

Dear Consultee

2nd August 2002

**SECTION 75 OF THE NORTHERN IRELAND ACT 1998  
SCREENING OF SOCIAL SECURITY POLICIES**

The Department for Social Development's Equality Scheme sets out how it proposes to fulfil the statutory duty under section 75 of the Northern Ireland Act 1998. In particular, the Department undertook to carry out a screening exercise on all social security policy areas to determine if there are significant implications for equality of opportunity.

The screening exercise, which was carried out in accordance with the criteria set out by the Equality Commission for Northern Ireland, is now complete. I am therefore writing to seek your views on the findings in the enclosed report.

The consultation period for this exercise will run from 5th August 2002 to 31st October 2002. Comments and responses to the report should be sent in the first instance to: -

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Copies of the report may be made available on audiotape or disk, in Braille or in large print if required. To obtain a copy in these formats please contact Jim Taylor on 028 90522083.

Yours faithfully,



John O'Neill

**DEPARTMENT FOR SOCIAL DEVELOPMENT**

**SCREENING OF  
SOCIAL SECURITY POLICIES  
A CONSULTATION DOCUMENT**

**JULY 2002**

**DSD**  
Department for  
Social Development

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## **INTRODUCTION**

### **1. Statutory obligations**

Section 75 of the Northern Ireland Act 1998 (the Act) requires the Department for Social Development (DSD) in carrying out its functions to have due regard to the need to promote equality of opportunity between:

- persons of different religious belief, political opinion, racial group, age, marital status or sexual orientation;
- between men and women generally;
- between persons with a disability and persons without;
- between persons with dependants and persons without.

In addition, and without prejudice to its obligation above, the Department in carrying out its functions is also required to have regard to the desirability of promoting good relations between persons of different religious belief, political opinion or racial group.

Schedule 9 of the Act requires the Department to set out in an Equality Scheme how it proposes to fulfil the duties imposed by section 75.

### **2. Screening**

As a first step in complying with the requirements of section 75, the Department, in its Equality Scheme, has undertaken to screen all existing social security policy areas in order to consider the impact of each policy on equality of opportunity in terms of the section 75 categories. Those identified as having significant implications for equality of opportunity will be included in the Department's programme of equality impact assessments.

The screening exercise has been carried out using the criteria set out in the Equality Commissions guidance:

- is there any evidence of higher or lower participation or uptake by different groups within any of the nine categories;
- is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular main policy area;
- is there an opportunity to better promote equality of opportunity or good relations by altering policy or working with others in Government or the community at large; and
- have consultations with relevant representative organisations or individuals within groups indicated that particular policies create problems that are specific to them.

### **3. Policy issues**

Social security policies are grouped under the following headings:

#### **Children and Families - Annex 1 to Annex 6**

The aim of the policy is to provide financial support towards the cost of raising children through Child Benefit and Guardians Allowance, Income Support, Bereavement Benefit (formerly Widows Benefit) New Deal for Lone parents and Social Fund and to encourage separated families to support their children through Child Support.

#### **People of Working Age - Annex 7 to Annex 9**

The aim of the policy is to provide people with financial support when they are unable to support themselves by work through Income Support, Incapacity Benefit, Industrial Injuries Benefit, and Bereavement Benefit and to encourage them into work through Jobseekers Allowance.

#### **People with a Disability - Annex 10 to Annex 15**

The aim of the policy is to provide sick and disabled people and where appropriate their carers with financial support through Incapacity Benefit, Industrial Injuries Benefit, Income Support, Invalid Care Allowance, Disability Living Allowance, Severe Disablement Allowance and Attendance Allowance.

#### **Older People - Annex 16 to Annex 18**

The aim of the policy is to provide financial support for people in retirement through Retirement Pension, Attendance Allowance, Income Support (Minimum Income Guarantee) and Housing Benefit.

#### **Income Support premiums - Annex 19 to Annex 24**

### **4. Parity**

Northern Ireland maintains parity with Great Britain in the provision of social security benefits and the screening of these policies has therefore been considered in the context of the parity principle.

- People in Northern Ireland pay the same rates of National Insurance contributions and income tax as those living in other parts of the United Kingdom and should have access to the same range of benefits.
- Section 87 of the Northern Ireland Act 1998 requires the Secretary of State for Social Security and the Northern Ireland Minister to provide single systems of social security, pensions and child support, to the extent to which they agree.

- Increasingly at operational level the social security systems in Great Britain and Northern Ireland have developed complex linkages.
- It is generally accepted that parity works to the advantage of Northern Ireland. The amount raised by National Insurance contributions in Northern Ireland is insufficient to meet the cost of contributory benefits and the shortfall in the Northern Ireland National Insurance Fund is made up by a transfer from the Great Britain Fund.
- Non-contributory and income-related benefits are financed from taxation: expenditure is demand led and is outside the Northern Ireland block.

## **5. Consultation and liaison**

Social Security Policy and Legislation Division liaises closely with colleagues in the Department for Work and Pensions and the Social Security and Child Support Agencies. The Division also participates in the Northern Ireland Women's Focus Group and the Social Security Consultative Forum. The latter includes representatives from the Advice Services Alliance. Any problems with the application of the policy in relation to particular groups raised through these forums relate mainly to operational issues such as access to information. These operational aspects of the policies are already included in the Department's programme of equality impact assessments.

## **6. Data**

- i. The results of the screening exercise in relation to benefits under each policy are set out in the attached annexes. A glossary of the various references/sources of quantitative data mentioned within the annexes is set out at Appendix 1. A list of definitions and abbreviations used is set out at Appendix 2.
- ii. Statistics and Research Branch of the Department for Social Development supplied quantitative data and qualitative data was obtained through informal consultation with the Social Security Agency. Where survey estimates are used there is a degree of sampling error associated with each estimate and this has been taken into account when drawing conclusions. The raw data used in the analysis is available to consultees upon request.
- iii. The Department for Social Development does not directly collect information on many of the section 75 categories. However, the Family Resources Survey launched in Great Britain in 1992 is to be extended to Northern Ireland from April 2002. Households interviewed in the survey are asked a wide range of questions about their circumstances. With regard to section 75, the survey will generate data on the categories of ethnicity, disability, age, marital status, dependants, gender and religious belief but not on political opinion or sexual orientation.
- iv. Benefit descriptions within this document are not a definitive statement of the law and are included as a guide to the general conditions of entitlement only. More detailed information is available on the Social Security Agency page of the Department for Social Development website, [www.dsdni.gov.uk](http://www.dsdni.gov.uk) and a benefits information leaflet "Your guide to our services" is available from local social security offices.

## **7. Summary**

- i. Every social security policy or benefit by its very nature has a differential impact in that each policy or benefit is designed to meet a special need. Also, the policies operate in parity with Great Britain. Section 87 of the Northern Ireland Act 1998 requires the Secretary of State and the Northern Ireland Minister to provide single systems of social security, pensions and child support to the extent to which they agree. The delivery of social security benefits in Great Britain and Northern Ireland entails the use of complex linkages and networked computer systems. To break with parity and establish separate systems for Northern Ireland would have major implications for the Northern Ireland Block vote.

### **ii. Policy - Children and Families**

This policy is targeted at children and families and consequently has a beneficial impact on those groups. Any differential impact can be attributed to the fact that the policy is designed to meet specific needs. The results of the screening of this policy are set out in annexes 1 to 6. The results indicate that the policy does not have any significant implications for equality of opportunity for any of the section 75 categories for which information is held.

### **iii. Policy - People of Working Age**

This policy is targeted at people of working age and consequently has a beneficial impact on those groups. The results of the screening of this policy are set out in annexes 6 to 9. The results indicate that the policy does not have any significant implications for equality of opportunity for any of the section 75 categories for which information is held. Although some concerns about particular benefits have been identified, these do not impact on the section 75 obligation.

### **iv. Policy - People with a Disability**

This policy is targeted at sick and disabled people and carers and consequently has a beneficial impact on those groups. Any differential impact can be attributed to the fact that the policy is designed to meet specific needs. The results of the screening of this policy are set out in annexes 10 to 15. The results indicate that the policy does not have any significant implications for equality of opportunity for any of the section 75 categories for which information is held. Although some concerns about particular benefits have been identified, these do not impact on the section 75 obligation and are being dealt with through Departmental legislative proposals.

v. **Policy - Older People**

This policy is targeted at older people and consequently has a beneficial impact on that group. Any differential impact can be attributed to the fact that the policy is designed to meet specific needs. The results of the screening of this policy are set out in annexes 16 to 18. The results indicate that the policy does not have any significant implications for equality of opportunity for any of the section 75 categories for which information is held.



## **CHILDREN AND FAMILIES**

The aim of the policy is to provide financial support towards the cost of raising children through Child Benefit and Guardians Allowance, Income Support, Bereavement Benefit (formerly Widows Benefit) New Deal for Lone Parents and Social Fund and to encourage separated families to support their children through Child Support.



## CHILD BENEFIT

1. Child Benefit (CB) is a non-means tested, non-contributory, tax-free benefit.
2. Child Benefit is paid for all children from birth until age 16 (19<sup>th</sup> birthday for a child who remains in full-time non-advanced education.) It is paid to the person responsible for the child. This is usually the person the child lives with.
3. There are two rates of Child Benefit:

Higher rate for the first or eldest qualifying child.

Lower rate for the second or subsequent children.

## SCREENING

Information is not available on the following Section 75 categories – political opinion, racial group, marital status and sexual orientation.

*Is there any evidence of higher or lower participation or uptake by different groups?*

### Religion

It is estimated that 21.7% of Catholic adults (aged 16 and over) claim Child Benefit compared to 18.6% of Protestant adults. As a higher proportion (48%) of Catholic adults have child dependants compared to Protestant adults (39%), a higher claim rate of Child Benefit among Catholics seems reasonable.

### Gender

There are considerable differences in claim rates between males (0.77%) and females (32.91%).

Females are generally more likely to be the primary carers of dependant children and the higher claim rates reflect this.

### Age

6.4% of Child Benefit claimants are aged under 25, and 93.34% of Child Benefit claimants are aged 25-59.

Of families with dependant children in the population as a whole, 3.3% of the heads of the family unit are aged under 25 and 95.74% are aged 25-59.

The claim rates therefore compare favourably with the population of people whose family unit has dependant children.

## **Disability**

Specific information about the disability of Child Benefit claimants is not available. The benefit is awarded to a person who has responsibility for a child irrespective of whether the claimant is or is not disabled.

## **Dependants**

The policy was introduced to help towards the cost of raising children and all Child Benefit claimants have at least one dependant child.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Child Benefit is only a part of the overall strategy for providing financial support to children and families. The benefit was specifically introduced to meet the needs, experiences and issues of families with at least one dependant child and acknowledges that families with children face additional costs. Other benefits such as Guardians Allowance, Widowed Mothers Allowance and Social Fund are also available to families with children.

