to be low. It also emphasised the corresponding reluctance of claimants to apply where they felt they had little chance of success. Scotland had been the major centre of welfare rights activity prior to the ending of the single payments scheme under the slogan of a 'closing down sale'. The Scottish experience also pointed to the fact that for very many clients/claimants, the travelling distance to a social work office was far less than to a social security office. The items needed identified in these surveys were mainly in the form of food and essential living expenses. Social workers helping Social Fund applicants spent between half an hour and over two hours in doing so.

A recent study funded by the Joseph Rowntree Foundation, and in progress at the time of writing, is examining the extent to which the Social Fund is contributing to the government's aims of reducing poverty and social exclusion. This study will use a literature review and secondary analysis of existing datasets, together with a series of focus groups with both those who received cash help from the Fund and those who didn't including eligible non-applicants).

#### Informal local government literature

A number of local authorities have, over the years, discussed the impact of the Social Fund on their social services and other relevant departments in policy and research papers. This evidence occasionally surfaces in other forms, as in the evidence to the House of Commons Social Security Select Committee report (above). However, individual local authority reports give a good insight

into how the introduction of the Social Fund has affected the workings of social services departments. For example, a report to the Policy Sub-Committee of Newcastle upon Tyne City Council, in 1991, (Newcastle 1991), noted a number of effects:

- The complexity of debt advice provided by council staff who often found Social Fund loans 'mixed up in the general tangle of multiple debt cases';
- The development of furniture schemes 'for vulnerable people moving into unfurnished accommodation';
- The difficulties for advice staff in helping clients but not colluding 'with the DSS in prioritising between people in financial difficulties';
- The need to produce specific guidance (which then had to be re-reproduced in a more simplified version), to help busy staff cope with complex procedures.

This report also appended detailed case studies which provide an insight into the level of help provided for those seeking help from the Social Fund including some where applications were, in the event, refused and alternative sources of help sought.

A detailed study of clients helped by Cleveland County Council noted that the major form of help provided by social services to their clientele was in the form of food: monitoring a four-fold increase in payments for food and basic living expenses, the social services department noted that in 1988-89, as the Social Fund was introduced, such payments accounted for more than 800 of the 1329 (i.e. more than 60 per cent) Section One (1980 Child Care Act <sup>5</sup>) payments made that year (Lunn 1990). Cleveland's research also indicated, as noted earlier, that the commitment of time by social workers was at least productive; the 'percentage of decisions overturned at review jumps from 13 per cent to about 50 per cent where a social worker takes up the case' (Insight 1990). The Cleveland research reflected the findings of a more wide-ranging study made by the Benefits Research Unit (Becker and Silburn 1990) which showed that, in 13 of the 18 authorities studied, food had been the most common category of payment and that in five, it accounted for the largest share of the total Section 1/12 Budget. Their evidence about the impact of the Social Fund was, however, somewhat contradictory. The Benefits Research Unit argued that the Social Fund was less likely to have caused pressure on family budgets of poor people than the generally low level of benefits. On the other hand, local authorities had evidence that the Social Fund was directly responsible: that year, Bolton SSD noted that it had a £45,000 Section One overspend precisely because of the need to support families refused help by the Social Fund and the BRU also noted that one third of financial referrals to SSDs specifically concerned the Social Fund.

The same year, a first anniversary report published by Islington Council (Islington 1989a) analysed the experience of 30 claimants and a larger number of detailed case studies. This London Borough was not untypical in that the Social Fund budget for the first year of operation was one-fifth of the previous year's single payments spending. Again, a substantial number of cases reported were refused help from the Social Fund; the cost to the local authority in all cases, successful or unsuccessful, involved significant staff time, (including in some cases taking the client through the review process). The Council in this case argued that the Social Fund made claimants more dependent on professional advice to make successful claims, that the process of making successful claims was long and laborious and that the community care grant scheme

---

<sup>5</sup> Which allowed local authorities to give help to clients in kind or, in 'exceptional circumstances', cash. The experience of most local authorities around this time was that exceptional circumstances were becoming less and less exceptional.

worked against its own objectives; high rates of refusals for CCGs tended to push costs onto local authorities and charities.

Islington Council published further analyses of the impact of the Social Fund on its clients including an analysis of the income and housing costs of 200 claimants seeking advice from its welfare rights service (Islington 1989b) and another examining the operation of crisis loans in the Borough (Islington 1992). The former highlighted the huge proportion of income support and housing benefit claimants who lost out from the restructuring of social assistance benefits, including the Social Fund, in 1988; the latter monitored the apparent practice of local Benefits Agency offices in Islington (with evidence from more than 20 other local authority areas) of blocking crisis loans. These reports highlighted another, indirect, cost to local authorities of the introduction of the Social Fund, namely that of undertaking research and monitoring exercises to establish what the impact of the Social Fund actually was. A substantial number of local authorities engaged in systematic monitoring of this kind particularly during the early years of the Fund because of fears about the cost-shifting onto local government, fears which many of these reports suggested were being realised in practice. (see also eg Sheffield 1989). Evidence associated with the Sheffield research and monitoring suggested that as much as 25 per cent of the cases for Social Fund advice recorded by social workers (as part of a national monitoring exercise) were finding their way onto a social worker's caseload merely as a result of their inability to afford an item of need; put another way this would increase a social worker's caseload by 33 per cent. This research also indicated that levels of knowledge about the Social Fund were relatively low and that pressure on social work resources (and of course on the Social Fund itself) would increase as knowledge about it became more widespread.

