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Examining Common Benefit Combinations for Northern Ireland

August 2024



NICS
ECONOMIST PROFESSION

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1. Introduction

1.1 Background

In February 2023 the Department for Work and Pensions (DWP) published experimental statistics (now known as official statistics in development) showing common benefit combinations which occur in England and Wales. As part of the Department for Communities' (DfC) 2022-24 research programme it was agreed that similar analysis should be carried out for Northern Ireland.

In Northern Ireland, there are a range of social security benefits which can be claimed in order to provide welfare support to an individual or household. This includes support for those who may be seeking work, those who care for another individual or who require support due to the additional costs associated with living with a disability. An individual can be in receipt of multiple benefits at a given time.

For example, Universal Credit (UC), which was first introduced in Northern Ireland in 2017, is a payment for people under State Pension age and on a low income or out of work. It includes support for housing, children, childcare, carers, disabilities and illness. UC will replace six existing benefits including tax credits, becoming the main source of support for low-income households. However, additional support may be available via non means tested benefits such as Personal Independence Payment (PIP), Attendance Allowance (AA) or Disability Living Allowance (DLA).

The migration from legacy benefits to UC, known as 'Move to UC' started on 16 October 2023. This will include customers in receipt of Income-based Jobseekers Allowance, Income Support, Housing Benefit, Tax Credits and Income related Employment Support Allowance.

As these legacy benefits are still in the process of being phased out no new claims can be made, but existing claimants will continue to receive payment until their move is complete.

Along with UC, additional support is available for those with a disability/illness or additional caring needs through 'New style' or contribution-based Employment Support Allowance (ESA), Carers Allowance (CA) or a disability benefit.

The main disability benefits are:

- Attendance Allowance – this is for people of State Pension age or over with personal care needs.
- Disability Living Allowance (DLA) – this is provided for children aged under 16 who have disabilities and require help with mobility or care costs. For working age adults, the DLA benefit has been replaced by Personal Independence Payment (PIP). DLA claimants who were over State Pension age when PIP was introduced may continue to receive DLA.
- Personal Independence Payment (PIP) – this has replaced DLA for those aged 16 or over who have not reached State Pension age, to help with the additional costs of long-term ill-health or a disability.

In this research project, DfC's Analytics Division will examine the relationship between various benefits by considering the benefit combinations most commonly received, and how this interacts with poverty.

For context, Table 1.1 provides the number of claimants for each distinct benefit, and the approximate proportion of the adult population this relates to. Figures in this table, and throughout the report, are produced using a combination of administrative data from March/April 2021. The analysis has been conducted for the main benefits identified and available within the administrative data. It should be noted that the data at this time will not take into account more recent welfare changes and inflation levels however it is the most appropriately available data for this analysis.

Name of Benefit	Acronym	Adult claimants receiving benefit	Proportion of the adult population receiving benefit
Attendance Allowance	AA	48,600	3.5%
Carer's Allowance	CA	74,200	5.4%
Child Benefit	CB	227,400	16.4%
Disability Living Allowance	DLA	47,500	3.4%
Employment and Support Allowance	ESA	111,700	8.1%
Housing Benefit	HB	116,000	8.4%
Incapacity Benefit	IB	1,300	0.1%
Income Support	IS	19,200	1.4%
Job Seekers Allowance	JSA	11,200	0.8%
Pension Credit	PC	60,700	4.4%
Personal Independence Payment	PIP	147,900	10.7%
State Pension	SP	289,600	20.9%
Tax Credits ¹	TC	93,400	6.7%
Universal Credit	UC	130,200	9.4%
Welfare Supplementary Payment ²	WSP	35,400	2.6%
Other ³	-	12,600	0.9%

Table 1.1: Breakdown of the number of adults receiving each distinct benefit, based on figures from administrative data from March/April 2021. Number of adult claimants are rounded to the nearest 100 with proportions rounded to the nearest 0.1%.

Based on the administrative data for 2020/21 there are 1.38 million adults present in Northern Ireland living in private households. It should be noted that analysis in this table and throughout the report only includes adults in private households – those identified as living in communal establishments are excluded. As a result, this data may not align exactly to the official statistics published in DfC's Benefit Statistics Summary (BSS)⁴.

Whilst benefit acronyms will be used throughout this report in both tables and figures for ease when describing benefit combinations, the written narrative will endeavour to use the full benefit name. Exceptions to this will be those benefits which are more widely recognisable from their acronym,

¹ Tax Credits include both Child Tax Credit and Working Tax Credit.

² Welfare Supplementary Payments are NI specific payments designed to offset the impacts of welfare reform on certain welfare benefits.

³ Benefits included in 'Other' are Bereavement Benefit, Industrial Injuries Benefit, Maternity Allowance, Severe Disablement Allowance and Widows Benefit.