***Is there an opportunity to better promote equality of opportunity or better community relations by altering the policy or working with others in government or the community at large?***

Child Benefit legislation applies to all Section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing children and families and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit/policy areas are generally raised through the Women's Focus Group meetings or by correspondence from local representatives such as Welfare Rights groups, Members of Parliament or the Northern Ireland Assembly. Within the papers held there is no evidence of specific problems with Child Benefit for relevant groups, organisations or individuals.

## GUARDIANS ALLOWANCE

1. Guardian's Allowance is a tax-free, non-means tested benefit. It is paid in addition to Child Benefit and is designed to assist with the costs of bringing up a child whose parents have died.
2. Exceptionally, the allowance can be paid if only one parent has died and
  - the whereabouts of the other parent are not known;
  - the parents were divorced and the surviving parent is not maintaining, nor liable to maintain the child;
  - the mother of an illegitimate child is dead and paternity has not been established;
  - the surviving parent is serving a prison sentence of 5 years or more.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

There are only 129 Guardians Allowance claims in Northern Ireland.

However, specific information on the uptake across the section 75 categories is not available. It is therefore not possible to say whether there has been higher or lower participation by different groups.

### *Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Guardians Allowance is only a part of the overall strategy for providing financial support to people who have responsibility for children. Guardians Allowance was specifically introduced to provide extra financial support to people who receive Child Benefit for a child whose *parents* have died (but can also be awarded in certain other exceptional circumstances –see paragraph 2 above.)

### *Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?*

Guardians Allowance legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing children and families and will continue to do so.

### *Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?*

Issues relating to benefit/policy areas are generally raised through the Women's Focus Group meetings or by correspondence from local representatives such as Welfare Rights groups,

Members of Parliament or the Northern Ireland Assembly. Within the papers held there is no evidence of specific problems with Guardians Allowance for relevant groups, organisations or individuals.

## BEREAVEMENT BENEFITS

Until 09/04/01 benefits payable on bereavement were specifically focused on women and included:

1. **Widows payment** - an immediate tax-free lump sum payment of £1000 for women bereaved before 09/04/01 who were
  - (i) under state pension age or
  - (ii) whose spouse was not entitled to a Category A Retirement Pension, and whose spouse met the contribution conditions.
2. **Widowed Mother's Allowance** - a taxable contributory benefit. It is payable to a widow whose husband died before 09/04/01
  - (i) who is entitled to Child Benefit for a child or
  - (ii) expecting a child by her late husband or as a result of certain cases of artificial insemination or in vitro fertilisation
3. **Widows Pension** - a taxable contributory benefit. It is payable to women widowed before 09/04/01 who were aged 45-65 at their husbands death or when Widowed Mother's Allowance ceases.

**Widows Payment, Widows Pension and Widowed Mother's Allowance** have been replaced for deaths on or after 09/04/01 by **Bereavement Payment, Bereavement Allowance and Widowed Parents Allowance** (see page 17). However, they continue to be paid to existing claimants.

## WIDOWED MOTHER'S ALLOWANCE

### SCREENING

*Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, disability and sexual orientation.

### Gender

All Widowed Mother's Allowance claimants are female and represent 0.32% of the female population.

### Age

The claim rate for Widowed Mother's Allowance increases with age from 0.01% of women

aged 20-24 to 0.99% of women aged 45-49. This reflects the increasing likelihood of becoming a widow as age increases.

From age 50 onwards the claim rate decreases. Fewer people aged 50+ have child dependants and would therefore not be entitled to Widowed Mothers Allowance. (47% of the population who have dependant children are aged 16-29; compared to 41% at age 50-59 and 3% at age 60+).

## **Marital Status**

All Widowed Mother's Allowance claimants are widowed. However, 82.48% of claimants refer to themselves as widowed, 16.51% refer to themselves as single and 1.01% refer to themselves as married.

## **Dependants**

96.47% of Widowed Mother's Allowance claimants are recorded as having child dependants. Widows expecting a child were also able to claim Widowed Mother's Allowance and this may explain why 3.53% are recorded as being without dependants.

### ***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Widowed Mother's Allowance is only a part of the overall strategy for providing financial support to children and families. It was introduced specifically to meet the needs, experiences, issues and priorities of widows with dependent children. Widow's Pension or Bereavement Allowance are available to widowed people who do not have dependent children and other benefits such as Income Support are available to widows with other needs.

### ***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

In line with the policy of equal treatment between men and women, Widowed Mother's Allowance has been replaced by Widowed Parent's Allowance from 9<sup>th</sup> April 2001. Widowed Parent's Allowance is available to bereaved men and women with child dependants.

### ***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit/policy areas are generally raised through correspondence from local representatives such as Welfare Rights groups, Members of Parliament or the Northern Ireland Assembly. In the past, concerns have been raised about the lack of financial help for widowers. It was recognised that the widow's benefits scheme was both unfair and outdated in that it did not distinguish between those who need continuing help and those who do not, and did not provide comparable benefits for men. Consequently, a new system of bereavement benefits which treats widows and widowers equally was introduced from 9<sup>th</sup> April 2001.

## **WIDOWS PENSION**

### **SCREENING**

#### *Is there any evidence of higher or lower participation by different groups?*

Information is not directly collected on the following section 75 categories – religion, political opinion, racial group, sexual orientation, and disability.

#### **Gender**

All Widows Pension claimants are female and represent 1.55% of the total female population.

#### **Age**

With the exception of the 60+ age group the claim rate for Widows Pension increases with age.

0.71% of women aged 45-49 claim Widows Pension. This increases to 2.90% at age 50-54 and 7.31% at age 55-59. The claim rate then decreases to 0.42% at age 60+.

Other than for age 60+ the claim rate follows a similar upward trend in the proportion of widows in the population – 3.96% of the population aged 45-49 are widows, this increases to 7.42% at age 50-54, 13.11% at age 55-59 and 42.47% at age 60+.

The sharp decrease in the claim rate at age 60 may be due to the fact that most Widows Pension recipients will move on to Retirement Pension at age 60. A widow can receive Widows Pension until age 65 but it can be financially beneficial for her to claim Retirement Pension at age 60 instead.

#### **Marital Status**

All Widows Pension claimants are widowed. However only 72.38% of claimants refer to themselves as widowed, 27.34% refer to themselves as single and 0.28% refer to themselves as married.

#### **Dependants**

No Widows Pension claimants are recorded as having dependants. Widows with dependent children would be entitled to Widowed Mother's Allowance instead.

#### *Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Widows Pension is only a part of the overall strategy for providing financial support to bereaved people. It was introduced specifically to meet the needs, experiences, issues and priorities of older widows without dependant children. Widowed Mother's Allowance or Widowed Parent's Allowance is available to widowed people who have dependent children. Other benefits are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

In line with the policy of equal treatment between men and women Widows Pension has been replaced by Bereavement Allowance from 9<sup>th</sup> April 2001. Bereavement Allowance is available to both men and women who have been widowed at age 45 or over.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights groups, Members of Parliament or the Northern Ireland Assembly.

Widows Pension and Widowed Mother's Allowance are concentrated on those widows who are perceived to have the greatest problems in maintaining themselves: those with children, and older women who may have been out of the labour market for many years.

Some concerns have been raised about the benefit help available to younger widows. Age has always been considered to be a significant factor in determining benefit entitlement for widows as it provides a broad test of whether a widow can reasonably be expected to enter or re-enter the employment field and provide for herself. However, a lump sum Bereavement Payment is available to people who are bereaved at any age up to state pension age and benefits such as Income Support or Jobseekers Allowance are also available to young widows without children who need financial support.

From 09/04/01 the benefits payable on bereavement are:

1. **Bereavement Payment** - an immediate tax –free lump sum payment of £2000 for men or women
  - i. under state pension age or
  - ii. whose spouse was not entitled to a Category A Retirement Pension, and whose spouse met the contribution conditions
2. **Bereavement Allowance**- a taxable, contributory benefit payable to a man or woman aged 45 (and under pension age) whose late spouse met the National Insurance conditions and who is not entitled to Widowed Parents' Allowance.
3. **Widowed Parents' Allowance** is a taxable, contributory benefit payable to a man or woman
  - i. who is entitled or treated as entitled to Child Benefit for a child or
  - ii. payable to a widow expecting a child by her late husband or as a result of certain cases of artificial insemination or in vitro fertilisation.

Bereaved parents cannot get Widowed Parents' Allowance if over state pension age. Divorcees, people in prison or held in legal custody are not entitled to Bereavement Benefits. This also applies to people living with a person of the opposite sex as husband and wife.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Bereavement Payment, Widowed Parents' Allowance and Bereavement Allowance were only introduced on 09/04/01. Specific information is not yet available on the uptake across the section 75 categories. It is therefore not possible to say whether there has been higher or lower participation by different groups.

### *Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Bereavement Benefits are only a part of the overall strategy for providing financial support to children and families. The benefits were specifically introduced to meet the needs, experiences and issues of families following bereavement and to give more support to widowed parents.

In particular, Bereavement Allowance is available to older widowed people without dependant children whilst Widowed Parents' Allowance is available to widowed people with dependant children. Other benefits such as Child Benefit and Social Fund are also payable to

families with children. (Bereaved pensioners receive help via Category B Retirement Pension.)

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

DSD already liaises with organisations representing children and families and will continue to do so.

Bereavement Benefits were designed to address a number of defects in the Widows Benefit system. It was recognised that there was insufficient financial help at the point of bereavement; long-term help was provided regardless of need and inequality existed between men and women. The policy changes introduced from 09/04/01 have addressed these issues. In particular, bereaved men and women now have access to the same financial support.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit/policy areas are generally raised through correspondence from local representatives such as Welfare Rights groups, Members of Parliament or the Northern Ireland Assembly. Bereavement Benefits were only introduced in April 2001 and to date there is no evidence of specific problems for relevant groups, organisations or individuals.

## SOCIAL FUND

1. The Social Fund scheme helps people with difficult intermittent expenses and provides help for resettling homeless people or victims of disasters.
2. There are 2 parts to the scheme—
  - The **discretionary part** provides community care grants, budgeting loans and crisis loans;
  - The **regulated part** provides for funeral payments, sure start maternity grants, winter fuel payments and cold weather payments.
3. **Community Care Grants** are non-repayable and paid to people on Income Support or income-based Jobseeker's Allowance. They are primarily intended to help vulnerable people live as independent a life as possible.
4. **Budgeting Loans** are interest free and provide help for items or services that are difficult to budget for. They are available to people who receive Income Support or income-based Jobseeker's Allowance for at least 26 weeks. Budgeting Loans can be repaid from benefit.
5. **Crisis Loans** are interest free and help people facing an emergency or disaster where there is a serious risk to health or safety, whether or not they are receiving Income Support or income-based Jobseeker's Allowance. Crisis Loans can be repaid from benefit.
6. **Funeral Payments** provide help with funeral expenses to people who are in receipt of Income Support, income-based Jobseeker's Allowance, Working Families' Tax Credit, Disabled Person's Tax Credit or Housing Benefit and who have good reason for taking responsibility for the funeral arrangements.
7. **Sure Start Maternity Grants** provide help to buy things for a new baby. The claimant or their partner must be in receipt of Income Support, income-based Jobseeker's Allowance, Working Families' Tax Credit or Disabled Person's Tax Credit. Advice on the health and welfare of the child or, where the claim is made prior to confinement, maternal health must be produced.
8. **Winter Fuel Payments** provide help with winter fuel bills for people normally resident in Northern Ireland who are aged 60 or over during a specific week - the qualifying week.
9. **Cold Weather Payments** provide extra help towards the additional costs of heating during exceptionally cold weather and are issued automatically when the local temperature is zero degrees or below for 7 continuous days. They are available to people whose Income Support includes a pensioner or disability premium, or who have a child under 5 years old.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Specific information on the uptake across the section 75 categories is not available. It is therefore not possible to say whether there has been higher or lower participation by different groups.