In 1996, the AMA (which later merged with two other local authority associations to form the Local Government Association), carried out a comprehensive investigation of the use made of the S17 powers made available since 1991 under the 1989 Children Act, powers which allowed local authorities to provide support for 'children in need' (a wider formulation than that previously available). The report (AMA 1996) rehearsed yet again the boundary difficulties inherent in a system which gave conflicting and partial responsibility to two agencies (local authority and benefits office) for meeting cash and kind needs of low income people. Although most local authorities stated that they would not be prepared to use their powers for providing for subsistence expenses (as this was the responsibility of central government), there was an upward trend in S17 expenditure over the period 1992/3 to 1995/6 in almost half of the authorities, and the money was being used, *inter alia* to meet the costs associated with food, clothing, heating, accommodation and essential furnishings and equipment such as beds and cookers. Generally, policy within authorities – as with many grant-giving charities - was to require clients to approach the Social Fund first and only provide help where the Social Fund had refused to help (which had led often to clients being sent backwards and forwards between the agencies), but there were exceptions to this general rule related for example to the urgency of the need, or where social workers knew (based on previous experience) that the chance of obtaining help from the Social Fund was low – a form of self-regulation. However, like the Social Fund, S17 powers were discretionary and very often individual judgements might cut across stated policy. Although this report was unable to compute the sums of money likely to be absorbed by local authorities in this way it underlines the argument made elsewhere that the extent of unmet need reflected in official Social Fund statistics will substantially understate the true level of need because of the many ways in which demand is deflected or absorbed elsewhere.

## ***Voluntary sector***

Many voluntary organisations have, as noted earlier, campaigned against the Social Fund or collected evidence about its impact on benefit recipients, either singly or in coalitions such as the Social Security Consortium or Debt on our Doorstep. Little of this evidence, for obvious reasons, focuses on the impact on local authorities but there have been some issues raised pertinent to local government and key literature is summarised very briefly here.

The Social Security Consortium, a grouping of welfare rights agencies, has kept a long-running watching brief on the Social Fund and campaigned for its replacement. A recent meeting observed, for example, that many carers still did not know enough about the Social Fund and, echoing the DWP-funded research alluded to above, argued that the DWP needed to do more to raise awareness with, *inter alia*, social workers. This of course would be likely to increase the costs falling on local government.

A study published by a consortium of voluntary sector agencies noted that the Social Fund (Cohen *et al.* 1996) 'undermines ... resettlement work and operates in ways that are inconsistent and unfair to homeless people. The failure of the Fund to support those being rehoused had, for example, detrimental and costly effects on other government policies, for instance, in relation to efficient housing management, community care, the protection of young people and the rehabilitation of offenders' (pp. 28-9), most of them functions of local government. Specific issues identified included a lack of help with deposits for rented accommodation and rent in advance, people turning down offers of accommodation as they did not have the money to buy furniture and furnishings, and delays in decisions leading to threatened or actual eviction. A specific issue was also raised regarding refugees who were not then regarded as a priority group and who had particular difficulties in explaining their situation in detail, necessitated by the discretionary nature of the Fund. Evidence papers produced by the National Association of Citizens' Advice Bureaux and drawing on material supplied by local CABs, also documented many cases of vulnerable people seeking Social Fund help for moving to independent living from some form of institutional care, but being refused and thus having their care plans put at risk (see e.g. NACAB 2002).

The National Association of Citizens' Advice Bureaux (NACAB 2003) also pointed to the issue of indebtedness, a direct result of the high levels of refusals from the social fund. They observed that tenants of social landlords, women and the unwaged were most likely to have debts associated with poverty, often generated by having to turn to informal lenders charging exorbitant rates of interest; 'unfair refusals of applications to the [social] fund and the very high rates of repayment' created enormous difficulties for such people living in poverty and one consequence of this was the use of court action by local authority council tax departments to recover debts.

### **1.4: Summary**

Although, as noted earlier, there is little robust quantitative evidence about the impact of the Social Fund on local government, (other than by extrapolating from the experience of individual local authorities) there are a range of clear impacts and some very broad-brush quantitative indications of the costs to local government. The key ones of these are:

- Meeting some or all of community care costs which should properly be met from within a social assistance scheme (on the basis of Huby's calculations [p.4 above], the total sum of 'need deflected elsewhere' from applicants refused help by the social fund is about £1.5Bn per year, a proportion of which will fall to local government); on the basis of the SSAC's figures, about £0.4Bn community care grant applications are refused [p. 14 above]; the LGAPU research (see p.10) identified a correlation between increasing Social Fund refusal rates and increased demands for S17 funds from local authorities (see also p. 13 above); the BRU's research (p.17) showing that about 13 per cent overall (but rising to 17 per cent in authorities with higher rates of poverty) of payments made by local authorities were made for items where the Social Fund could, or might, help and that one in 10 people refused help by the Social Fund were later given a Section 1/12 payment by social workers; Bolton's experience of £45,000 overspend because of Social Fund-related enquiries (p.19);
- Meeting needs presented to local government for help in cash or kind, where applications have not even previously been made to the Social Fund (eg AMA p.19);
- Time costs for social workers and welfare rights workers in helping claimants write applications, advocating for them and helping with the review process where unsuccessful (unquantifiable but the early Cleveland evidence – see pp. 7/8 above – in demonstrating that success rates for reviews are much higher where a trained advocate is involved, provides an indication of an incentive for advisers to help with challenging social fund decisions: see also Evason *et al.*'s study p. 16 above); the NAO investigation (p.11 above) showed widespread incidence of increased financial and administrative demands upon local authorities; the Stirling survey (p. 17) suggested that up to two hours might be needed to help with social fund-related enquiries;
- Time costs for social workers and advisers in, for example, challenging social fund officers' decisions informally (legal boundary disputes);
- Other direct but non-community care costs in cash and kind incurred in meeting needs consequent on social fund refusals (eg p.9: food, vouchers, uniforms, clothing) – the BRU research (p. 16) noted that 281 social workers had been responsible for payments of about £0.3M in one snapshot survey (see also Cleveland and Newcastle p.18);
- The direct and indirect costs of the undermining of other policy objectives (see eg pp. 10 ff, pp. 15 .ff on hospital and prison discharge, independent living for young people, community care for those with mental and physical disability, rehousing of homeless, reduction of rent arrears, p. 16 on more general social work objectives): one local authority (p.12) had shared in the costs of establishing a scheme valued at £120,000 in a year to fund the costs of those moving out of institutions – see also Cohen *et al.* (p.20) and NACAB, (p.21);
- Time costs in searching for adequate information in relation to a discretionary and confusing scheme (there is continued evidence to the present of the poor level and quality of information available about the social fund, particularly for those for whom English is not a first language);
- Time costs for staff in searching for alternative forms of help eg charities and voluntary organisations such as furniture stores;
- Increased staffing costs in providing money advice and more general welfare rights work for those increasing numbers of clients in serious debt; again this is not quantifiable at present but the level of demand was assessed by one small local authority as 5 per cent of all welfare rights enquiries plus daily cases handled by all social work teams (p.11);
- Indirect costs through support for community initiatives to manage debt such as grants to credit unions (p.16);

- Time and resource costs of council tax departments attempting to recover debts from failed social fund applicants and others in deep debt (p. 21)
- Structured liaison with the appropriate government department over boundary issues;
- The costs of helping new clients whose only difficulty was a financial one as a result of a Social Fund refusal (eg Sheffield p. 19);
- The costs of monitoring and research undertaken to establish and cost impacts.