⁴ [Benefits statistics summary | Department for Communities \(communities-ni.gov.uk\)](https://www.communities-ni.gov.uk/benefits-statistics-summary)

namely Disability Living Allowance (DLA), Employment and Support Allowance (ESA), Jobseekers Allowance (JSA), Personal Independence Payment (PIP) and in some instances Universal Credit (UC).

1.2. Project Aims

This report is the culmination of a research project examining the common benefit combinations present for the population of Northern Ireland at an individual level.

This project intends to provide valuable information to policy makers on the existence of common benefit combinations and how these can support individuals and households who are potentially in poverty.

The project aims to:

- 1) Detail the prevalence of certain benefit combinations within Northern Ireland.
- 2) Specifically identify the common benefit combinations received by those in certain demographic groups, particularly those who may be considered most vulnerable.
- 3) Consider the most common benefit combinations and the proportions in relative poverty.

1.3. Report Structure & Conventions

This report details the number of individual benefit recipients, the most common benefit combinations, common combinations for particular benefits, and how these interact with relative poverty.

The remainder of the report will be broken down as follows:

Working Age Benefit Receipt

- Number of individual benefit recipients and prevalence of poverty
- Common benefit combinations and prevalence of poverty
- Focus on individual benefits, their combinations and prevalence of poverty.

Pension Age Benefit Receipt

- Number of individual benefit recipients and prevalence of poverty
- Common benefit combinations and prevalence of poverty
- Focus on individual benefits, their combinations and prevalence of poverty.

For the purpose of this report, the word ‘combination’ can mean an individual benefit on its own or a mix of more than one benefit. When a benefit combination is detailed in this report, it is referring to a unique combination. For example, anyone in receipt of only State Pension and Pension Credit will be listed in the chart/table as SP-PC. If an individual is in receipt of any other benefit along with these two, it will be recorded separately for that specific benefit combination in the analysis.

Figure 1a provides a statistical overview of key populations within the analysis. It breaks down the adult population by working and pension age, and those in receipt of at least one benefit compared to no benefits. For each cohort, detail of the overall number of adults present, the number that are in poverty and the poverty rate are provided.

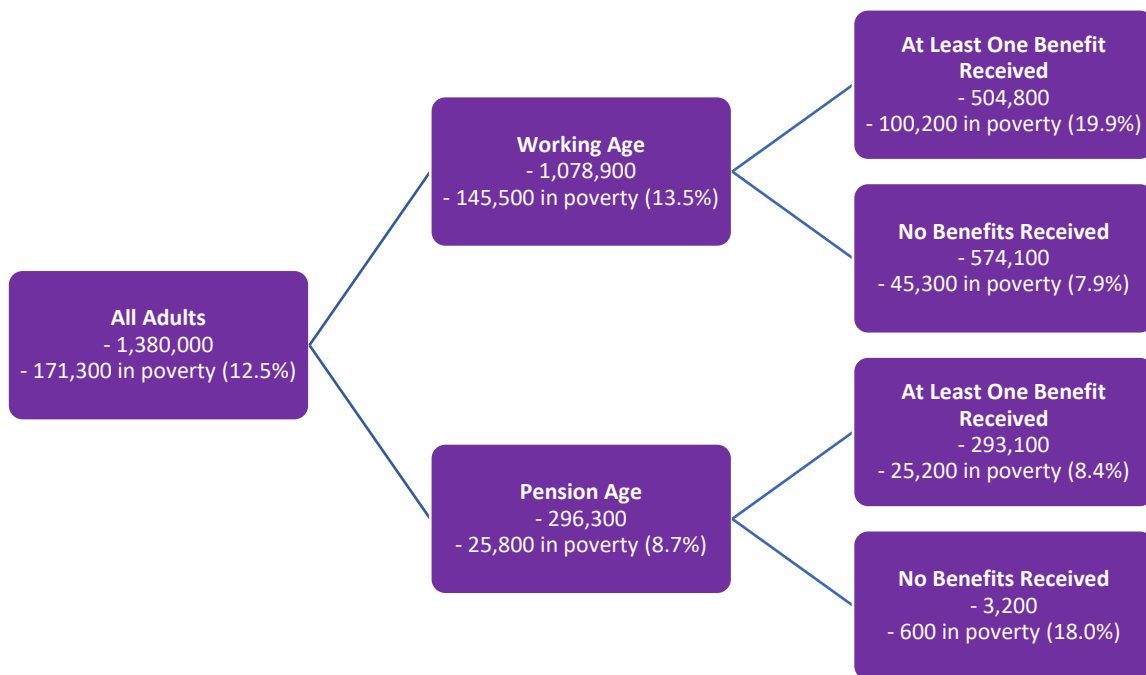


Figure 1a: Branch diagram detailing key populations for the analysis and their respective relative poverty figures.

