



A2B Access to Benefits for Older People

Response to:
Northern Ireland Multiple
Deprivation Measure 2009

1.0 Introduction

1.1 A2B is a not-for-profit organisation with a four year, fixed term life-span. Its vision is to empower and enable the older people of Northern Ireland to maximise their take-up of benefit entitlements.

1.2 A2B has developed online resources available to older people, their carers and Voluntary Sector and Governmental advisers to screen older people for benefit eligibility, prepare their claims applications and submit their data for claims processing. Additionally, it provides its all-age-group partners with the online resources required to provide identical screening mechanisms to other age groups.

1.3 A2B welcomes the opportunity to respond to this consultation. We actively use the current MDMs, along with other relevant statistics, to better target our outreach work and we were pleased to be able to attend the consultation event in Lisburn. Our comments are on the Income domain as that is our main area of interest. With regard to the other domains, we have no disagreement with any of the proposals.

2.0 Income

2.1 While we agree with the inclusion of Housing Benefit (HB) in the domain, we have many concerns and questions about the scope and accuracy of its inclusion and would highlight that this should not be seen as simply a ‘replacement’ for the lack of Tax Credits data.

2.2 Firstly, is this to cover both HB for rent and rates (administered by NIHE for social and private tenants) and HB for rates (administered by LPS for owner-occupiers)? Both should be included in order to cover the variety of housing circumstances that may exist in an area. We would also welcome clarification of how, if at all, Local Housing Allowance and Rate Relief might be taken into account.

2.3 Further to this point, by including HB but not Working Tax Credit (WTC), rather than double-counting claimants, there is a risk of missing claimants altogether and the data would therefore not be any more comparable to the original information. The reason for this is that WTC is classed as income for HB so a claimant may be on a low income and claiming WTC but therefore not be eligible for HB as their WTC income brings them out of eligibility. Therefore, a person who would previously have been included in the claimant count for this income measure would now not be included.

2.4 Likewise, with changes to key means-tested benefits in recent years, new claimants of Pension Credit, Income Support and the income-related elements of Jobseeker's Allowance and Employment Support Allowance cannot attract any premiums for dependent children – instead, they must claim Child Tax Credit (CTC). This may mean that in some circumstances, they would be ineligible for the initial benefit and can only claim CTC. Therefore, again, claimants who could have been counted due to receipt of CTC but who do not qualify for any of the benefits that are being counted will be missed out.

2.5 Regarding the 2005 recommendation that a benefit uptake model be developed, A2B is disappointed that this is not being taken forward. Our latest research indicates that over £60million per year is unclaimed here in Pension Credit alone. This shows that income deprivation extends far beyond those who are already claiming benefits, as there are tens of thousands of people living below the basic level of Pension Credit. The ability to use benefit uptake figures to help measure income deprivation would have been a useful and worthwhile development.

2.6 The shortcomings of the Family Resource Survey have been indicated in the past as reasons why various pieces of research cannot be carried out (for example, the DSD estimates of uptake) so we would recommend that efforts be made to both improve the quality of the FRS data and investigate other ways of modelling benefit uptake. A2B has developed a 'Datamine' which already allows analysis of all benefit calculations done at www.a2b.org.uk, as well as permitting its aggregation with other data sources like NISRA's. We are happy to discuss how this data might be used in future to help improve uptake research.

2.7 Finally, it would be useful if you could clarify if, when including State Pension Credit, you plan to use the figures for only Guarantee Credit or for both Guarantee and Savings Credit.