## 2: Scoping case studies

### 2.1 Introduction

In this part of the study, three local authorities were chosen as exploratory case studies to explore a number of issues in relation to the impact of the Social Fund and to establish whether some systematic monitoring across local government as a whole might, at some stage in the future if more detailed evidence be required, be feasible. The overall conclusion of this exercise was that there was enthusiasm and a willingness to co-operate in such a monitoring exercise, even from the authority which felt it had little to offer in this stage of the research.

The three local authorities chosen, North Yorkshire, North East Lincolnshire and Kingston upon Hull provided a good mix of contexts including a city with a small minority ethnic population, a deeply rural county and a unitary authority covering a mixed urban/rural population. It had been hoped to include a fourth authority with a larger minority ethnic population but this proved not possible within the timeframe of this stage of the study. Interviews were undertaken with a number of staff within each of these authorities, including senior or middle managers (with a responsibility for policy and strategy), welfare rights organisers, team leaders and front line social workers.

### 2.2 Access to the Social Fund

In all, a total of 15 interviews were undertaken in the three local authority areas: most of these respondents were employed by local government but a few were working for voluntary sector agencies funded by local government to undertake welfare rights work on its behalf. One of these voluntary sector agencies operated as a second tier agency providing advice to frontline agencies, receiving about 3000 calls per year on benefit issues. About 2.5 per cent of these were directly on the Social Fund, a proportion which the respondent emphasised as significantly understating the potential level of Social Fund enquiries – see below. Many more involved some element of Social Fund questioning and, the welfare rights agency noted that in many cases the Social Fund was raised by the second tier agency worker with those making the queries because the latter were often not aware of its possibilities for providing help. She commented *'it never ceases to amaze me how little is known of the Social Fund in any case ... you go to professionals in a health setting, carers, voluntary organisations, social workers and they know little about it. Many don't come to us with queries on the Social Fund because it is the last thing on their mind'*. Another advice worker commented *'we did a general benefits course and I touched on the Social Fund a little bit and there were social workers who had not heard of the Sure Start maternity grant.'* This advice agency then did a campaign on this specific Social Fund benefit and as a result £750,000 of Sure Start grants were paid (approximately 1,500 claims).

A series of comments painted a picture of ways in which demand for the Social Fund was deliberately or incidentally kept low because of its structural features and the difficulties accessing it. Another worker in the same local authority area commented that *'there's no-one aware of the Social Fund here, no-one pushing it as a right to claim, and [demand] is being deflected elsewhere, definitely.'* A third worker in this area indicated how the overall structure of the Social Fund, with an emphasis on loans, also had the effect of hiding levels of need. This worker assessed whether clients would be able to get a community care grant and where they couldn't, they did not apply to the Social Fund. *'We normally try to get money that they will not have to pay back because they've got enough problems already .... We actually apply to trusts*

*and people, we fundraise for people'*. The general feeling was that frontline workers were not sensitised adequately to look out for benefits issues; one comment suggested that this problem went back to their training: *' we do a little bit of training for DipSW students at the university and do you know how many hours they get for social policy welfare rights, - three hours!'*. In the context of trying to cover a huge amount of ground, discussion of the Social Fund often gets squeezed out. But then, *' if education [about the Social Fund] goes in, then there is not enough money, if people know about it and they get refused then they are going to go to the local authority'*. One consequence of this was that some respondents initially suggested that the Social Fund had not had a major impact but reconsidered this view when they thought about the variety of ways in which demand might have been either deflected onto their organisation or away from it towards the charitable and private arenas. One social worker respondent confirmed this basic lack of knowledge of the Social Fund: *'I was dealing with a client and she was in desperate need of a new washer and we applied to a charity ... to be honest I didn't know anything about the Social Fund'*.

These comments suggest that potential demand for Social Fund help of all kinds was probably very significantly larger than their or other authority's data suggested, and also suggests that one side-effect of a Social Fund monitoring campaign might be both to heighten awareness of the Social Fund and increase take-up. The direct costs to the local authority of providing welfare rights advice were in this case of course diffused throughout a network of agencies in terms of grants to different agencies. One advice worker in this area suggested that people were afraid of the complexity of the Fund, for example that people on certain tax credits would not have known about it. This complexity has increased since the Fund was first introduced in 1988 because of a series of small subsequent government initiatives such as the Sure Start grants, changing help for funeral grants and *'the £100 for over-70s and so on where the government says "where are we going to stick that?" and it's stuck in the Social Fund.'*

The issues covered in the interviews included the following, reflecting the kinds of difficulties which had been highlighted in the literature review. The emphasis on different elements of the interview varied from one respondent to another, depending on their position within the authority:

- what the policy framework of the authority was towards the Social Fund;
- where the areas of demand were on the local authority regarding the Social Fund;
- whether the local authority systematically collected data on the Social Fund and its impact; and
- whether the local authority was able to compute the cost of the Social Fund to itself.

The topic guide used in the interviews is shown at Appendix 1.