1.4. Relative Poverty Overview

Relative and Absolute poverty are the official measures of income poverty used by government across the UK. The measures are derived from the Family Resources Survey (FRS), a continuous household survey collecting information on a representative sample of approximately 20,000 private households in the UK, including 2,000 in NI. The FRS collects detailed information on respondents' income from all sources.

To allow income to be compared across different household sizes and compositions, a technique known as equivalisation is used to calculate an equivalised household income (EQI). Further information on equivalisation can be found in Annex A.

A household is deemed to be in relative poverty if the EQI is less than 60% of the UK median income for that year. For the 2020/21 financial year this was calculated as £324 a week (before housing costs) or £16,875 for the year.

For this report, household income is derived from administrative data sources, including social security benefit data and HMRC employment records. An EQI is calculated using the same methodology as above and a household is deemed to be in relative poverty if the EQI falls below the threshold derived through the FRS. It must be noted that not all the income sources used to calculate household income in the FRS are present in the administrative data. As such, results from the two sources are not directly comparable (see Annex B for more detail). The administrative data does not include information on housing costs, therefore relative poverty measures in this report are on a 'before housing costs' basis.

As detailed within DfC's 'Examining the Risk and Depth of Income Poverty for NI Households Using Administrative Data' research report⁵, the Social Metrics Commission have released a report 'Measuring Poverty 2020'⁶ in which a new poverty measurement is proposed. This measurement "Accounted for the inescapable costs that some families face These include the extra costs of disability." As part of their methodology, they note a deduction from the total income due to the inescapable extra costs of disability.

Within this Benefit Combinations report, disability benefits are included within the equivalised income calculations and subsequently, accounted for in relative poverty calculations. As noted, this is in line with the official measures of income poverty used by government across the UK. Consequently, as discussed in the work of the Social Metrics Commission, the equivalisation does not take into consideration the additional cost of living associated with a disabling condition.

The Department for Work and Pensions (DWP) is developing a new Below Average Resources (BAR) poverty metric in collaboration with stakeholders, based on the approach used by the Social Metrics Commission (SMC). The BAR approach provides a more expansive view of available resources (both savings and inescapable costs) than the income measurement adopted in the current official measures of poverty – absolute and relative poverty. Unlike the current measures, it is proposed that the BAR measure would consider liquid assets, mortgage capital repayments, childcare costs, disability costs, and debt costs, among others.

⁵ [Examining the Risk and Depth of Income Poverty for NI Households using Administrative Data \(communities-ni.gov.uk\)](https://communities-ni.gov.uk)

⁶ [Measuring-Poverty-2020-Web.pdf \(socialmetricscommission.org.uk\)](https://socialmetricscommission.org.uk)

2. Working Age Benefit Receipt

Of the 1.38 million adults identified in Northern Ireland, there are 1.08 million individuals identified as being within the working age cohort. Of those 1.08 million individuals, 46.8% are in receipt of at least one benefit.

Whilst Table 1.1 provides a breakdown of the number of adults receiving each distinct benefit, Figure 2a details the number of working age individuals receiving specific benefits. It should be noted that an individual may be in receipt of more than one benefit and therefore appear in multiple bubbles within the chart. The main benefits received by working age individuals are Child Benefit (CB), Personal Independence Payment (PIP), Universal Credit (UC) and Employment and Support Allowance (ESA). It should be noted that within this analysis, the 'Other benefits' grouping includes Bereavement Benefit, Incapacity Benefit, Industrial Injuries Benefit, Income Support, JSA, Maternity Allowance, Widows Benefit and Welfare Supplementary Payments.