### *Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

The Social Fund is only a part of the overall strategy for providing financial support to people with children and families. It was introduced specifically to meet the needs, experiences, issues and priorities of people on low incomes who find intermittent expenses difficult to meet from their regular income. Other benefits such as Income Support, Jobseekers Allowance and Child Benefit provide support for daily needs.

### *Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?*

Social Fund legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing children and families and will continue to do so.

### *Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?*

Some concerns have been expressed about the qualifying week for Winter Fuel Payments and the exclusion of some people who reach age 60 after this period.

Winter Fuel Payments are made automatically, without incurring disproportionate administration costs, by identifying eligible people through official departmental records. A week in September is used as the qualifying week to ensure that payments can be made before Christmas.

If the qualifying period is extended or a later week used, the exercise would not be completed in time for the payments to be available when they are most needed. Also, if there was a continuing entitlement provision for people who reach the age of 60 after the qualifying week the administration process of establishing the eligibility of all those who claimed, by checking age and household circumstances, would take a great deal of time and add significant expense.

The intention is to strike the right balance between providing help to the great majority of older people and ensuring that the payments can be made in time for the coldest weather. The current approach ensures that all those eligible get a significant and well-timed payment. Clearly there are people who just miss out, but this would happen even if there was a period used which allowed people who reached age 60 after the qualifying week to claim a payment, since this period would need to end at some point.

Other enquiries related to threshold levels for Budget loans across the Social Security Agency District Network. (A threshold is the minimum or maximum level available for a Budget Loan)

When the Budget Loan Simplification system was first introduced in 1998, the policy intention was that people in similar circumstances should have access to the same amount of money no matter where they lived. Bedding in problems relating to the allocation and distribution of District Budgets coupled with different demand levels in different Districts meant this intention was not met. Operational changes by the Social Security Agency relating to the management of District budgets have addressed these issues and for the 2002/2003 year, no matter where someone lives in Northern Ireland, the same amount of loan is available for the same circumstances.



## NEW DEAL FOR LONE PARENTS

1. The New Deal for Lone Parents (NDLP) initiative is aimed at helping lone parents out of the cycle of benefit dependency and into a self-supporting environment. Participation in the initiative is entirely voluntary and primarily directed at lone parents on Income Support who are not in full time employment. For those receiving benefits, help is provided in the form of a training premium when taking up approved training and a child care subsidy when taking up work of less than 16 hours per week.
2. NDLP involves the assignment of a Personal Adviser to any participating lone parent. The Personal Adviser offers advice and help on matters such as:
  - finding suitable child care
  - identifying training needs
  - improving job-hunting skills
  - providing information on in-work benefits
  - providing support on taking up work.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, disability and sexual orientation. However, the New Deal for lone Parents programme is currently being evaluated. The evaluation report will include an assessment of the impact of the programme across the section 75 categories and is due to be completed by the end of July 2002.

### **Gender**

During the period April 1998 to May 2001, 96% of all New Deal for Lone Parents participants were female with male participants accounting for 4%. In comparison 95.73% of all lone parents claiming Income Support are female and 4.27% are male.

### **Age**

New Deal for Lone Parents is available to all lone parents on Income Support. At the date of participation, 30.01% of New Deal for Lone Parents participants were aged between 16 and 25, 67.31% were aged 26-49 and 1.68 % were aged 50-60.

### **Dependants**

All New Deal for Lone Parents participants have at least one dependent child.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Financial support for children and families is available through Income Support and other benefits. However, the New Deal for Lone Parents programme offers assistance to all lone parents on Income Support who want to get into work and training. Participation is voluntary and there is no evidence that different groups have different needs, experiences or issues in relation to the policy.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Voluntary sector organisations representing lone parents have been consulted at all stages of the policy formulation and there is ongoing consultation on any proposed changes. Also, DSD already liaises with organisations representing children, families and lone parents and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

At present, a National Childcare Strategy is in place and a cross Departmental Review of Childcare is in progress. However, there are issues around the availability of accessible affordable childcare.

In line with other social security provisions the Department for Social Development does not provide help with costs for unregistered childcare, although costs for both registered and informal childcare can be claimed from the Department for Employment and Learning.

The Department does provide financial help with childcare costs for Lone parents participating in the New Deal for Lone Parents who undertake certain approved activities. In addition, those lone parents who take up work of less than 16 hours a week can avail of the Childcare Subsidy (payable for 52 weeks at a weekly rate of up to £67.50 for one child and £100 per week for two or more children.)

## CHILD SUPPORT

1. The Child Support Maintenance scheme was introduced on 5 April 1993. The basic principle of the scheme is that when relationships break down parents should support their children whenever they can afford to do so.
2. The scheme is operated by Child Support Agencies in Great Britain and Northern Ireland who operate together to provide a single system of child support throughout the United Kingdom. The Agencies assess and where necessary collect and enforce child maintenance payments. Assessments are made using a formula that is designed to produce consistent and realistic amounts of maintenance.

## SCREENING

*Is there any evidence of higher or lower participation or uptake by different groups within any of the nine categories?*

Information is not available on the following section 75 categories– religion, political opinion, racial group, marital status, disability and sexual orientation.

### Gender

It is estimated that 95.21% of Parents with Care (PWC) are female and 4.79% are male. In comparison, it is estimated that 93.64 % of Non resident parents (NRPs) are male and 4.83% female (1.55% gender unknown.)

### Age

26.65% of PWC are aged 16-29 compared to 18.38% NRPs. This increases to 44.08% (PWC) and 43.85% (NRPs) at age 30-39, then decreases to 24.54% (PWC) and 28.65 % (NRPs) at age 40-49, 4.47% (PWC) and 6.77% (NRPs) at age 50-59 and 0.25% (PWC) and 0.80% (NRPs) at age 60+.

The fluctuating age ranges compare favourably with the fluctuation in the age groups of the population of people who have dependant children (47% aged 16-29; 85% aged 30-39; 80% aged 40-49; 41% aged 50-59 and 3% aged 60+).

### Disability

Specific information about the disability of Parents with Care or Non-resident parents is not collected. However, it is estimated that 10.0% of Parents with Care and 10.4 % of Non – Resident Parents were in receipt of Disability Living Allowance at November 2001.

### Dependants

The Child Support Maintenance scheme aims to encourage seperated families to support their children. Consequently, all Parents with Care have at least one dependant child.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular main policy area?***

Child Support is only part of an overall strategy for providing support to families. The system is intended to encourage separated families to support their children and replaced the old-court based system of calculating and collecting maintenance which had proved both slow and ineffective. The Child Support Agency assists families on income-related benefits such as Income Support to receive the appropriate amount of financial support for their children and also assesses and collects maintenance for other separated families.

***Is there an opportunity to better promote equality of opportunity or good relations by altering policy or working with others in Government or the community at large?***

Since its introduction in 1993, the Child Support Maintenance scheme failed to gain the support of both parents with care and absent parents alike. The formula used, whilst attempting to be fair to all parties, has shown to be too detailed, complex and unwieldy, leading to inaccuracies and delays.

The Child Support Maintenance scheme is being reformed. Under the new scheme the current complex formula for calculating child maintenance is being replaced. In future non-resident parents will pay a flat-rate percentage of their net income (after tax, National Insurance and pensions contributions) of 15 per cent for one child, 20 per cent for two, and 25 per cent for three or more children. The new method of calculation will be easier for parents to understand and the Child Support Agency to administer.

The new system will be introduced for new cases. Existing cases will be transferred once the Department is sure that the new system is working well.

***Have consultations with relevant representative organisations or individuals within groups indicated that particular policies create problems that are specific to them?***

The Department for Social Development liaises regularly with organisations representing families and children and will continue to do so. In particular consultation to seek the views of organisations representing children and families took place at all stages of the development of the Government proposals for reforming Child Support.

Issues relating to benefit/policy areas are generally raised through meetings with or by correspondence from local representatives such as Welfare Rights groups, Members of Parliament or the Northern Ireland Assembly. Within the papers held there is no evidence of specific problems with Child Support for relevant groups, organisations or individuals.

## **PEOPLE OF WORKING AGE**

The aim of the policy is to provide people with financial support when they are unable to support themselves by work through Income Support, Incapacity Benefit, Industrial Injuries Benefit, and Bereavement Benefit and to encourage them into work through Jobseekers Allowance.



## INCOME SUPPORT

1. Income Support is a non-contributory, income-related benefit for people who work less than 16 hours a week and who are not required to be available for work; and whose income, from all sources, is below a certain level. Income Support claimants consist mainly of elderly people, disabled people, lone parents and carers.
2. Income Support consists of—
  - Personal allowances paid according to age and family status; and
  - Premiums payable in addition to the personal allowances to particular groups who have special needs (see pages 65 to 76.)

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – political opinion, racial group, marital status, sexual orientation and disability. Information on dependants is limited to child dependants only.

### **Religion**

It is estimated that 15.9% of Roman Catholic adults (aged 16 and over) claim Income Support compared to 9.5% of Protestant adults. As Income Support is a benefit designed to address income needs, the higher claim rate for Roman Catholic adults suggests a higher level of income deprivation amongst that religious group. However, the benefit is available to everyone who meets the conditions, irrespective of religious belief.

### **Gender**

The Income Support claim rate for males (10.67%) is lower than for females (15.66%). As Income Support claimants claim on behalf of themselves, their partner and any dependant children it is not possible to say the percentages of males and females that Income Support is actually paid for. However it is known that 95.73% of lone parents and 64.78% of elderly people who claim Income Support are female and together these two groups make up 61.04% of the total Income Support claimants.

### **Age**

All Income Support claimants are aged 16 or over.

The claim rate for Income Support increases with age. 6.71% of the population aged 16-25 claim Income Support. This increases to 10.68% at age 26-49 and 19.64% for age 50 and over.

The increasing claim rate with age reflects similar trends in other benefits of increased disability and caring responsibilities and is indicative of the increased support needed with ageing.

### **Disability**

Information about the disability of specific Income Support claimants is not collected. However it is known that 48.81% of Income Support claimants are in receipt of a disability premium for themselves and/or their partner.

### **Dependants**

29.32% of Income Support claimants have dependant children. Information on other dependants is not collected.

*Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Income Support is only a part of the overall strategy for providing financial support to people of working age and over. It was introduced specifically to meet the needs, experiences, issues and priorities of people on low incomes who are not available for work. Other benefits such as Jobseekers Allowance are targeted at people who are available for and seeking work.

*Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?*

Income Support legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing Income Support claimants and will continue to do so.

*Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?*

Issues relating to benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Within the papers held the most common subject raised relates to students. Except for certain vulnerable groups such as lone parents and students with a disability, the majority of students are not entitled to Income Support during their course of study, including vacation periods. The general position is that the social security system is not an appropriate means of support for students. Instead full-time students should be supported through the educational maintenance system as this is more appropriately designed for their needs.

## **JOBSEEKER'S ALLOWANCE**

1. Jobseeker's Allowance is a benefit for unemployed people who are looking for work. It can be contribution- based or income - based.
2. When a claimant cannot get contribution-based Jobseeker's Allowance or finds it is not enough to meet his needs he can get income-based Jobseeker's Allowance instead. Income-based Jobseeker's Allowance is means tested.
3. Contribution- based Jobseeker's Allowance is payable for a maximum of 6 months but income-based Jobseeker's Allowance is payable for as long as the qualifying conditions are satisfied.
4. The main rates of the contribution-based or income-based allowance are similar and as for Income Support, there are also special additions (called premiums) with the income-based allowance for disability, dependant children, elderly people and caring responsibilities. These premiums are the same as for Income Support.
5. The main rates of the allowances are taxable but premiums are not.

### **Screening**

#### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, and disability.

### **Gender**

Approximately 80% of Jobseeker's Allowance claimants are in receipt of income-based Jobseeker's Allowance. Income-based Jobseeker's Allowance is claimed on behalf of couples by only one partner. In the majority of cases this is the male member of the household. However there is nothing preventing the female member of the household from making the claim. Consequently, the Jobseeker's Allowance claim rate for males (5.90%) is higher than for females (1.91%). In comparison the unemployment rate in the population is 6.10% for males and 5.40% for females.

### **Age**

All Jobseeker's Allowance claimants are of working age (16-65 for males and 16-59 for females)

The claim rate for Jobseeker's Allowance decreases with age. 4.97% of the population aged 16-25 claim Jobseeker's Allowance. This decreases to 3.88% at age 26-49 and 3.13% for age 50-59/64.

Increasing claim rates in disability and other benefits indicate that increased support is required with ageing. Fewer people are capable of and available for work as they grow older. The decreasing Jobseeker's Allowance claim rates with ageing reflect this position.

## **Dependants**

12.36% of Jobseeker's Allowance claimants are recorded as having dependant children. However it is not compulsory for contribution-based Jobseeker's Allowance claimants to provide information on dependants and this information may be incomplete. Information on other dependants is not collected.

### ***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Jobseeker's Allowance is only a part of the overall strategy for providing financial support to people of working age. It was introduced specifically to meet the needs, experiences, issues and priorities of unemployed people who are available and looking for work. Income Support is available to people who are not required to be available for work and other benefits are targeted at people with other needs.

### ***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Jobseeker's Allowance legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing unemployed people and will continue to do so.

### ***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Although there is no evidence of specific problems for relevant groups within the section 75 categories some concerns have been raised in relation to claims from students and ancillary school workers.

As for Income Support, the majority of students are not entitled to Jobseeker's Allowance whilst undertaking a full-time course of study.

Although they do not usually work during periods of school closure, ancillary school workers are treated as other part-time workers and have their hours of work averaged over the whole year. This means they may not be entitled to Jobseekers Allowance even though they are available for and seeking work during the period of school closure.

## HOUSING BENEFIT

1. Housing Benefit is an income-related, means-tested benefit designed to help with reasonable housing costs. It can be paid to people in or out of work and is designed to assist with payment of rent and/or rates.
2. Public sector tenants are awarded Housing Benefit in the form of a rent and/or rates rebate.
3. Private sector tenants are paid by a fortnightly allowance, either directly to the claimant or, in certain circumstances, to a landlord. In these cases, the Northern Ireland Housing Executive administers the scheme.
4. Housing Benefit for owner occupiers is administered by the Rates Collection Agency and is paid in the form of a rate rebate. Housing Benefit is not payable for mortgage costs but help may be given through Income Support for those who are eligible.
5. To be eligible for Housing Benefit, the claimant must be liable for payments on the dwelling he normally occupies as his home. Housing Benefit will not usually be paid to students or for more than one property at a time.

### Screening

#### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, dependants.

### Gender

The Housing Benefit claim rate for males (8.76%) is lower than for females (11.33%).

The combined claim rates for \*Income Support and income-based Jobseekers Allowance- (benefits that give passported entitlement to Housing Benefit) also show a lower claim rate for males (15%) than for females (17%).

\*For income based benefits the claim is made on behalf of the family unit.

### Age

All Housing Benefit claimants are aged 16 and over.

The claim rate increases with age. 4.01% of 16-25 year olds are claiming Housing Benefit, this rises to 9.65% of 26-49 year olds and 13.69% of those aged 50 and over.

The upward trend in claim rates with ageing is consistent with similar trends in other income related benefits.

## **Disability**

Housing Benefit is available to people on low incomes who need help with rent or rates, irrespective of whether they are disabled or not. It is estimated however that 7.45% of Housing Benefit claimants are in receipt of a disability based benefit such as Incapacity Benefit, Disability Living Allowance, Attendance Allowance or Industrial Injuries Benefit.

*Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Housing Benefit is only a part of the overall strategy for providing financial support to people with housing costs. It was designed to provide reasonable housing costs for people on low incomes who need help with rent or rates. Assistance for people with mortgage costs is available through Income Support or Jobseekers Allowance.

*Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?*

Housing Benefit legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing homeless and disadvantaged people and will continue to do so.

*Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?*

Issues relating to Housing Benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. There is no evidence of specific problems with Housing Benefit for relevant groups, organisations or individuals.

## **PEOPLE WITH A DISABILITY**

The aim of the policy is to provide sick and disabled people and where appropriate their carers with financial support through Incapacity Benefit, Industrial Injuries Benefit, Income Support, Invalid Care Allowance, Disability Living Allowance, Severe Disablement Allowance and Attendance Allowance.



## DISABILITY LIVING ALLOWANCE

1. Disability Living Allowance (DLA) is a tax-free benefit aimed at disabled people who need help with personal care and/or getting around. It is for people who start to need help before they reach 65 and can be awarded for a fixed or indefinite period. However, if DLA is in payment before the 65<sup>th</sup> birthday it can be paid for life.
2. People must normally have needed the help for at least three months (this rule is waived in respect of the terminally ill) and they must be likely to need the help for a further six months or more.
3. There are 2 components to DLA

Care component- help for personal care - is payable at high, middle, or low rate depending on the amount of care needed.

Mobility component - help with getting around - is payable at high or low rate and generally depends on the degree of mobility and assistance needed to get around.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following Section 75 categories – political opinion, racial group, marital status, sexual orientation, dependants.

### **Religion**

It is estimated that 7.8% of Roman Catholic adults (aged 16 and over) claim Disability Living Allowance compared to 5.8% of Protestant adults.

Although not a fully comparable indicator, survey evidence of the level of limiting long term illness within the population as a whole suggests however, that the rate of Roman Catholic adults aged 16 or over with a limiting long-standing illness is approximately the same as for Protestants at 26 %.

### **Gender**

There are slight differences in Disability Living Allowance claim rates between males (7.9%) and females (8.3%). These are broadly consistent with differences found in other survey evidence of levels of disability and limiting long-standing illness.

### **Age**

2.9% of the population aged 0-15 are claiming DLA. This claim rate increases to 8.6% at age 16-59/64 and 14.5% for age 65 and over. There is therefore evidence of a higher rate of

claiming as age increases. Other survey evidence confirms that prevalence of disability increases with age and given the association between age and disability this trend seems reasonable.

## **Disability**

All DLA claimants are disabled. The policy was introduced to meet the specific needs of disabled people.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Disability Living Allowance is only a part of the overall strategy for providing financial support to disabled people. It was introduced specifically to meet the needs, experiences, issues and priorities of disabled people who need help with personal care or getting around before they are 65. Attendance Allowance is available to disabled people over age 65 and other benefits are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

DLA legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing disabled people and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Consultation to seek the views of organisations of and for disabled people took place at all stages of the development of the Government proposals for improving disability benefits. There is no evidence within the consultation papers held that the policy creates problems for people who need help with personal care and getting around. There is however, some external evidence that people with learning disabilities need more assistance with making claims than other people. The Social Security Agency is responsible for providing information, advice and assistance to customers and is currently implementing a rolling programme of action plans to improve the delivery of social security services for a number of groups including disabled people.

## ATTENDANCE ALLOWANCE

1. Attendance Allowance (AA) is a tax-free benefit aimed at disabled people aged 65 or over who need help with personal care because of an illness or disability. It is not means tested or income-related.
2. People must normally have needed the help for at least 6 months. (This rule is waived in respect of the terminally ill.)
3. There are 2 rates of Attendance Allowance:

Low rate – for either day or night care

High rate – for a person who needs both day and night care

### Day Care

A person must be so severely disabled physically or mentally that, by day, they require from another person either frequent attention throughout the day in connection with their bodily functions, or continual supervision throughout the day in order to avoid substantial danger to themselves or others.

### Night Care

A person must be so severely disabled physically or mentally that, at night, they require prolonged or repeated attention from another person in connection with their bodily functions, or for someone to be awake for a prolonged period or at frequent intervals for the purpose of watching over them.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, dependants.

### Gender

There are differences in claim rates between males (26.1%) and females (38.3%). However, this is consistent with evidence of differences in rates between males (43.6%) and females (56.4%) with a limiting long-standing illness.

### Age

All Attendance Allowance claimants are aged 65 and over.

There is evidence of an increased rate of claiming as age increases. ie 5% at age 65-69, 22.6% at age 70-74 and 58% at age 75+. Survey evidence suggests that the rate of the population aged 65+ with a limiting long-standing illness also increases with age. The overall trend of increased Attendance Allowance claim rates with ageing is therefore reasonable.

Also, since April 1992, people receiving Disability Living Allowance at age 65 continue to receive that benefit instead of Attendance Allowance. This explains the higher numbers of Attendance Allowance claimants at age 75 +.

## **Disability**

The policy was designed to meet the specific needs of disabled people and therefore all Attendance Allowance claimants are disabled people aged 65 and over.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Attendance Allowance is only a part of the overall strategy for providing financial support to disabled people. It was introduced specifically to meet the needs, experiences, issues and priorities of disabled people who need help with personal care from age 65 onwards. Disability Living Allowance may be payable to disabled people under age 65 and other benefits are targeted at disabled people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Attendance Allowance legislation applies to all section 75 categories and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing disabled and older people and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit/policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Within the present papers held there is no evidence that the provision of Attendance Allowance has created specific problems for relevant groups, organisations or individuals.