### **2.3 Policy framework**

None of the local authorities had an explicit policy framework developed by the authority itself to guide their staff in relation to Social Fund queries. This was striking considering the level of debate during the early years of the Social Fund, and a range of guidance issued by the LGA, and also in light of some of the respondents' later comments. One authority respondent did say that

it would be useful for it to have had a policy framework both for day-to-day work and for monitoring purposes, another that it would be helpful given the variation in practice across teams. In this authority, there was a facility to take advice on what to do in particular circumstances but practice was not consistent. The three local authorities dealt with Social Fund issues in different ways but generally the response to questioning in this area suggested that Social Fund queries were filtered out through the referral and financial assessment processes at different stages, dependent on through which route a client approached the authority and what other, or more pressing, issues were presented. However, several respondents suggested that the policy framework was implicit in the fact that they were seen, in the words of one respondent '*not as the safety net but as the seabed, they come here as an absolute last resort. Most people come here because they've already been to the social, they go to the benefits agency because that's their first port of call, then they come here ...*'. This authority always rang the DWP to check that the client had been refused help before proceeding; however a frontline social worker in the same authority noted that it was difficult to be clear about the DWP's position sometimes because they were '*so data protectiony (sic) and it was difficult to have a conversation with them. As a result we have to assume that if they are in obvious and immediate need, we have to help them.*' Lack of adequate information might thus undermine any subsequent attempt to press for a review of a refusal decision.

One local authority paid a large block grant to a separate voluntary sector welfare benefits unit as well as smaller grants to a network of CABx, and queries which were clearly dominated by benefit issues would be referred over to that unit if appropriate or to individual advice agencies. This authority had about 70,000 to 80,000 queries a year coming to social services, falling into four categories: housing, health, social care and benefits, with the latter being the largest single group of enquiries. When asked what the response would be if someone came having been refused a Social Fund payment, the authority suggested that '*it would depend on the circumstances ... there are arrangements to make emergency provision but it is on a case by case basis*'. Another senior manager in the same authority commented that it was much more likely that the authority would assess the circumstances and make a payment if children were involved. '*If a single adult came to us, they wouldn't get past the front door ...*' in this respect. A second authority also suggested that where someone presented, having been refused a Social Fund payment, the authority would automatically consider making a payment (but not automatically making a payment, however).

## **2.4 Areas of demand**

Although a very strong focus emerged within the interviews on the needs of children, because of local authority responsibilities in this area under the various children's legislation, respondents pointed to a range of areas where demand was placed on them as a result of potential clients getting into financial difficulties. Apart from children in particular, the areas pointed to included the impact of relationship breakdown, people with learning difficulties or mental health difficulties (the latter strongly emphasised by some respondents), benefit claimants who had lost their giro or otherwise had some immediate financial crisis, care leavers, drug users, single men (one authority estimated about 250 16-18 year-olds quite apart from those leaving care but who were homeless per year – this was separate from the money now allocated to local authorities to manage the process of care leaving for young people), and people within various categories needing deposits for housing, for example; but there was a wide variety of situations where the local authority was left to pick up the costs which the benefits system would not meet. Possibly the largest individual sums of money were made available in the case of funeral grants where

local authorities sometimes had to meet the requirements for a simple funeral over and above the basic level provided by the Social Fund (which respondents felt had fallen well behind the real costs of even a very modest a funeral): these grants might be of the order of £300-£400 (see also NACAB 2002; Newham 2001).

Given that the interviews were with a range of respondents prioritising work with differing groups, it was not surprising to find that some respondents felt that demand for help in relation to Social Fund-related enquiries was high, others (whose work featured less contact with children or who had a role which focused less explicitly on financial issues) noted a much lower level of demand in this area. Respondents also pointed to seasonal variations with holiday (particularly summer) and festival times (just before and after Christmas) often resulting in higher levels of demand from certain groups; one respondent consequently noted that if monitoring were to be undertaken, it ought to be in the form of a series of monitoring snapshots because *'it's the luck of the draw, sometimes you feel you are doing it a lot and other times you might not do it for a while.'* However, two of the three authorities – those which engaged effectively with the issue – agreed strongly that the amount of time involved over the year was *'considerable.'* One typical simple costed example cited of a local authority picking up expenditure was of a mother who wanted to take her daughter to a hospital appointment in the nearest city; the DWP had refused to help with a Social Fund grant and the consequent cost to the local authority was about £30.

Whether the authority did pick up the expenditure presented, did, as we have noted, vary between authorities although most respondents suggested that their authority had an implicit requirement that clients approach the Social Fund first in any case. One authority had a self-proclaimed tough stance towards such claims and generally didn't respond positively to them. *'When I was a social worker eight years ago, we used to get people coming all the time, whether it's got round this community that social services don't provide it ... we would deal with [claimants] where there are children but these are now very few and far between, not even one per week.'* In relation to demands for items like furniture, the authority's response was simply to signpost people to local agencies that might help although in one borderline child protection case, the authority had provided £150 to move someone's furniture without even requiring them to apply to the DSS (*sic*). This authority stated that the Social Fund in consequence had virtually no impact on its duty team but also observed, unusually, that its S 17 budget was *'running on a major underspend'*.

This stance contrasts with that of another authority in the sample. Here, a respondent commented that as a result of their responsiveness, they felt *'a bit sometimes that we are like the dumping ground and when anyone else can't help it comes to us ...'* Another respondent in the same authority who specialised in welfare rights work commented that she felt resentful that the DWP *'often got away with not paying when they should be and it ended up coming out of local authority budgets' ... 'the local authorities are playing this income maintenance role often for families when that role should be for the DWP and if they [DWP] were performing that role efficiently and they had any sort of concept of themselves as a social welfare organisation, then it would be really different.'* A senior manager in one authority noted that its responsive mode was driven by an understanding of the potential costs otherwise involved: *'what's the point of refusing to help ... it does cost a lot of time and resource but where would we be without it?, one of our agendas in local government is to keep children at home wherever possible, the cost of keeping a child is anything up to £250,000 depending on the placement. The Social Fund draconian measures are actually driving families apart'* (thus generating further costs which local authorities might have to meet).