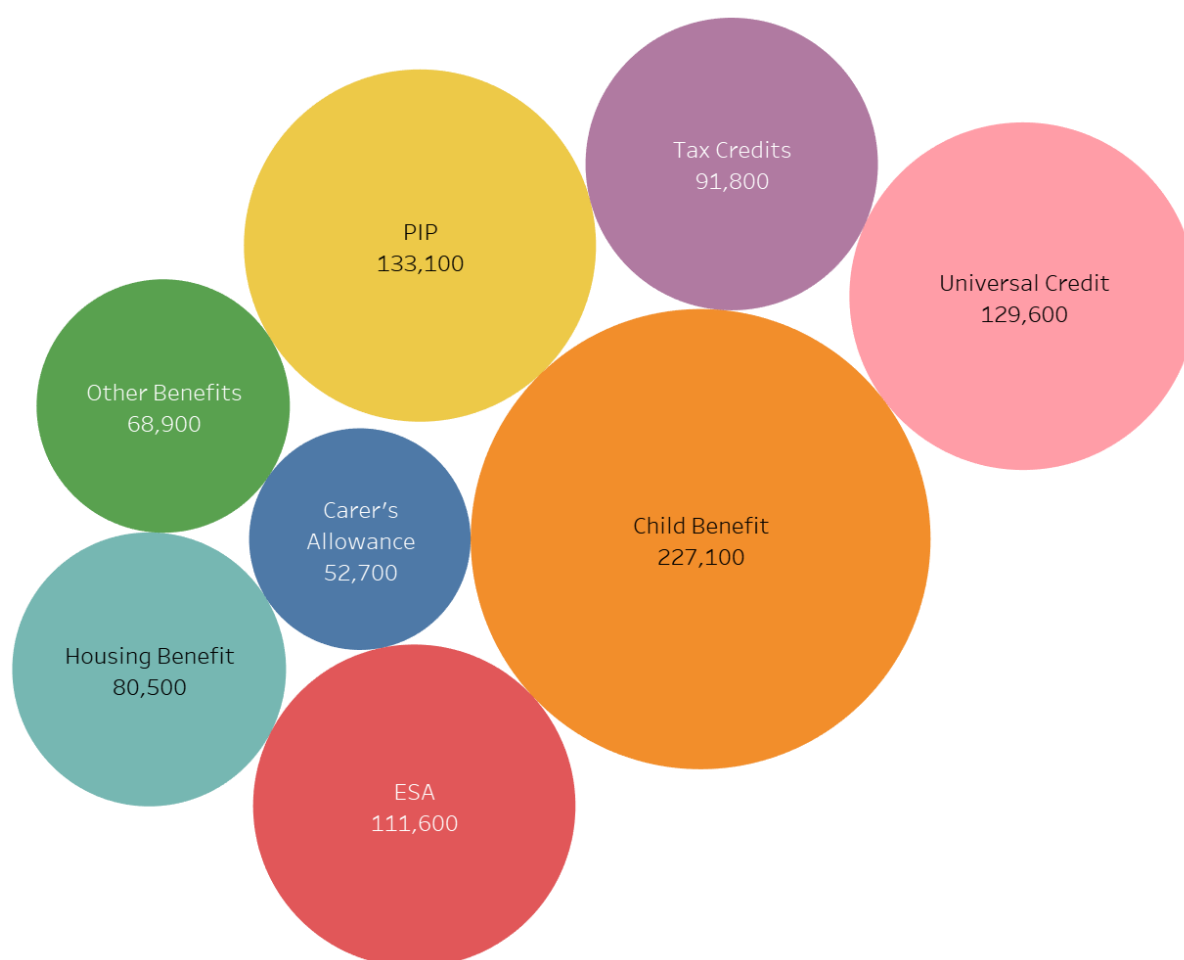


Figure 2a: Bubble diagram showing common benefit receipt for working age individuals.

The most common benefit received is Child Benefit, with 227,100 (21.1%) working age individuals in receipt. PIP and Universal Credit are the next most common benefits with 12.3% and 12.0% of working age individuals. ESA, Tax Credits, Housing Benefit, and Carer's Allowance are also common benefits in the working age cohort with 10.3% (111,600 individuals), 8.5% (91,800 individuals), 7.5% (80,500 individuals) and 4.9% (52,700 individuals) receiving each benefit respectively. 6.4% of working age individuals (68,900) are in receipt of other benefits.

2.1. Working Age Benefit Receipt- Relative Poverty

Of the 1.08m working age individuals in NI, 13.5% (145,500) are identified as being in relative poverty. Figure 2b examines the prevalence of relative poverty for individuals in receipt of each benefit and no benefits. Of individuals not in receipt of any benefits, 7.9% are in relative poverty. For the majority of benefits, the poverty rate amongst recipients was higher than the overall rate of 13.5%. Approximately one in four (25.3%) of those in receipt of UC and one in five of those in receipt of Child Benefit (20.5%), Tax Credits (21.3%) or Housing Benefit (21.6%) are in relative poverty. The lowest prevalence of relative poverty occurs for individuals receiving PIP at 6.6% which is approximately six percentage points below the overall rate. When considering this reduction however, it is important to note that the poverty calculation does not take into consideration the additional costs of living with a disabling condition. The provision of PIP is to alleviate these additional costs, not remove individuals from poverty. This is important to note in both this section when considering PIP receipt, and the Pension Age section in relation to disability benefits more generally.