## INVALID CARE ALLOWANCE

Invalid Care Allowance (ICA) is a non-contributory, taxable weekly benefit aimed at people aged 16 to 65 who look after a severely disabled person for at least 35 hours per week.

1. The disabled person must be claiming middle or high rate Disability Living Allowance Care Component, Attendance Allowance or Constant Attendance Allowance.
2. ICA claimants must not earn more than £72 after deductions or expenses or be in full-time education of 21 hours or more per week. Increases can be paid for adult and child dependants but are affected by the earnings of a spouse.
3. ICA cannot be paid at the same time as some other benefits but Income Support Carer Premium and/or crediting of Class 1 National Insurance contributions are not affected by this rule.

## SCREENING

*Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, dependants, disability.

### Gender

It is estimated that 16% of the total female population aged 16+ has some level of caring responsibility, compared to 10.1% of the male population aged 16+. In comparison, 4.3% of the female population aged 16+ and 2.0% of the male population aged 16+ claim Invalid Care Allowance for looking after a severely disabled person.

The evidence is therefore that females are more likely to be carers than males and are subsequently more likely to be Invalid Care Allowance claimants. This may be due to the traditional female/male roles of homemaker/bread winner and because the allowance may be insufficient for men to consider giving up full-time work.

### Age

All Invalid Care Allowance claimants are aged 16-65. There is evidence of an increased rate of claiming as age increases. ie 0.7% at age 16-25, 3.51% at age 26-49, 4.28% at age 50-65. This trend is consistent with increases in the age of carers within the Northern Ireland population. ie age group 16-25, 7.1%; age group 26-49, 14.8%; and age group 50-65, 18.2%.

### Disability

Specific information about the disability of ICA claimants is not available. However, it is estimated that almost 9% of ICA claimants are also in receipt of Attendance Allowance or Disability Living Allowance.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Invalid Care Allowance is only a part of the overall strategy for providing financial support to disabled people. It was specifically introduced to provide financial support for people aged 16-65 who cannot work full-time because they look after severely disabled people. Other benefits are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Some concerns have been expressed that Invalid Care Allowance is not available to people who take on caring responsibilities after age 65. Consultation on proposals to make the benefit available to *all* carers from age 16 onwards and to change the name of the benefit to “Carers Allowance” is presently ongoing in Great Britain. It is intended to introduce the changes in Autumn 2002 and under the parity provisions these will be mirrored in Northern Ireland legislation.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Some carers have indicated that the amount of Invalid Care Allowance is insufficient to cover the expense of looking after a disabled person. However, the allowance was never intended to be either a carer’s wage or a payment for caring. It is not an income-replacement benefit and is paid primarily to cushion the financial effects of being unable to work full-time.

## INCAPACITY BENEFIT

1. Incapacity Benefit (IB) is a contributory benefit aimed at people under state pension age who have been sick for 4 or more days in a row and cannot work and are not entitled to Statutory Sick Pay.

There are 3 rates of IB:

**Short-term lower rate** is non-taxable and paid for the first 28 weeks of incapacity.

**Short-term higher rate** is taxable and paid for incapacity from 29 weeks to 52 weeks.

IB short-term can continue for up to 52 weeks when a claimant reaches pension age after the onset of illness and is paid at the same rate as any Retirement Pension due.

**Long-term rate** is taxable and paid if the claimant is still sick after 52 weeks.

IB long-term ceases at pension age.

2. There are two tests of incapacity:

**Own Occupation test** – The **Own Occupation Test** applies for the first 28 weeks of incapacity if the claimant worked for more than 8 weeks in the last 21 weeks before his claim and for at least 16 hours per week.

The OOT is an assessment of the claimant's ability to carry out his own job. The claimant will be called to attend for medical examination prior to assessment.

**Personal Capability Assessment** - The **Personal Capability Assessment** applies from week 29 of incapacity or from the start of the claim if the Own Occupation Test is not applicable.

The PCA is an assessment of the extent to which the claimant is able to carry out a range of every day activities. A questionnaire is sent to the claimant for completion after which he may be called to attend for a medical examination.

Certain claimants are exempted from the Personal Capability Assessment

3. Allowances for dependant adults and children are also paid with IB but the amount depends on whether the person is on short or long term rate and can be affected by the dependants earnings.

## SCREENING

*Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – political opinion, racial group, marital status, sexual orientation and disability. Although some information is available on dependants it is incomplete and cannot be used for the purposes of section 75 comparisons.

## **Religion**

It is estimated that 7.0 % of Roman Catholic adults (aged 16 and over) claim Incapacity Benefit compared to 5.5% of Protestant adults. Although there is a difference in the estimated claim rates, the degree of error in the estimate means it is difficult to say if there is a higher uptake of the benefit between Roman Catholics and Protestants.

## **Gender**

Overall, there are slight differences in claim rates between males (14.4%) and females (11.9%). This difference holds throughout the various rates of Incapacity Benefit and is consistent with the higher level of males (20.2%) with a \*\*limiting long-standing illness compared to females (19.4%).

## **Age**

4.1 % of the population aged 16-25 claim Incapacity Benefit. This claim rate increases to 9.9% at ages 25-49 and 35.9% between ages 50 – 59/64.

The trend is therefore of an increased rate of claiming with ageing. This is broadly consistent with the trend in the rates of \*\*limiting long-standing illness of 8.0% at ages 16-25, 16.9% at ages 25-49 and 37.1% at ages 50-59/64.

## **Disability**

Specific information about the disability of Incapacity Benefit claimants is not collected. However, it is known that 50.3% of Incapacity Benefit claimants also claim another disability related benefit.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Incapacity Benefit is only a part of the overall strategy for providing financial support to disabled people. It was introduced specifically to meet the needs, experiences, issues and priorities of people under age 60/65 who are sick and cannot work. Other benefits are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Incapacity Benefit legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing sick and disabled people and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Concerns have been raised that the rules whereby a claimant on Incapacity Benefit can take up some paid employment were of limited use as the claimant had to show the work would be beneficial to his medical condition. Various changes to these rules came into effect from April 2002 and in particular the requirement for the work to be beneficial to the medical condition no longer applies. The new rules allow people on Incapacity Benefit the opportunity to try paid work as well as encourage them to undertake activities which help them feel part of, and providing a service to, their local community.

\*\*The majority of IB claimants are in receipt of the long-term rate and this co-relates to the definition of limiting long-standing illness.



## INDUSTRIAL INJURIES BENEFITS

Benefits/allowances payable under the Industrial Injuries Scheme include:

### 1. Disablement Benefit

Disablement Benefit is a non-contributory, tax-free benefit aimed at people who have become disabled as a result of having an accident or contracting a prescribed disease whilst working for an employer. Disablement benefit is not payable until the 91<sup>st</sup> day following the accident/start of the disease and is based on the level of disablement. It is not paid if disablement is assessed at less than 14 %. Depending on the extent of the disablement, the benefit can sometimes be awarded for life and continues even if the claimant returns to work.

### 2. Associated benefits

**Constant Attendance Allowance (CAA)** – payable if as a result of the accident/prescribed disease the extent of disablement is assessed as 95% or more and the claimant needs daily care and attention. There are 4 rates of CAA and the amount payable depends on the extent of attention required.

**3. Exceptionally Severe Disablement Allowance** – payable if the exceptional or intermediate rate of CAA is awarded and permanent constant care and attention is needed.

(These 2 allowances are awarded automatically by the Department where disablement is assessed at 95% or higher.)

### 4. Reduced Earnings Allowance (REA)

When disablement from an accident/disease which happened/started before 01.10.90 is assessed at not less than 1%, **REA** may be payable. **REA** is a tax-free, non-contributory benefit aimed at people who, because of the accident or disease cannot return to their regular occupation or do work which pays the same amount of money. The amount payable is calculated on what the claimant can earn now, compared to what he would be earning if he had not had an accident or the prescribed disease and is awarded up to a maximum of the 40% rate of Disablement Benefit.

REA usually stops at pension age but can continue if the claimant is still in regular employment. If this is not the case, the claimant may be entitled to **Retirement Allowance (RA)** instead.

### 5. Retirement Allowance

**RA** is payable for life to former REA beneficiaries who have reached pension age, given up regular employment and were receiving at least £2 per week.

## **SCREENING**

### ***Is there any evidence of higher or lower participation or uptake by different groups?***

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, dependants.

#### **Gender**

The Industrial Injuries Benefits claim rate for males (5.5%) is much higher than for females (1.1%).

In the past, the workforce was traditionally male dominated and males made more claims. Also, as some awards can be made for life many male claimants have been claiming for long periods (14.8% of all Industrial Injuries Benefit claimants are males who have been receiving the benefit for 20 + years.)

Whilst the current employed population is evenly split between males and females, more men are employed in heavier, more industrialised work such as manufacturing (74.1%) and construction (99%) than women and thus more likely to sustain injury.

The lower claim rates for women are therefore considered reasonable.

#### **Age**

0.1% of the population aged 16-29 claim Industrial Injuries Benefit. This claim rate increases to 0.5% at age 30-39, 1.1% at age 40-49, 1.8% at age 50-59, 2.2% at age 60-64 and 2.1% at 65+.

This trend reflects the fact that some claimants have been claiming Industrial Injuries Benefits long term. (16.7% of all Industrial Injuries Benefit claimants have been on the benefit for 20+ years.)

#### **Disability**

Specific information about the disability of Industrial Injuries Benefit claimants is not collected. However, it is known that 38% of Industrial Injuries Benefit claimants also claim another disability related benefit.

### ***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Industrial Injuries Benefits are only a part of the overall strategy for providing financial support to disabled or incapacitated people. The benefits were specifically introduced to meet the needs, experiences, issues and priorities of people who have sustained injury or contracted a prescribed disease as a result of their employment. Other benefits are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Industrial Injuries Benefits legislation applies to all section 75 groups and altering policy would not promote equality of opportunity or good relations. DSD already liaises with organisations representing sick and disabled people and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit/policy areas are generally raised through correspondence from local representatives such as Welfare Rights groups, Members of Parliament or the Northern Ireland Assembly. Within the present papers held there is no evidence of specific problems with Industrial Injuries Benefit for relevant groups, organisations or individuals.



## SEVERE DISABLEMENT ALLOWANCE

1. Severe Disablement Allowance (SDA) is a tax-free, non-contributory allowance for severely disabled people aged 16 or over. It is not income-related and providing a claimant was entitled to SDA before age 65 there is no upper age limit.
2. Before 06/04/01 to receive SDA a person must have been under age 20 or at least 80% disabled (or treated as so disabled under special rules) after 196 days of incapacity or disability.
3. From 06/04/01 SDA has only been available to existing claimants. After that date Incapacity Benefit may be claimed under special rules for people incapacitated in youth.
4. From 06/04/02, existing SDA customers who were aged under 20 at 06/04/01 transferred over to Incapacity Benefit. All other claimants remain on SDA for as long as certain conditions remain satisfied.
5. SDA is made up of 2 parts – a basic pension and an age related addition. Increases can be paid for adult and child dependents. It is not affected by Attendance Allowance or Disability Living Allowance payments but does overlap with some other benefits.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, dependants.