There was an opposite side in any case to the coin of low demand for the Social Fund; a general lack of awareness of it suggested to some respondents that they might be 'overwhelmed' by demand if its availability were more widely known. This lack of awareness was put down to complexity (particularly, but not solely, for older people) accentuated by its discretionary nature (which respondents also characterised as variable practice between different offices: '*... the Social Fund, I mean it's a complete lottery isn't it, a complete lottery?*') and the need for local managers to keep within very limited budgets. The high refusal rate of course was significant in discouraging many people from further involvement with the Social Fund but also from looking elsewhere for help: one social worker noted: '*where people are rejected 99 times out of 100 they just accept that that's it, they're getting nothing – only once have I had someone come back to me and say I want something .... All the others have gone away to sort it out for themselves.*' In many cases this involved going to debt agencies such as the Provident: '*you ask for £50, they give you £50 and you pay it back ... they [failed applicants] really don't like the Benefits Agency because the Benefits Agency doesn't support them at all.*' The fact that many initial enquiries were now made by telephone also contributed to low take-up: '*they can refuse you on the phone, if you go for the Social Fund over the phone rather than turn up, they put you in a queue and you can't get through. Great for the DWP but not great for the public.*' Another take on this was: '*you get savings credit? – get yourself down there ... but they don't know and the pot would never be big enough.*' Relationships between DWP and social services teams were not, it seemed, on the whole, collaborative. Often the DWP refused to speak to an advocate but required to speak to the person who had made the application which, for people who had social or communication difficulties '*you wouldn't be ringing if they didn't feel they needed you to ring on their behalf – we try to empower people to do it as much as possible and to take responsibility but sometimes they are in such a mess that they need help to get back up to a certain level ...*'

The local authority which took a tough stance towards potential claimants conceded that they could see, through their assessment process, that a lot of people were in a significant amount of debt and that this added to levels of severe stress. In this situation, the only agency available to help, since the closure of the council's own integrated advice service, was a local CAB which had recently also had its funding cut. Consequently '*because the benefits system isn't particularly proactive ... this whole issue of debt has massive implications.*' One of this authority's respondents was surprised (without any apparent sense of irony) at the low level of demand on the authority '*because it's an area with a high level of deprivation.*'

## **2.5 Collecting data on the social fund**

None of the case study authorities systematically collected data on the Social Fund. However, all three were sure that it would be possible to obtain some rough and ready data by making enquiries (and indeed some offered to do so in response to the interview) and, more importantly, that a simple monitoring system devised in conjunction with them could be used to obtain more robust data. Two were particularly enthusiastic about the possibility of a monitoring system as they felt it might both help them focus on issues which weren't being paid enough attention to, and that it might help in strategic planning. One respondent, who had been in frequent dispute with the DWP noted that the local authority '*would welcome [monitoring] with open arms because it will give us something to go back to the DWP with.*'

The consensus was that two or three, three-to-four-week snapshots, to ensure that busy times were covered, would be the most appropriate way to carry out such monitoring. In the case of the authority that outsourced most of its welfare rights work to independent agencies such as CAB, the feeling was that the agencies were so annoyed about the impact of the Social Fund that they would be prepared to collaborate even if additional resource was not made available from the local authority to support their monitoring exercises. In the case of local authorities which took a tough stance against the Social Fund, it might also be worth considering drawing local advice agencies into any monitoring processes. In different ways, the costs borne by these agencies are all effectively costs which the local authority might bear itself were it not that it had chosen to fund other agencies to undertake Social Fund work on its behalf. In the case of core second-tier advice centres which advise the local authority and other advice agencies, some of the costs involved relate to education and training, including the preparation of briefing papers every time there is a change to the arrangements.

In general too, there was an expectation that a monitoring system could be grafted on to existing monitoring schemes, perhaps by the addition of a simple tick-box sheet of paper attached to ongoing systems for assessment, benefit check, social work recording or financial needs checks (such as S 17 applications), an additional section incorporated into existing forms, or an additional code on computerised records. Monitoring would need to be consistent across local authorities in terms of the basic questions asked but the way it physically fitted into existing monitoring or data collection would need to be specific to the existing local arrangements. It was also stressed that it would be important to be clear about which element of a local authority would be most likely to pick up the significant data ie which was the gate-keeping unit: in one authority for example, much more activity of this kind was likely to be found in the long-term caseload rather than in the initial assessment team. In this case, if work was short-term, it was more likely to be concerned with *'immediate child protection issues rather than finding them a vacuum cleaner'*. Local authorities would then also need to be given an assurance that the confidentiality of individual clients would be respected in any detailed report or case study material.

These monitoring arrangements would need to incorporate detail on how much time was spent on each Social Fund-related case, what the outcome of any contact with the social fund had been (for example, type of help applied for, decision made by DWP, contact with the local authority worker) and whether any actual payment was made by the local authority; together with any other indirect costs involved: for example, negotiating with a third party such as a charity or voluntary organisation. Monitoring with the voluntary agencies is likely to be rather more straightforward because, given the nature of their service level agreements or contracts, this kind of detailed information is in general already systematically collected. In the case of local authorities, it might require a briefing session for managers. In addition, monitoring might require tracking a case for a while if the local authority had helped someone to claim from the Social Fund before deciding how to respond itself. In one authority, a respondent suggested that there was probably a significant amount of information already collected on existing monitoring forms or through monthly summaries which might be accessed to get a rough estimate of the volume of work involved in Social Fund-related cases.

## 2.6 The cost to the local authority

Given that the intention of the study as a whole was to begin to find ways in which the costs to local government of the Social Fund could be computed, it is hardly surprising to learn that none of the authorities had a precise idea of what these costs might be. The general consensus was clearly that the costs were considerable and that they needed to be seen in a number of different ways, both direct and indirect. One respondent suggested that the direct costs involved in this work might be of the order of £30-£40 per month per worker within the authority in terms of their time alone, giving an approximate total in excess of £0.5M per annum. Another observed angrily: *'there is thousands and thousands bleeding out of this local authority through S 17 money not coming back. If the government is happy with that situation that's fine, but give us our money back!'* Most respondents were attracted to the idea of a monitoring system which would help them to think about these costs more strategically, particularly in the context of wider concerns about social inclusion.