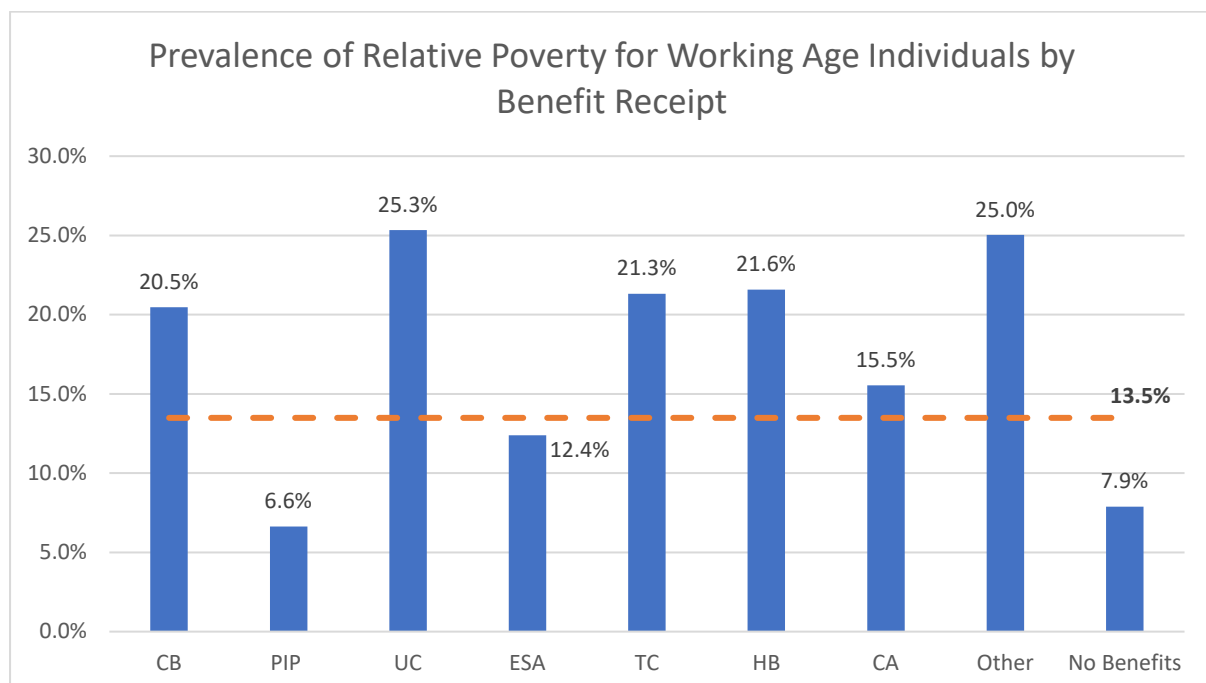


Figure 2b: Prevalence of relative poverty for working age individuals by benefit receipt (from most to least commonly received).

2.2 Working Age Benefit Combinations

In Northern Ireland 46.8% (505,000) of all working age individuals are in receipt of at least one benefit. Figure 2c presents the ten most common benefit combinations for working age individuals along with the other benefit combinations for this population group.