### **Gender**

The SDA claim rate for males (1.1%) is slightly lower than for females (1.3%) and reflects a similar trend in estimated rates of severe disability among males (1.4%) and females (2.3%) in the population as a whole.

### **Age**

0.6% of the population aged 16-29 claim SDA. The claim rate increases to 1.2% at age 30-39, 1.5% at age 40-49, 1.8% at age 50-59. The estimated rate of severe disability also increases from 0.4% at ages 16-39, to 0.9% at age 40-49, and 1.5% at age 50-59. A similar trend of increased claim rates with ageing is found in other disability related benefits such as Attendance Allowance and Disability Living Allowance.

Given the association between age and disability this trend is considered reasonable.

## **Disability**

All SDA claimants are disabled and aged 16 and over. Around 1.2% of the Northern Ireland population 16 years and over claim Severe Disablement Allowance. In comparison survey evidence in 1992 estimated that 1.87% of the population aged 16+ are disabled in the highest severity category.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Severe Disablement Allowance is only a part of the overall strategy for providing financial support to disabled people. It was introduced specifically to meet the needs, experiences, issues and priorities of people aged 16 and over who are unable to work due to sickness and disability. Other social security benefits such as Attendance Allowance and Disability Living Allowance may be payable in addition to Severe Disablement Allowance.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Severe Disablement Allowance provides financial support to young disabled people. However, it was paid at a relatively low rate compared to other disability benefits and many Severe Disablement Allowance claimants supplemented their income by claiming Income Support. Incapacity Benefit is paid at a higher rate than Severe Disablement Allowance. The policy changes introduced from 06/04/01 now provide a more appropriate level of financial support when severely disabled children leave school.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit/policy areas are generally raised through correspondence from local representatives such as Welfare Rights groups, Members of Parliament or the Northern Ireland Assembly. Within the present papers held there is no evidence of specific problems with Severe Disablement Allowance for relevant groups, organisations or individuals.

## **OLDER PEOPLE**

The aim of the policy is to provide financial support for people in retirement through Retirement Pension, Attendance Allowance, Income Support (Minimum Income Guarantee) and Housing Benefit.



## RETIREMENT PENSION

1. Retirement pension is a taxable benefit paid to people who have paid or been credited with enough National Insurance Contributions. At present it is payable from age 60 for a woman or age 65 for a man. Changes beginning on 6th May 2010 will eventually make age 65 the pension age for both men and women.
2. Retirement pension is made up of several components

**Basic pension** - payable to a man or woman claiming on their own contributions

or

payable to a married woman, widow, widower or, divorced person claiming on their spouse's or deceased or former spouse's contributions.

**Additions** - payable for either adult or child dependants, these are subject to the spouse's or partner's earnings.

**Additional pension** - depending on earnings since April 1978 for which Class 1 contributions were paid.

**Graduated pension**- payable on contributions to the Graduated Retirement Benefit scheme

**Age addition** -payable to people aged 80+.

3. There are four categories of Retirement Pension

Category A- contribution-based and may consist of basic and additional pension. It is usually payable on the claimants own contributions record.

Category B - may also consist of basic and additional pension. It is payable to married women, widows and widowers on their deceased spouse's contributions. From 6 April 2010 this pension will also be available to married men.

Category C pension - non-contributory, this is payable to men and women who were aged 65/60 by 5 July 1948 and satisfied certain conditions. Wives, widows and former wives also qualified.

Category D pension- non-contributory, this is payable at age 80 to people who satisfy certain conditions who are either not entitled to another category pension or are entitled at a lower rate than Category D rate.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories –political opinion, racial group, sexual orientation and disability.

#### **Religion**

It is estimated that 16.3% of Roman Catholic adults (aged 16 and over) claim Retirement Pension compared to 23.9% of Protestant adults.

Survey evidence suggests that 17% of Roman Catholic adults are of pension age compared to 23% of Protestant adults.

The higher claim rate of Retirement Pension by Protestants is therefore considered reasonable.

#### **Gender**

Retirement pension is currently available to females aged 60 and over and males aged 65 and over. Consequently all claimants aged between 60-64 are female. Equalisation of the retirement age for men and women is being phased in from 2010.

94.61% of all males aged 65 and over claim Retirement Pension compared to 91.73% of all females aged 60 and over. There are only slight variations in male/female claim rates as age progresses.

#### **Age**

81.14% of the *female* population aged 60-64 and 92.92% of the *total* population aged 65-69 claim Retirement Pension.

After 65-69 the total claim rate gradually increases (98.47% at ages 80-84.)

The lower claim rates in earlier years may be due to the fact that some people defer claiming Retirement Pension until later in life. By deferring claiming pension for up to 5 years after pensionable age, a person can earn increments which will increase the rate of pension ultimately payable. Also, many married women chose to pay reduced rate contributions which did not count toward Retirement Pension. Women in this category may eventually receive a pension on their husband's contributions when he has attained the age of 65. The 65-69 age group also includes a number of people who remained on Incapacity Benefit under special rules.

At age 85-89 the claim rate falls (94.49%.) The rate reduces even further from age 90+ onwards (89.06%.)

The decreased claim rate may be caused by an increase in the numbers of very elderly people who did not have opportunity to pay sufficient contributions towards Retirement Pension. Such people would normally be entitled to a category D non-contributory pension from age 80.

However, as they did not contribute to the National Insurance Scheme they are not readily identifiable on the National Insurance computer system.

### **Marital Status**

Retirement pension is available to persons of different marital status with 42.65% of Retirement Pension claimants recorded as married, 40.37% recorded as single, 15.63% recorded as being widowed. Divorcees and others make up the remaining 1.35%.

### **Dependants**

0.78% of Retirement Pension claimants are recorded as having dependants.

### ***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Retirement Pension is only a part of the overall strategy for providing financial support to older people. Other social security benefits available include Minimum Income Guarantee (through Income Support) Winter Fuel Payments and Cold Weather Payments (through Social Fund).

Retirement Pension was introduced to provide financial support to retired people, their spouses and dependants. Most Retirement Pensions are based on contributions paid by, or credited to, the pensioner or his/her spouse. However, non-contributory pensions are available for the over 80s or those whose spouse attained pensionable age before July 1948.

In addition, increasing numbers of pensioners retire with income from occupational or personal pensions.

### ***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

In line with the policy of equal treatment between men and women, pension age for men and women is to be equalised at age 65. However, to allow women and employers ample time to prepare for this, there will be no change to the current pension age until 2010 when women's pension age will start to rise gradually to reach age 65 by 2020.

From April of 2010 men will also be able to claim Category B retirement pension based on their spouse's contributions.

DSD already liaises with organisations representing older people and will continue to do so. The Social Security Agency is responsible for providing advice and information and has been advised that some people over 80 are not currently claiming but could be entitled to Category D Retirement Pension.

### ***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Some representative organisations have indicated that the rate of Retirement Pension is insufficient to meet the needs of retired people. However, no-one is expected to get by on basic pension alone and Minimum Income Guarantee (see pages 61–62) was introduced to

ensure sufficient financial support is available to poorer pensioners. Other benefits such as Winter Fuel Payments and Cold Weather Payments may also be payable.

## STATE EARNINGS-RELATED PENSION (Second State Pension)

State Earnings-Related Pension (SERPS) is the earnings-related part of Retirement Pension referred to as additional pension (see page 55). At present it is payable at age 60 for a woman or age 65 for a man. Changes beginning on 6<sup>th</sup> May 2010 will eventually make age 65 the pension age for both men and women.

1. SERPS can be earned by employees who have paid Class 1 National Insurance contributions after 6 April 1978. The amount payable depends on a person's earnings in any given year. If employees contract out into occupational or personal pensions they no longer earn entitlement to SERPS.
2. Widows and widowers may receive a percentage of the SERPS earned by their spouse linked to the date of death and the deceased person's age.
3. SERPS is normally paid in addition to basic retirement pension although entitlement to SERPS is not dependent on entitlement to basic pension.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, sexual orientation, and disability.

### **Gender**

SERPS is currently available to females aged 60 and over and males aged 65 and over. Consequently all recipients aged between 60-64 are female. Equalisation of the retirement age for men and women is being phased in from 2010.

80.78% of all males aged 65 and over are in receipt of or have underlying entitlement to SERPS compared to 42.83% of all females aged 60 and over.

In 1971 males made up 61.3 % of the workforce compared to 38.7% females. The figures were 55.7% male and 46.3% female by 1981 and 51% male and 49% female by 1991. The male dominated workforce of previous years combined with the fact that women were generally in lower paid employment may account for the lower rates of women receiving SERPS at present. As time progresses the higher numbers of females in the workforce and equal pay should result in more women becoming entitled to SERPS in their own right.

### **Age**

53.29% of the *female* population aged 60-64 and 68.02% of the *total* population aged 65-69 are in receipt of or have underlying entitlement to SERPS. This decreases gradually with age (66.15% aged 70-74; 60.42% aged 75-79; 44.56% aged 80-84; 8.05% aged 85 and over).

SERPS is based on earnings from April 1978 and older pensioners had less opportunity to build

entitlement to SERPS. The decreasing rate with ageing is therefore considered reasonable.

### **Marital Status**

46.37% of SERPS recipients are recorded as married, 33.77% as single, with 18.31% recorded as being widowed. Divorcees and others make up the remaining 1.55%.

### **Dependants**

Only 1.14% of SERPS cases are recorded as having either adult or child dependants.

#### ***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

SERPS was introduced to recompense pensioners who had paid surplus National Insurance contributions throughout their years of work and is only a part of the overall strategy for providing financial support to older people. Other social security benefits available include basic Retirement Pension, Minimum Income Guarantee (through Income Support), Winter Fuel Payments and Cold Weather Payments (through Social Fund).

#### ***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

SERPS has been reformed from April 2002. Reformed SERPS is called the State Second Pension and will provide a more generous additional state pension for low and moderate earners, and certain carers and people with a long-term illness or disability.

Any SERPS entitlement that has already been built up prior to the introduction of State Second Pension is protected, both for those who have already retired and for those who have not yet reached state pension age.

State Second Pension gives low and moderately paid employees a better pension than SERPS. It covers certain carers and people with a long-term illness or disability, whose working lives have been interrupted or shortened. They will be able to build up an additional state pension for periods when they cannot work. State Second Pension is planned to work in a similar way to SERPS depending on your earnings, but will boost low-earners' pensions.

#### ***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Representations to change policy in relation to pensions tend to call for increasing the rate of basic Retirement Pension and do not focus on any adverse impact on individuals within the section 75 categories. State pensions, including SERPS, are just one element of a strategy, along with occupational and personal pensions, savings and non-contributory benefits, to target available resources towards people in most need.