The areas where costs to local government were identified by respondents covered the following and of course, at present, it is difficult to know which proportion of costs involved were those which could be attributed to work on Social Fund-related issues. One clear impression however was that, as with the Social Fund, local authority budgets themselves were limited and staff were frequently engaged in rationing (or, to put it another way, also depressing demand). Thus one worker spoke of two recent cases, one of a 16 year-old boy who had asked for £10 for food and been given £4, the other where he had had to put up a strong argument even for £60 for a single bed for a boy sleeping on a settee. The categories below are imprecise and clearly overlap to some degree:

- Emergency payments (including payments in kind e.g. food parcels as well as or instead of cash) made, particularly to families with young children or those without money for a weekend because of some crisis, but also to, for example, young people where approaches had not been made to the Social Fund and it was judged that it would take too much time, in light of the presenting crisis, to get a response from DWP;
- Directly supporting clients to make applications to the Social Fund: this could be very time-consuming in areas where, as one respondent observed, many clients were functionally illiterate. In cases where clients had learning disabilities, this might mean tracking down a range of information and attending the DWP offices with the client;
- Funding independent advice agencies to deal with direct welfare rights enquiries. In one sparsely populated authority this was valued at about £300,000 per annum, with advice agencies dealing with about 34,000 enquiries per year. Although the proportion of those related to the Social Fund was not then known, one issue raised as a problem in the annual reporting was *'difficulties in dealing with the Social Fund'*. These costs would cover both generalist advice agencies such as CABx but also specialist agencies which deal with particular population groups which incorporated an element of welfare rights work for those groups, such as Age Concern, carers' groups and disability rights organisations;
- Supporting clients with Social Fund reviews: one authority claimed a success rate of 96 per cent on first review and said that this was in the context of a good relationship with

DWP offices, another that their success rate in the context of a less good relationship was about 85 per cent. The latter noted angrily that this represented a huge waste of time to be able to get payments agreed as it involved accumulating further information and *'you've got to be there every step of the way'*. In a third authority, a respondent noted that they would usually try to convert a claim for a loan to one for a grant, otherwise *'they [i.e. the applicant] might be coming back to us in six weeks anyway'*;

- Other issues related to social work support but which have a financial component. One instance strongly emphasised was the situation of people presenting as needing housing but then also need furnishings and furniture, particularly given that the DWP apparently is operating a blanket policy of not offering help with washing machines. This issue was raised frequently by respondents who again criticised the DWP for failing to take a holistic view: where children were going into schools with dirty or old clothes, they were subject to bullying and it became a child protection issue which involved substantial staff costs apart from the costs of a washer itself;
- Specific S17 teams or support units whose work is largely focused on financial issues. In one authority, the cost of one such support unit was several hundred thousand pounds, much of it spent on helping people *'access their benefits directly and not need that level of independent or statutory social services support to access those benefits ...'* One local authority respondent estimated that the budget for helping 16-18 year-olds, not leaving care, of £15,000 was spent up each year very easily but also involved making sure that the help given to individual young people was *'kept to the bare minimum'*;
- Financial assessments of anyone presenting to children's services and specifically those who had been rejected by Social Fund Officers. In reality, many of these are long-term clients well-known to social services although there are often cases where for example there has been a relationship breakdown with new arrangements for caring for children which leave one parent, at least in the short term, without adequate income but where the DWP has refused help. Some cases were dealt with simply because they were complex and the DWP had not acknowledged that complexity: one example cited was of grandparents who were looking after a daughter and her two children who needed a freezer. Their freezer had broken, the DWP had refused Social Fund help but the council was clear that the daughter's children would go into care if the grandparents weren't supported to help her. Others were simply because a local authority took a different and perhaps more holistic view of what was essential for a family's wellbeing: school uniforms for a child were cited. Another example cited of the DWP's lack of responsiveness to individual circumstances might be for a drug misuser who was now affected by severe thrombosis and couldn't walk far. The DWP might allow a bus fare for a hospital visit but a taxi fare was required. A further instance was of children with behavioural difficulties who frequently damaged their clothing ;
- Referring clients to other agencies (possibly including the DWP) – for most people this referral was not a simple letter or phone call but involved a detailed sharing of information about the situation of the client and this might take some time. In some cases, clients had been sent to the local authority and there might then be a prolonged process of negotiation about who was responsible for supporting the client;

- Topping up financial help for clients who have been given partial awards by the Social Fund – one example cited was of a mother with mental health difficulties moving into a flat who had been given money by the Social Fund but not for a refrigerator or a washing machine – the cost to the local authority was £400 split between two sections. Another example cited was of a private fostering arrangement which, because it was unusual (and despite the fact that the foster parent was on benefit), the extra bed for a child had to be financed by the local authority. There was agreement that there were certain situations, such as community care grant help to people being discharged from institutions, where the cost to the local authority of this ‘top-up’ might be substantial;
- Administrative work in processing borderline issues: for example, one authority operates a procedure which allows staff to pay up to a limit without approval elsewhere but to seek manager’s approval for sums in excess of that limit. In these cases, it often required the social worker to re-review the files in order to support the case to senior managers for a payment;
- Administrative time taken in processing local authority financial payments (particularly the more substantial ones but also often recording and monitoring a pile of small petty cash vouchers) which respondents said was also not inconsiderable;
- Helping clients locate and access help within the charitable and voluntary sector, for example furniture stores, second-hand clothing shops, sources of small grants;
- Helping clients claim benefits which would then passport them onto social fund help so that Social Fund claims could be made, e.g. certain disability benefits linked to income support entitlement;
- Discussions with other local authority departments over, for example, housing or education issues in relation to financial help (deposits, school uniforms, free school meals);
- Actual payment of deposits for housing tenancies;
- Helping clients with budgeting or money management issues, either where local authorities had debt advice workers themselves or outsourced this work to voluntary agencies;
- The costs of storing and distributing goods, particularly food and furniture (and in some cases transporting it to homes);
- Underwriting the costs of school meals where a claim for income support is pending or not yet made and the education authority will not meet the cost of meals;
- More generally meeting the costs of supporting families where complex benefit claims have not been resolved or where payment has been delayed simply through administrative slowness: again this might be expensive, for example several hundred pounds for placing families in bed and breakfast accommodation pending resolution of a community care grant claim for housing and related costs. The costs involved in the slow processing of claims might on the one hand involve people preparing to come back

into the community who are held up in residential care whilst a claim is either processed or, having been rejected, reviewed – which might take months and involve substantial costs (thousands of pounds) to the local authority; or at a more modest level (but a situation occurring much more frequently) paying the equivalent of a crisis loan to someone in a vulnerable situation awaiting a decision from the DWP.