Most Common Working Age Benefit Combinations

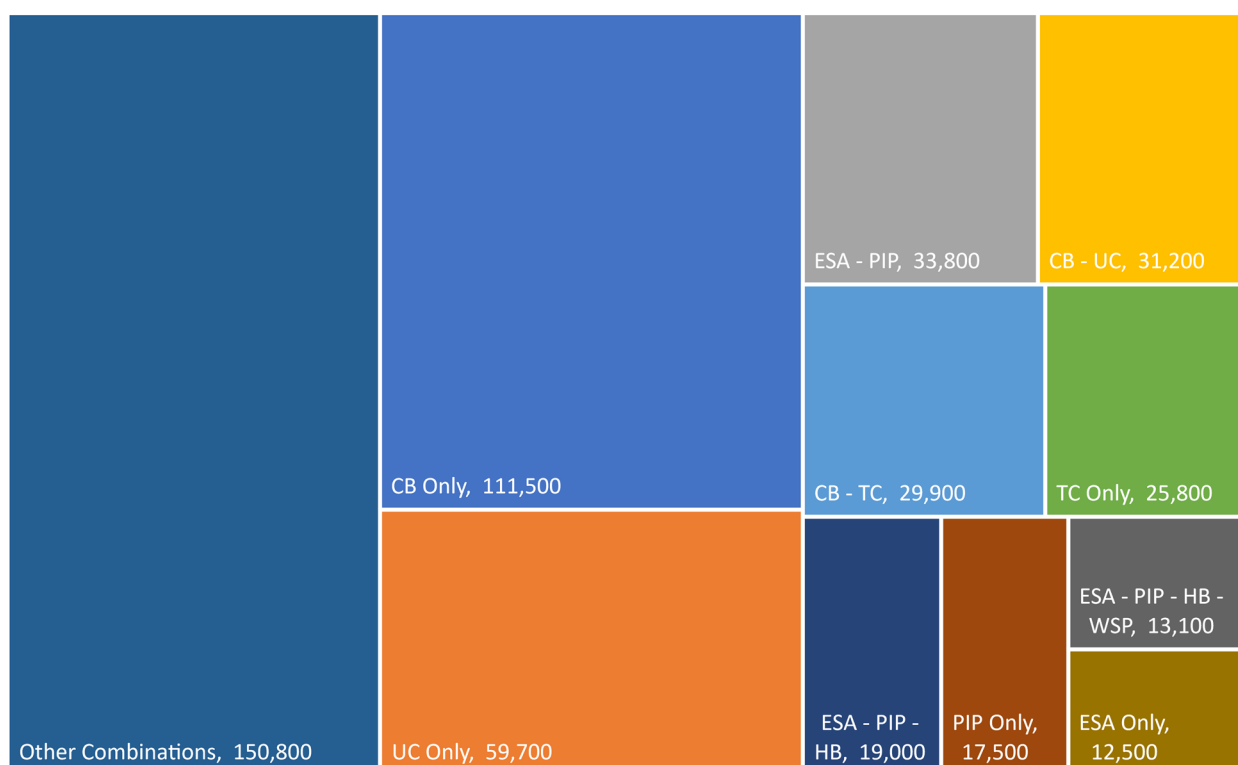


Figure 2c: Tree map showing the number of working age individuals in receipt of the ten most common benefit combinations. All other benefit combinations outside that group are combined within 'Other Combinations' for completeness.

The most common benefit combination for working age individuals is Child Benefit only, with approximately one in ten (10.3%) receiving Child Benefit and no other benefits. UC only is the second most common benefit combination with 59,700 working age individuals (5.5%) in receipt of Universal Credit only. The third most common combination is ESA and PIP accounting for 3.1% of working age individuals. PIP is present in four of the ten most common benefit combinations.

In total the top ten benefit combinations for the working age population account for 354,000 benefit recipients, with all other benefit combinations accounting for 150,800 working age benefit recipients.

2.2.1. Relative Poverty

Figure 2d presents the prevalence of relative poverty for working age individuals in receipt of the most common benefit combinations.