## MINIMUM INCOME GUARANTEE

1. Minimum Income Guarantee (MIG) is an increase of Income Support (see page 29) for people aged 60 and over. It is just one element of the financial support available for older people through the social security system.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following Section 75 categories – religion, political opinion, racial group, marital status, sexual orientation. Information on dependants is limited to child dependants only.

### **Gender**

21.05% of males aged 60 and over claim MIG compared to 20.68% of females aged 60 and over.

### **Age**

All MIG claimants are aged 60 and over.

17.76 % of the population aged 60-64 claim MIG. Other than for the population age group 70-74 the claim rate generally increases with age and rises to 41.01 % at age 85+.

The increased claim rate reflects similar trends in the uptake of Retirement Pension, Disability Living Allowance and Attendance Allowance as age progresses and is indicative of the increased support needed with ageing generally.

### **Disability**

47.94% of MIG claimants receive one of the disability premiums (see page 63) for themselves or their partner and have at least one disabled person in their household.

### **Dependants**

1.07% of MIG claimants are recorded as having dependant children.

### *Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Minimum Income Guarantee was introduced to encourage the elderly to take up entitlement to Income Support and targets those pensioners most in need. It has a specific focus and is just one level of a support system for less well off older people. Other benefits for older people include Retirement Pension, Winter Fuel payments and Cold Weather payments.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

MIG is aimed at the elderly poor and is intended to address the low take-up of income support by the elderly. The benefit is available to all section 75 groups and altering the policy would not promote equality of opportunity or good relations.

DSD already liaises with organisations representing older people and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems specific to them?***

Consultation on development and introduction of Minimum Income Guarantee took place with voluntary organisations such as Age Concern and Help the Aged. DSD also liaises with other voluntary groups working with older people and will continue to do so.

Problems with the design of the claim form have been addressed by the Social Security Agency. There is no other evidence of specific problems for relevant groups, organisations or individuals.

## **INCOME SUPPORT PREMIUMS**

**Income Support** is an income-related benefit for people who are not required to be available for work and whose income, from all sources, is below a certain level –see page 29.

**“Premiums”** are special additions to the basic rate of Income Support and are paid for groups of people whose expenses are likely to be higher than normal.



## **FAMILY PREMIUM**

1. Family Premium provides a general level of additional assistance to people with children. Claimants may get this premium if they or their partner are responsible for and living in the same household as, a child or young person under the age of 19. Family Premium can be paid in addition to any other premium.

## **SCREENING**

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, disability, and dependants.

### **Gender**

There are moderate differences in the Family Premium claim rates between males (1.8%) and females (5.8%).

Income Support claimants claim on behalf of themselves, their partner and any dependant children and gender information is only collected on the person making the claim. However, it is known that 95.73% of all lone parents who claim Income Support are female and the higher claim rate for women is therefore considered reasonable.

### **Age**

The claim rate for Family Premium fluctuates with age. 4.5% of the population aged 16-29 claim Family Premium. This increases to 7.2% at age 30-39, decreases to 5.3% at age 40-49, 2.1% at age 50-59 and 0.3% at age 60+.

The trend in the rate of claiming with age compares favourably with the age groups of the population of people who have dependant children (47% aged 16-29; 85% aged 30-39; 80% aged 40-49; 41% aged 50-59 and 3% aged 60+).

### **Disability**

Specific information about the disability of Income Support claimants in receipt of Family Premium is not available. However, it is known that 30.16% of claimants in receipt of Family Premium also claim a disability premium for someone in their household.

### **Dependants**

The policy was designed to meet the specific needs of families on low income. All Income Support claimants in receipt of Family Premium have at least one dependant child under the age of 19 in their household. Information on other dependants is not collected.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Income Support is only a part of the overall strategy for providing financial support to children and families. Family Premium was introduced specifically to meet the needs, experiences, issues and priorities of people with responsibility for a child or young person. Other benefits payable to families with children include Child Benefit and Guardian's Allowance. Other Income Support premiums are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Income Support Family Premium legislation applies to all section 75 groups and altering policy will not promote equality of opportunity or create good relations. DSD already liaises with organisations representing children and families and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit policy areas are generally raised through the Women's Focus Group meetings or by correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Within the present papers held there is no evidence that the provision of the Family Premium has created specific problems for relevant groups, organisations or individuals.

## DISABLED CHILD PREMIUM

1. Disabled Child Premium provides extra help to people who have responsibility for a disabled child. Disabled children have greater needs than other children and their parents require additional financial support.
2. The premium is paid to a person who is responsible for a child or young person under the age of 19 who is getting Disability Living Allowance, or is no longer getting Disability Living Allowance because of admission to hospital, or is registered blind.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, and sexual orientation.

### **Gender**

The Disabled Child Premium claim rate by males (1.7%) is higher than by females (0.6%). Income Support claimants claim on behalf of themselves, their partner and any dependant children and it is not possible to say which gender the Disabled Child Premium is paid for.

### **Age**

0.2% of the population aged 16-29 claim Disabled Child Premium. The claim rate increases to 0.9% at age 30-39. It reduces to 0.6% at age 40-49, 0.2% at age 50-59 and 0.0% at age 60+. The age groups of the population who have dependant children (47% aged 16-29; 85% aged 30-39; 80% aged 40-49; 41% aged 50-59 and 3% aged 60+) reflect the fluctuations in the rate of claiming with age.

### **Disability**

The policy was designed to provide extra help for people who have responsibility for a disabled child. Consequently all Disabled Child Premium claimants have responsibility for at least one *disabled child*.

### **Dependants**

The policy was introduced to help towards the cost of raising disabled children and all claimants of Disabled Child Premium have at least one *dependant child*.

### *Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Disabled Child Premium is an addition to Income Support. The premium is part of the overall strategy of financial support for disabled people. It was specifically introduced to provide extra

financial help to families with a disabled child and acknowledges the fact that families with disabled children face additional costs. Other Income Support premiums are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Income Support Disabled Child Premium legislation applies to all section 75 groups and altering policy will not promote equality of opportunity or create good relations. DSD already liaises with organisations representing children and families as well as people with disabilities and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit policy areas are generally raised through the Women's Focus Group, disability groups or by correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Within the papers held there is no evidence that the provision of the Disabled Child Premium has created specific problems for relevant groups, organisations or individuals.

## DISABILITY PREMIUM

1. Disability Premium provides a general level of additional assistance to those aged under 60 who are likely to have extra needs because they are long term incapacitated or disabled.
2. Claimants may get this premium if they are aged under 60 and they or their partner—
  - are receiving Disability Living Allowance, Disabled Person’s Tax Credit, long-term rate Incapacity Benefit or Severe Disablement Allowance; or
  - are provided with an invalid vehicle, or receiving payments through the invalid vehicle scheme or war pensioners vehicle scheme, or have the mobility component of Disability Living Allowance paid direct to Motability Finance Limited; or
  - are registered blind.
3. Claimants may also get the Disability Premium if they or their partner are accepted as having been incapable of employment for at least 364 days (196 days if terminally ill) or receiving Statutory Sick Pay.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, and sexual orientation. Information collected on dependants is limited to child dependants only.

### **Gender**

5.8% of males receive Disability Premium in their Income Support award compared to 4.4% females. As Income Support claimants claim on behalf of themselves and their partner it is not possible to say which gender the Disability Premium is paid for.

### **Age**

The claim rate for Disability Premium increases with age. 2.4% of the population aged 16-29 claim Disability Premium. This increases to 4.6% at age 30-39, 6.6% at age 40-49, and 9.2% at age 50-59. Approximately one third of Disability Premium claimants are over 50. As Disability Premium is claimed on behalf of either the Income Support claimant or their partner, it is impossible to identify the exact age group of people for whom the Disability Premium is paid. However the upward trend in Disability Premium claim rates as age progresses reflects other survey evidence of increased disability with age.

## **Disability**

All Income Support claimants in receipt of Disability Premium have at least one disabled person in their household.

## **Dependants**

29.8% of Disability Premium claimants have dependant children. This compares favourably with the 26.5% of the adult population with a limiting long standing illness who have dependant children.

Information on other dependants is not collected.

### ***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Disability Premium is an addition to Income Support and is part of the overall strategy for providing extra financial support to disabled people. The premium was specifically introduced to meet the needs of disabled people aged 16 to 60 who are unable to work due to illness or disability, and whose expenses are likely to be higher because they or their partner are disabled. Other Income Support premiums are targeted at people with other needs.

### ***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Income Support Disability Premium legislation applies to all section 75 groups and altering policy will not promote equality of opportunity or create good relations. DSD already liaises with organisations representing disabled people and will continue to do so.

### ***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Within the present papers held there is no evidence that the provision of the Disability Premium has created specific problems for relevant groups, organisations or individuals.

## ENHANCED DISABILITY PREMIUM

1. Enhanced Disability Premium adds to the support given by Disability Premium by providing further assistance to people aged under 60 who—
  - are receiving Disability Living Allowance higher rate care component, or
  - have dependant children in receipt of Disability Living Allowance higher rate care component, or
  - have a partner in receipt of Disability Living Allowance higher rate care component.
2. Enhanced Disability Premium is paid in addition to the Disability Premium.

### SCREENING

#### *Is there any evidence of higher or lower participation or uptake by different groups?*

Enhanced Disability Premium was only introduced in April 2001 and quantitative data is not yet available on any of the section 75 categories. It is known however that at October 2001, 22.77% of claimants of Disability Premium were also in receipt of Enhanced Disability Premium.

#### *Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Enhanced Disability Premium is an addition to Income Support and was introduced to increase the financial support for severely disabled people with the greatest care needs and the lowest incomes. Other Income Support premiums are targeted at people with other needs.

#### *Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?*

Income Support Enhanced Disability Premium legislation applies to all section 75 groups and altering policy will not promote equality of opportunity or create good relations. DSD already liaises with organisations representing disabled people and will continue to do so.

#### *Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?*

Issues relating to benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Enhanced Disability Premium was only introduced in April 2001 and to date there is no evidence of specific problems for relevant groups, organisations or individuals.



## SEVERE DISABILITY PREMIUM

1. Severe Disability Premium helps with the cost of providing extra care for a severely disabled person. There are two rates of this premium.
2. *Single people* may get the lower rate premium if they are living alone, are getting Attendance Allowance or Disability Living Allowance middle or higher rate care component and if no-one gets Invalid Care Allowance for looking after them.
3. *Couples* may get the higher rate premium if they both get Attendance Allowance or Disability Living Allowance middle or higher rate care component, and no one else either lives with them (certain other people are ignored when deciding if people live alone) or gets Invalid Care Allowance for looking after either of them.
4. *Couples* may also get the lower rate premium if no one else lives with them and Attendance Allowance or Disability Living Allowance middle or higher rate care component is paid to both of them, and Invalid Care Allowance is in payment for one of them.
5. *Couples* may also get the lower rate premium if Attendance Allowance or Disability Living Allowance middle or higher rate care component is paid to the claimant, Invalid Care Allowance is not in payment to a person looking after the claimant and their partner is blind.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, and sexual orientation. Information collected on dependants is limited to child dependants only.