It was clear from these interviews that most respondents felt very hostile towards the structure of the Social Fund and the difficulties that it caused them. Although the three authorities dealt with this situation in different ways, one in particular taking a firm line against accepting ‘deflected’ Social Fund demand, there was a strong feeling overall that the costs displaced onto the local authority were considerable and that the refusal of the DWP to provide Social Fund help in very many cases made no clear economic sense since the failure to offer what was effectively preventative help might lead to very significant costs later on as a relationship failed, children suffered or someone’s independence was compromised. One local authority respondent said it had been considering the option of taking the DWP to court for repayment of its costs. Most graphically, one respondent commented: *‘kids get a flat, but can’t get any furniture, burn the place down, all for lack of being given furniture in the first place’*. Another put it more mundanely *‘it’s just spoiling it for a ha’porth of tar’*.

A more systematic monitoring exercise building on these scoping case study interviews would undoubtedly help to quantify these costs more precisely and the local authorities involved in this part of the study saw no insuperable barriers to establishing such an exercise. To be of value in arguing against the continuation of the Social Fund, however, the monitoring exercise would require the collaboration of a representative group of authorities, preferably across the whole of the UK.

## References

- Alcock, P., Craig, G., Dalgleish, K and Pearson, S., (1995), *Combating local poverty*, Luton: Local Government Management Board.
- AMA (1996) *In kind ... or in cash?*, London: Association of Metropolitan Authorities.
- Becker, S. and Silburn, R. (1990) *The New Poor Clients, Final report of the BRU on the social fund*, Nottingham: Benefits Research Unit.
- Berthoud, R. (1989) *Credit, debt and poverty*, Social Security Advisory Committee, Research Paper 1, London: HMSO.
- Buck, T. and Smith, R. (eds.) (2003) *Poor relief or poor deal?* Aldershot: Ashgate.
- Buck, T. and Smith, R. (2004) *A critical literature review of the Social Fund*, Final Report for the National Audit Office, mimeo.
- CAP, (2002), *Forgive us our debts ...*, Manchester: Church Action on Poverty.
- Children's Society (1996) *Out of pocket*, London: Children's Society.
- Cohen, R., Coxall, J., Craig, G. and Sadiq-Sangster, A. (1992) *Hardship Britain*, London: Child Poverty Action Group.
- Cohen, R., Ferres, G., Hollins, C., Long, G. and Smith, R. (1996) *Out of pocket*, London: Children's Society and others.
- Craig, G. (1988) 'The nightmare lottery of the social fund', *Community Care*, November 28.
- Craig, G. (1991) *Fit for nothing?*, London: Coalition on Young People and Social Security/Children's Society.
- Craig, G. (1992) *Replacing the social fund: a structure for reform*, York: Joseph Rowntree Foundation/Social Policy Research Unit.
- Craig, G. (ed.) (1989) *Your flexible friend?*, London: Social Security Consortium.
- Craig, G. and Datta, J. (2000) *Meeting Local Poverty*, Hull: Bishop King and Dr Edward's Charity/University of Hull.
- Craig, G., Dornan, P., Bradshaw, J., Garbutt, R., Mumtaz, S., Syed, A. and Ward, A. (2003) *Underwriting citizenship for older people*, London: National Audit Office.
- Department of Work and Pensions (2004) *Annual report by the Secretary of State for Work and Pensions on the Social Fund, 2003/4*, Cm 6235, London: TSO.
- Eaton, L. and Downey, R. (1990) 'The problems of poverty', *Social Work Today*, 9 August, pp. 8-9.
- Evason, E., Allamby, L. and Woods, R. (1989) *The deserving and the undeserving poor*, Derry: CPAG Northern Ireland.
- Evason, E., Woods, R. and Allamby, L. (1989) 'Social work and the social fund in Northern Ireland', Mimeo.
- Finch, N. and Kemp, P. (2004) *The use of the Social Fund by families with children*, In-House Report 139, London: Department of Work and Pensions.
- FWA (2001) *Evidence to the Select Committee on Social Security*, Enquiry into the Social Fund, HC Paper 232, House of Commons, London.
- Gordon, David et al. (2000) *Poverty and social exclusion in Britain*, York: Joseph Rowntree Foundation.
- Hale, J. (1989) *The effect of the social fund on charities*, Unpublished MSc dissertation, University of Leeds.
- HMT (2004) *Child poverty review*, London: HM Treasury.
- Howard, Marilyn (2002) *Lump Sums*, London: One Parent Families.
- Huby, M. (1995) 'Community care and the social fund', *Social Work and Social Sciences Review*, 6(1): 32-47.
- Insight (1990) 'Need is not being met', August 15, p.6.

Islington (1989a) *The social fund: one year on*, Research Briefing One, London: Islington Council.

Islington (1989b) *Unfair shares*, Research Briefing Two, London: Islington Council.

Islington (1992) *Social Security Policy and Practice*, Administrative Services Committee Report, London: Islington Council.

Ivory, M. (1992) 'The benefits of sweetening change', *Community Care*, 12 March.

Kempson, E., Collard, S. and Taylor, S. (2002) *Social fund use amongst older people*, Research Report 172, London: Department of Work and Pensions.

Lister, R. and Emmett, T. (1976) *Under the safety net*, Poverty Pamphlet No 25, London: CPAG.

Lunn, T. (1990) 'Bread and butter', *Community Care*, March 22, p. 7.

McKenna, S. and Gurney, J. (1988) *In hock to the state*, Unpublished CQSW/MA thesis, Leicester: University of Leicester.

