

Social Fund Crisis Loan multiple application and award information for April 2003 to March 2010 in Great Britain

March 2011

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Background

Crisis Loans are interest-free loans available to anyone (whether on benefit or not) who cannot meet their immediate short-term needs in an emergency or as a consequence of a disaster, where there is an immediate risk to their health or safety. Repayments are deducted from benefit, and suitable recovery arrangements are made for those not on benefit. In 2009-10, in Great Britain, around 2.7 million¹ Crisis Loans were awarded – at a cost of £233 million². The average initial award was £82³. Applicants may be awarded a Crisis Loan for four separate reasons:

- items or services;
- rent in advance;
- general living expenses; or
- alignment payments to cover living expenses up to the first payment of benefit or wages

Further information is available from:

http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018856

Methodology

The results given below are Management Information. DWP's preference is to provide Official/National Statistics, but in this case only Management Information is available. It is not quality assured to the same extent as Official/National Statistics.

The information given below is taken from scans of the Social Fund Computer System (SFCS) at the end of March 2004, at the end of September 2005, at the end of March 2007, at the end of September 2008 and the end of March 2010. Each scan consists of Crisis Loan applications held on the SFCS at the date the scan was taken. Applications are deleted from the SFCS 18 months after the last action on them, unless there is some debt still outstanding. By combining scans taken 18 months apart, all applications which have been recorded on the SFCS during April 2003 to March 2010 have been included in the analysis. Any application on a scan which is a duplicate of an application on a later scan has been deleted.

For technical reasons, the National Insurance number of some applicants is not recorded on the scans. Such applications have not been included in the analysis. As

¹ Taken from the Annual Report by the Secretary of State for Work and Pensions on the Social Fund 2009/2010

² Taken from the Social Fund Account 2009-2010

³ Taken from the Annual Report by the Secretary of State for Work and Pensions on the Social Fund 2009/2010

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an indication of the impact of this, for the end of March 2010 scan, 2.4% of Crisis Loan applications were not included in the analysis.

Results

Applicants making x number of Crisis Loan applications in the seven years between April 2003 and March 2010

Crisis Loans in Great Britain Apr 2003 to Mar 2010 for those applicants whose National Insurance number is recorded on a scan		
Number of applications	Number of applicants with stated number of applications	Total number of applications
1	1,095,580	1,095,580
2	481,750	963,500
3	282,100	846,300
4	188,920	755,680
5	137,360	686,800
6	105,080	630,480
7	82,530	577,710
8	66,950	535,600
9	55,370	498,330
10	46,230	462,300
11	39,770	437,470
12	34,210	410,520
13	29,520	383,760
14	25,440	356,160
15	22,610	339,150
16	19,650	314,400
17	17,610	299,370
18	15,290	275,220
19	13,760	261,440
20	12,310	246,200
21	11,120	233,520
22	10,050	221,100
23	8,920	205,160
24	8,110	194,640
25	7,030	175,750
26	6,540	170,040
27	5,960	160,920
28	5,410	151,480
29	4,710	136,590
30	4,380	131,400
31	4,000	124,000
32	3,540	113,280
33	3,240	106,920
34	2,990	101,660

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Crisis Loans in Great Britain Apr 2003 to Mar 2010 for those applicants whose National Insurance number is recorded on a scan		
Number of applications	Number of applicants with stated number of applications	Total number of applications
35	2,760	96,600
36	2,510	90,360
37	2,280	84,360
38	2,150	81,700
39	1,990	77,610
40	1,840	73,600
41	1,600	65,600
42	1,470	61,740
43	1,320	56,760
44	1,150	50,600
45	1,030	46,350
46	1,000	46,000
47	830	39,010
48	760	36,480
49	680	33,320
50	610	30,500
51	540	27,540
52	460	23,920
53	440	23,320
54	380	20,520
55	330	18,150
56	320	17,920
57	300	17,100
58	260	15,080
59	210	12,390
60	180	10,800
61	160	9,760
62	150	9,300
63	120	7,560
64	120	7,680
65	110	7,150
66	90	5,940
67	80	5,360
68	70	4,760
69	50	3,450
70	50	3,500
71	40	2,840
72	30	2,160
73	30	2,190
74	30	2,220
75	30	2,250

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Crisis Loans in Great Britain Apr 2003 to Mar 2010 for those applicants whose National Insurance number is recorded on a scan		
Number of applications	Number of applicants with stated number of applications	Total number of applications
76	20	1,520
77	20	1,540
78	20	1,560
79	10	790
80	10	800
81	10	810
82	10	820
83	10	830
84+	30	2,520
Total	2,886,740	13,847,070

Note

1. Applications held clerically are not included.
2. Figures have been rounded to the nearest ten. The total numbers of applications and the totals are based on rounded figures.

Applicants receiving x number of Crisis Loan awards in the seven years between April 2003 and March 2010

Crisis Loans in Great Britain Apr 2003 to Mar 2010 for those recipients whose National Insurance number is recorded on a scan		
Number of awards	Number of recipients with stated number of awards	Total number of awards
1	982,670	982,670
2	432,460	864,920
3	253,440	760,320
4	170,740	682,960
5	122,880	614,400
6	93,600	561,600
7	73,570	514,990
8	58,870	470,960
9	48,140	433,260
10	40,220	402,200
11	33,260	365,860
12	28,440	341,280
13	23,870	310,310
14	20,630	288,820
15	17,810	267,150
16	15,270	244,320
17	13,040	221,680

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Crisis Loans in Great Britain Apr 2003 to Mar 2010 for those recipients whose National Insurance number is recorded on a scan		
Number of awards	Number of recipients with stated number of awards	Total number of awards
18	11,460	206,280
19	9,810	186,390
20	8,800	176,000
21	7,620	160,020
22	6,660	146,520
23	5,720	131,560
24	4,960	119,040
25	4,200	105,000
26	3,650	94,900
27	3,140	84,780
28	2,680	75,040
29	2,360	68,440
30	1,970	59,100
31	1,610	49,910
32	1,430	45,760
33	1,160	38,280
34	990	33,660
35	800	28,000
36	680	24,480
37	570	21,090
38	440	16,720
39	350	13,650
40	330	13,200
41	240	9,840
42	220	9,240
43	170	7,310
44	120	5,280
45	110	4,950
46	90	4,140
47	70	3,290
48	60	2,880
49	40	1,960
50	30	1,500
51	30	1,530
52	30	1,560
53	20	1,060
54	10	540
55	20	1,100
56	10	560
57	10	570
58+	30	1,740

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Crisis Loans in Great Britain Apr 2003 to Mar 2010 for those recipients whose National Insurance number is recorded on a scan		
Number of awards	Number of recipients with stated number of awards	Total number of awards
Total	2,511,610	10,284,570

Notes

1. Figures include awards made after review.
2. Awards held clerically are not included.
3. Figures have been rounded to the nearest ten. The total numbers of awards and the totals are based on rounded figures.

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