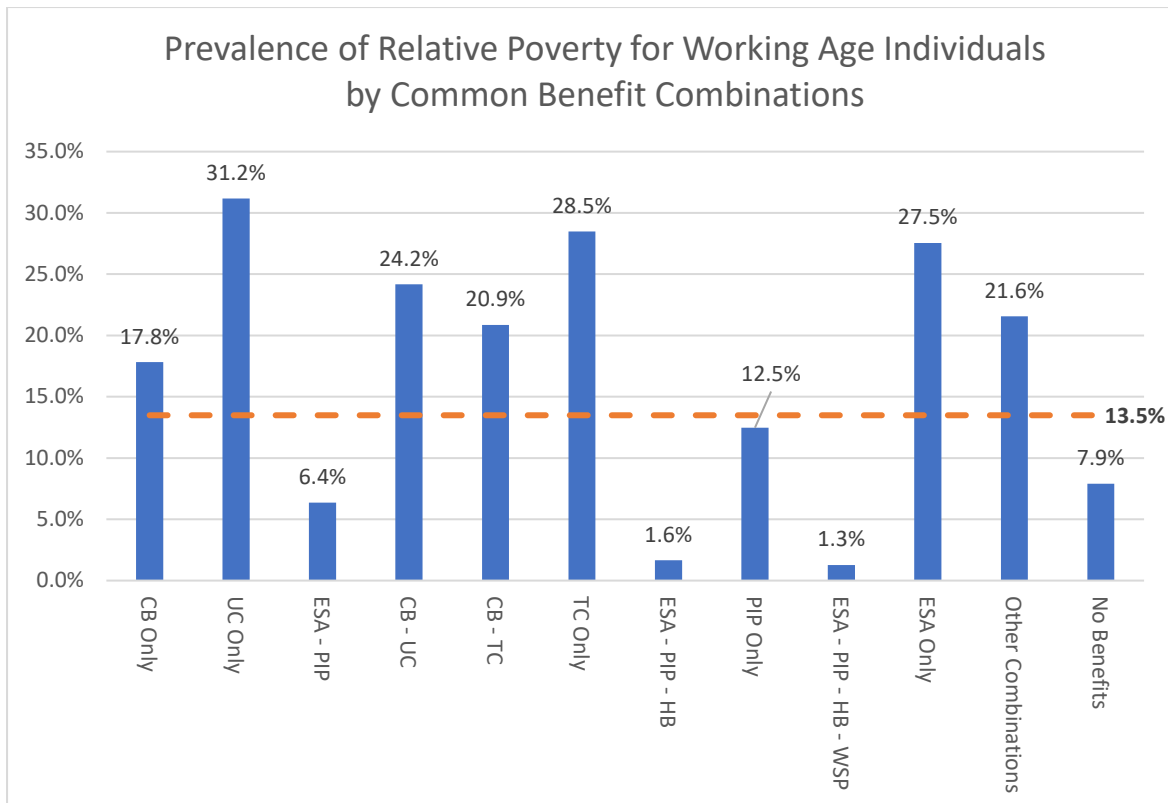


Figure 2d: Prevalence of relative poverty for working age individuals who are in receipt of the top benefit combinations. All other benefit combinations outside that group are combined within 'Other Combinations' for completeness. The prevalence of relative poverty for those working age individuals who are in receipt of no benefits has also been included.

As detailed in Figure 2d, the majority of benefit combinations have a prevalence higher than the overall 13.5% figure in relative poverty. The highest prevalence is identified for those cases who are in receipt of UC only where almost one in three (31.2%) individuals are in relative poverty. The lowest prevalence is noted for recipients of PIP in combination with at least one other benefit.

2.3. Focus on Universal Credit (UC)

As noted in section 1.1, UC is a payment for people under State Pension age and on a low income or out of work. It includes support for housing, children, childcare, carers, disabilities and illness. UC will replace six existing benefits and tax credits, becoming the main source of support for low-income households.

2.3.1. Individual Level Analysis

There are 129,600 UC claimants of which 25.3% are in relative poverty

In Figure 2e the top ten benefit combinations for UC recipients are presented. These contain 94.5% of the overall UC benefit recipients.

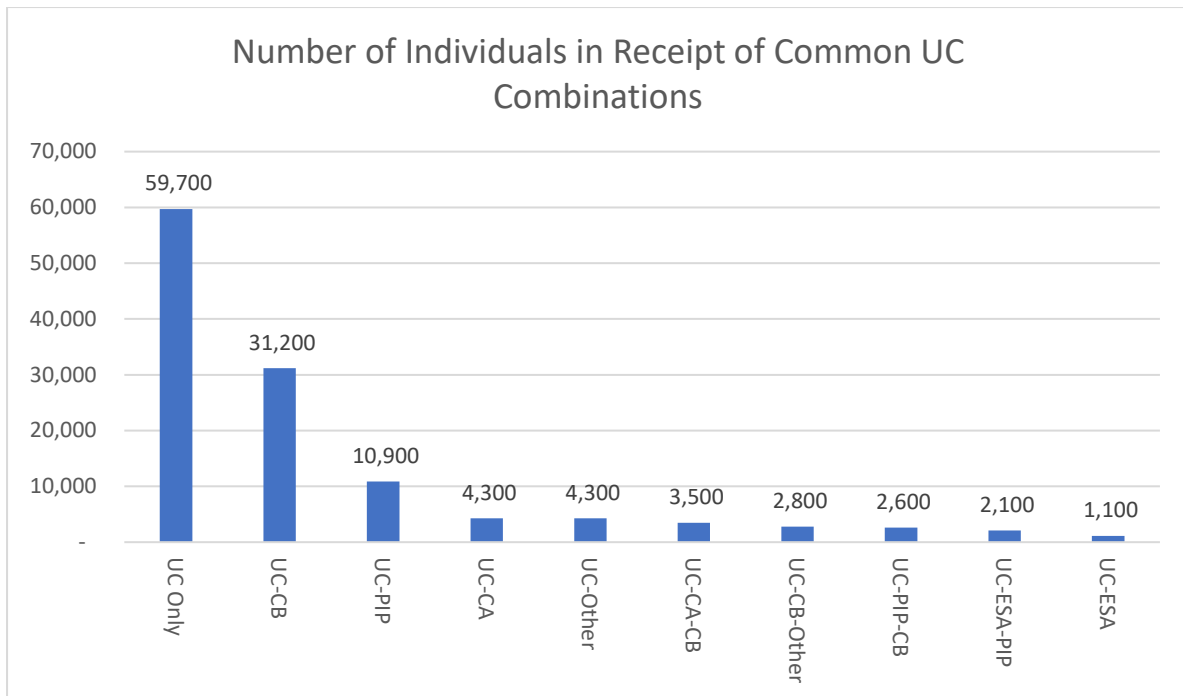


Figure 2e: Number of working age individuals in receipt of the most common UC benefit combinations.

Of all individuals in receipt of UC, 46.1% (59,700) are in receipt of UC only, 24.1% (31,200) combine UC with Child Benefit only and 8.4% (10,900) with PIP only. The combination of UC and other benefits accounts for 3.3% of the UC cohort (4,300). It should be noted that by examining the other benefits present within this combination, it is identified that the majority of these (3,500) are in receipt of a Welfare Supplementary Payment (WSP) alongside UC, with no other benefits.