NACAB (2002) *Unfair and underfunded*, London: National Association of Citizens Advice Bureaux.

NACAB (2003) *In too deep*, London: National Association of Citizens' Advice Bureaux.

NAO (1991) *The social fund*, Report 190, London: HMSO.

NAO (2005) *Helping those in financial hardship: the running of the Social Fund*, HC 179, TSO/National Audit Office: London.

Newcastle (1991) *The social fund*, Report of the Director of Social Services to the Newham (2001) *Memorandum submitted to the House of Commons Select Committee on Social Security*, London Borough of Newham, SF26, London: TSO.

Policy Sub-Committee, 17 June, Newcastle upon Tyne: Newcastle Upon Tyne City Council.

Oppenheim, C. (1988) 'The new Social Security Act', *Poverty*, No. 69, London: CPAG.

PAC (1991) *Twenty-fourth Report of the Public Accounts Committee, The Social Fund*, HC 479, London: HMSO.

Piachaud, D. (1981) *Children and Poverty*, London: CPAG.

Secretary of State (1989) *Annual Report of the Secretary of State for Social Security on the Social Fund, 1988/9*, Cm 748, London: HMSO.

SFC (1989) *Annual Report of the Social Fund Commissioner*, London: HMSO.

SFC (1990) *Annual Report of the Social Fund Commissioner*, London: HMSO.

SFC (2002) *Annual Report of the Social Fund Commissioner*, London: HMSO.

Sheffield (1989) *Second Report on the social fund*, Report to Family and Community Services Committee, Sheffield: Sheffield City Council.

SSAC (1990) *Seventh Report 1990*, London: HMSO.

SSAC (1992) *The Social Fund: a new structure*, London: HMSO.

SSAC (1992) *Eighth Report 1992*, London: HMSO.

SSAC (1993) *Ninth Report 1993*, London: HMSO.

SSAC (1995) *Tenth Report 1995*, London: HMSO.

SSAC (2000) *Thirteenth Report 2000*, London: HMSO.

SSAC (2004) *Social fund: summary of key evidence from recent research*, London: Social Security Advisory Committee, mimeo.

SSC (1995) *The work of the Department of Social Security and its Agencies*, Fifth Report, Cm 382, Social Security Committee, London: HMSO.

SSRC (1991) *Cash limited: limited cash*, Lancaster: Social Security Research Consortium.

SSRC (1992) *Relieving poverty*, Lancaster: Social Security Research Consortium.

SSRG (1988) *First experiences: social work departments and the social fund*, Stirling: Social Services Research Group/University of Stirling.

SSRG (1989) *Monitoring the impact of the social fund on social work departments*, Stirling: Social Services Research Group/University of Stirling.

SSC (2001) *House of Commons Select Committee Enquiry into the Social Fund*, HC 232, London: TSO.

Stewart, G., Stewart, J. and Walker, C. (1989) *The social fund: a critical analysis of its introduction and first year in operation*, London: Association of County Councils and Social Security Research Consortium.

TUAISF (1989) *Trade Unionists against the social fund: Information and Briefing Pack*, Liverpool: Merseyside Trade Union, Community and Unemployed Resource Centre.

# Appendix 1: Topic guide for interviews

## Local government experience of the social fund

Manager/Welfare rights organisers/team leaders/front line social workers

*Explain study. Conducted for Local Government Association. Individual responses anonymised. Reports will be available later through LGA which will also be using them in evidence to DWP.*

### **Respondent's details**

- Name
- Local authority
- Contact details (address,phone,email)
- Role/ how long in post
- Responsibilities vis a vis front line workers

### **Local authority policy re social fund**

- Does local authority have a policy framework/guidelines re social fund: if so, since when?  
**(ask them to provide copy)**
- If not, why? Is there seen to be a need for one?
- If yes, has this policy framework been reviewed/changed? If so, when and why?
- Has the framework been workable in practice?
- Does it differentiate between applicants for loans and grants? If yes, in what ways?
- Does the policy differentiate between differing age groups? (In what way?)
- If someone is refused a social fund payment, does the local authority automatically consider making a payment? If not, what would it do?
- What have been the tensions/problem areas for the local authority?

### **Areas of demand on local authority re social fund**

Looking at the ways in which the social fund might impact on the local authority's work, can you tell us about the following potential impacts:

#### Finance:

- on the local authority's own grant budgets? (quantifiable?)  
**(probe: is this broken down as between different budget heads e.g. S17 and other budgets?)**
- on other departments within the local authority?**(probe: if so, in what way?)**

#### Time spent:

- identifying potential applicants (quantifiable?)
- supporting potential applicants with applications? **(probe: are these just social services clients or anyone?)**
- in terms of work for staff supporting failed applicants for reviews? (quantifiable?)
- in terms of support for potential applicants in applying? (quantifiable?)

- in term of making referrals to DWP/ charities/ voluntary sector (eg furniture) (quantifiable?)
- in terms of helping failed applicants obtain needed items? (quantifiable?)
- in terms of helping successful loan applicants with financial management and debt advice issues? (quantifiable?)

Does any other department have any involvement in helping social fund applicants? (**Probe:** If so, which and in what way?)

### ***Data***

- Does local authority systematically monitor these kinds of demands? If so, how?
- What sort of data is collected and is it available to us? (numbers of referrals, applications helped with etc)
- Are there obvious trends (e.g. over time - within and between years?; for particular types of cost - clothing, furniture, homeless, funerals, children's expenditure, other population groups?)

### ***Costs to local authority?***

- What have been the main overall costs of the social fund to the local authority (time - whose time?, money, relationships with whom?)
- Can these be computed?
- Would local authority be interested in taking part in a monitoring exercise?

Thanks. Will be interviewing up to three people from authority about their experience. Reports will be presented to LGA.

For further information, please contact  
the Local Government Association at:  
Local Government House  
Smith Square, London SW1P 3HZ

**or telephone LGconnect,  
for all your LGA queries, on 020 7664 3131**

Fax 020 7664 3030

Email [info@lga.gov.uk](mailto:info@lga.gov.uk)

Website [www.lga.gov.uk](http://www.lga.gov.uk)