### **Gender**

2.4% of males receive Severe Disability Premium in their Income Support award compared to 4.3% of females.

This is consistent with estimated rates of severe disability within the population among males (1.4%) and females (2.3%). However as Income Support claimants claim Severe Disability Premium on behalf of themselves or their partner it is not possible to say which gender the Severe Disability Premium is paid for.

### **Age**

There is evidence of an increased rate of claiming as age increases—

0.4% of the population claim Severe Disability Premium at age 16-29, 1.3% at age 30-39, 1.9% at age 40-49, 2.5% at age 50-59, 4.4% at age 60-69, and 15.3% at age 70+.

As Severe Disability Premium is claimed for either the Income Support claimant or their partner it is not possible to identify the exact age group of people for whom the premium is paid. However the upward trend in claim rates as age progresses reflects a similar trend in the estimated rate of severe disability of the same age groups within the general population (0.4% at age 16-29; 0.4% at age 30-39; 0.9% at age 40-49; 1.5% at age 50-59; 5.9% at age 60-69; and 10.1% at age 70+).

Given the association between age and disability this trend seems reasonable.

## **Disability**

Severe Disability Premium is only paid for people with a severe disability.

Approximately 3.4% of the population (aged 16+) are claimants of Severe Disability Premium for themselves, their partner or both. In comparison survey evidence in 1992 estimated that 1.87% of the population have a severe disability.

## **Dependants**

8.0% of Severe Disability Premium claimants have dependant children. Information on other dependants is not collected.

*Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?*

Severe Disability Premium is an addition to Income Support and is a part of the overall strategy for providing extra financial support to disabled people. The premium is intended to help with the cost of providing the extra care a severely disabled person may require. Other premiums are targeted at people with other needs.

*Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?*

Income Support Severe Disability Premium legislation applies to all section 75 groups and altering policy will not promote equality of opportunity or create good relations. DSD already liaises with organisations representing disabled people and will continue to do so.

*Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?*

Issues relating to benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Within the papers held there is no evidence that the provision of the Severe Disability Premium has created specific problems for relevant groups, organisations or individuals.

## CARER PREMIUM

1. Carer Premium provides carers with additional financial support when they have given up the opportunity of full-time paid employment to take on caring responsibilities for 35 hours a week.
2. The premium may be awarded if a claimant or their partner is getting Invalid Care Allowance and the person being cared for receives either Attendance Allowance or Disability Living Allowance middle or higher rate care component. Couples get a double premium if each partner satisfies these conditions.

## SCREENING

### *Is there any evidence of higher or lower participation or uptake by different groups?*

Information is not available on the following section 75 categories – religion, political opinion, racial group, marital status, sexual orientation, disability. Information collected on dependants is limited to child dependants only.

### **Gender**

1.6% of the female population aged 16+ and 2.2% of the male population aged 16+ claim Carer Premium.

It is estimated that 16.0% of the total female population aged 16+ has some level of caring responsibility, compared to 10.1% of the male population aged 16+.

Although the evidence within the general population is that females are more likely to be carers than males, it is not possible to make a reasonable comparison with the Carer Premium claim rates. This is because Income Support claimants claim on behalf of themselves, their partner and any dependant children and information is not collected on the gender of the person providing the care.

### **Age**

The claim rate for Carer Premium is fairly consistent across the age range 30-64 with smaller percentages at either end (0.8% aged 16-29, 2.2% aged 30-39, 2.5% aged 40-49%, 2.5% aged 50-59, 2.0% aged 60-64, and 0.5% aged 65+). This is consistent with the trend in the estimated percentages of carers in the same age groups of the general population (9% aged 16-29, 12% aged 30-39, 19% aged 40-49%, 19% aged 50-59, 18% aged 60-64, and 9% aged 65+).

### **Disability**

Specific information about the disability of Income Support claimants in receipt of Carer Premium is not available, however 34.5% of claimants in receipt of Carer Premium also claim Disability Premium. Income Support claimants claim on behalf of themselves, their partner and any dependant children and it is not possible to say whom the Carer Premium and/or Disability Premium is paid for.

## **Dependants**

46.6% of Carer Premium claimants have dependant *children*. It is estimated that 43% of all carers in Northern Ireland have dependants.

***Is there any evidence that different groups have different needs, experiences, issues and priorities in relation to the particular policy?***

Carer Premium is an addition to Income Support. The premium is part of the overall strategy of financial support for disabled people and was introduced to provide additional financial support to carers who have given up the opportunity of full-time paid employment to take on a caring responsibility. Other Income Support premiums are targeted at people with other needs.

***Is there an opportunity to better promote equality of opportunity or good relations by altering the policy or working with others in government or the community at large?***

Income Support Carer Premium legislation applies to all section 75 groups and altering policy will not promote equality of opportunity or create good relations. DSD already liaises with organisations representing disabled people and their carers and will continue to do so.

***Have consultations with relevant groups, organisations or individuals indicated that particular policies create problems which are specific to them?***

Issues relating to benefit policy areas are generally raised through correspondence from local representatives such as Welfare Rights Groups, Members of Parliament or the Northern Ireland Assembly. Within the papers held there is no evidence that the provision of the Carer Premium has created specific problems for relevant groups, organisations or individuals.

## SOURCES OF QUANTITATIVE DATA

## ANNEX

**CHILDREN AND FAMILIES..... 1 to 6**

1999 Northern Ireland population mid-year estimate.  
 Child Benefit Computer Scan – September 2000.  
 Northern Ireland Census 1991.  
 PPRU Surveys of Disability Reports 1 & 2  
 Widowed Mother's Allowance at September 2000  
 Northern Ireland Census 1991  
 Widow's Pension at September 2000

**PEOPLE OF WORKING AGE ..... 7 to 9**

1990 Northern Ireland population mid-year estimate  
 1992 Northern Ireland population mid-year estimate  
 1999 Northern Ireland population mid-year estimate  
 Housing Benefit at February 2001  
 Income Support at September 2000  
 Jobseekers Allowance at February 2001  
 Northern Ireland Census 1991  
 Northern Ireland Labour Force Survey – Autumn (Sept – Nov) 2000  
 PPRU Surveys of Disability Reports 1 & 2

**PEOPLE WITH A DISABILITY ..... 10 to 15**

1990 Northern Ireland population mid-year estimate: aged 16+  
 1999 Northern Ireland over 16 yr old population mid-year estimates  
 1999 Northern Ireland over working age population mid-year estimate  
 1999 Northern Ireland population mid-year estimate  
 1999 Northern Ireland population mid-year estimate for age 65+  
 1999 Northern Ireland population mid-year estimate: aged 16+  
 1999 Northern Ireland population of 0-15 yr olds mid-year estimate  
 1999 Northern Ireland working age population mid-year estimate  
 Attendance Allowance Quarterly Statistical Enquiry  
 Combined Quarterly Statistical Enquiry for DLA, AA, IB, SDA, IIB May 2000  
 Disability Living Allowance Quarterly Statistical Enquiry  
 Disability Rights Handbook 25<sup>th</sup> Edition *pg 213*  
 Incapacity Benefit Quarterly Statistical enquiry  
 Industrial Injuries Benefit Quarterly Statistical Enquiry Feb 01  
 Invalid Care Allowance at February 2001  
 Labour Force Survey Supplement Autumn 2000 – numbers of economically active  
 Northern Ireland Continuous Household Survey 1999/00  
 Northern Ireland Continuous Household Survey 2000/01  
 Northern Ireland Labour Force Survey Quarterly Supplement Spring 2000  
 PPRU Survey of Disability Among Adults in Northern Ireland 1990  
 PPRU Surveys of Disability Reports 1 & 2  
 Quarterly Employment Survey, DETI

Severe Disablement Allowance Quarterly Statistical enquiry

**OLDER PEOPLE.....16 to 18**

1999 Northern Ireland population mid-year estimate  
1999 Northern Ireland population mid-year estimate for age 65+  
2000 Northern Ireland population mid-year estimate  
Attendance Allowance Quarterly Statistical Enquiry  
Income Support at February 2001  
Northern Ireland Census 1991  
Northern Ireland Continuous Household Survey 1999/00  
PPRU Surveys of Disability Reports 1 & 2  
Retirement Pension at September 2000  
SERPS from Retirement Pension database at September 2000

**INCOME SUPPORT PREMIUMS.....19 to 24**

1990 Northern Ireland population mid-year estimate  
1990 Northern Ireland population mid-year estimate: aged 16+  
1999 Northern Ireland aged 16 – 60 population mid-year estimate  
1999 Northern Ireland population aged 16+ mid-year estimate  
Income Support at September 2000  
Income Support Quarterly Statistical Enquiry Feb 2001  
Industrial Injuries Disablement Benefit statistics  
Northern Ireland Census 1991  
Northern Ireland Continuous Household Survey 1999/00 (aged 16-60 yr olds)  
PPRU Survey of Disability Among Adults in Northern Ireland 1990  
PPRU Surveys of Disability Reports 1 & 2

## DEFINITIONS AND ABBREVIATIONS

AA .....	Attendance Allowance
CAA .....	Constant Attendance Allowance
Department .....	Department for Social Development
DLA.....	Disability Living Allowance
DSD.....	Department for Social Development
IB.....	Incapacity Benefit
ICA .....	Invalid Care Allowance
IIB.....	Industrial Injuries Benefits
MIG .....	Minimum Income Guarantee
NDLP .....	New Deal for Lone Parents
NRPs.....	Non Resident Parents
OOT.....	Own Occupation Test
PCA.....	Personal Capability Assessment
PWC .....	Parent With Care
RA .....	Retirement Allowance
REA.....	Reduced Earnings Allowance
SDA.....	Severe Disablement Allowance
SERPS .....	State Earnings Related Pension
The Act.....	Section 75 of the Northern Ireland Act 1998
<b>LIMITING LONG STANDING ILLNESS:</b> .....	Limiting long-standing illness covers any long-standing illness, disability or infirmity that limits a person's activities in any way.
<b>DISABLED:</b> .....	In this report disabled comprises both those who are disabled according to the Disability Discrimination Act, or those who have a long-term health or disability problem which affects either the kind or amount of paid work they can do.
<b>CLAIM RATE</b> .....	Refers to the percentage of the overall population claiming the benefit.
<b>OWN OCCUPATION TEST</b> .....	The Own Occupation Test applies if a person has been in remunerative work for more than eight out of the 21 weeks immediately before the first day of claim or linked claim. The person should have worked for at least eight weeks and part of a day to qualify.

- PERSONAL CAPABILITY ASSESSMENT** ..... Applies from the start of the claim if the person has not worked as above or from week 29 of incapacity. Certain claimants are exempted from the Personal Capability Assessment.
- SEVERE DISABILITY** ..... Is a disability of at least 80% (or treated as so under special rules) after 196 days of incapacity or disability.
- PARENT WITH CARE** ..... A parent who lives with the children for whom maintenance is needed.
- NON RESIDENT PARENT** ..... A parent who does not live with the children concerned.