2.3.2 Relative Poverty

Considering the prevalence of relative poverty for each UC combination, there are a number of combinations with a higher poverty rate than the overall UC rate of 25.3%. Over one in three individuals (36.2%) receiving UC and at least one benefit from the 'other' category are in relative poverty. For those receiving UC only, 31.2% (18,600) are in relative poverty. This is notable given this group contains the largest cohort of UC claimants amongst the combinations (59,700). The lowest prevalence of relative poverty can be found for those UC individuals who also receive PIP, with three such combinations in the top ten having a poverty rate of between 8% and 9%.

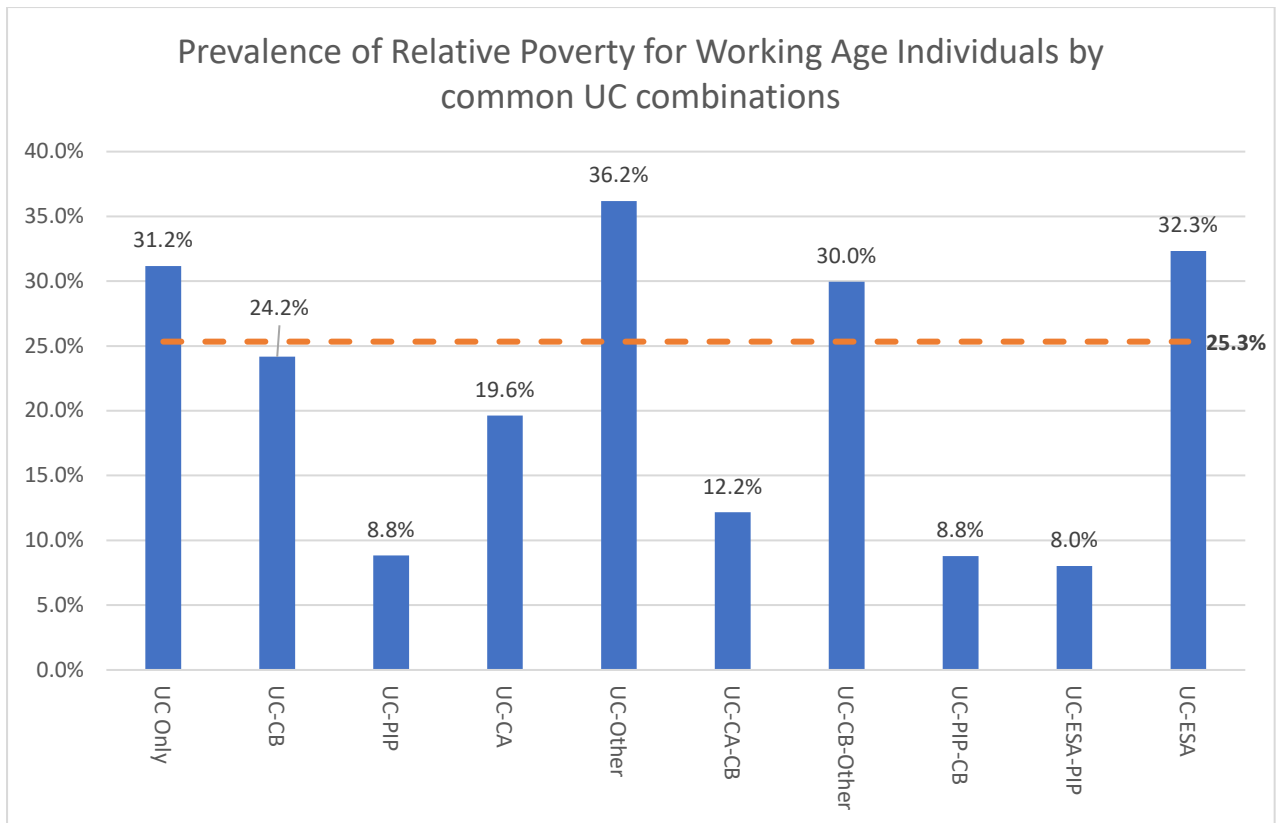


Figure 2f: Prevalence of relative poverty for working age individuals by common UC benefit combinations.

2.4. Focus on Personal Independence Payment (PIP)

PIP has replaced DLA for those aged 16 or over who have not reached State Pension age, to help with the additional costs of long-term ill-health or a disability.

2.4.1. Individual Level Analysis

There are 133,100 Working Age PIP claimants of which 6.6% are in relative poverty

The benefit combinations presented in Figure 2g contain 80.0% of the overall PIP benefit recipients. Due to the large number of working age benefits available, numerous benefit combinations are present at smaller proportions.

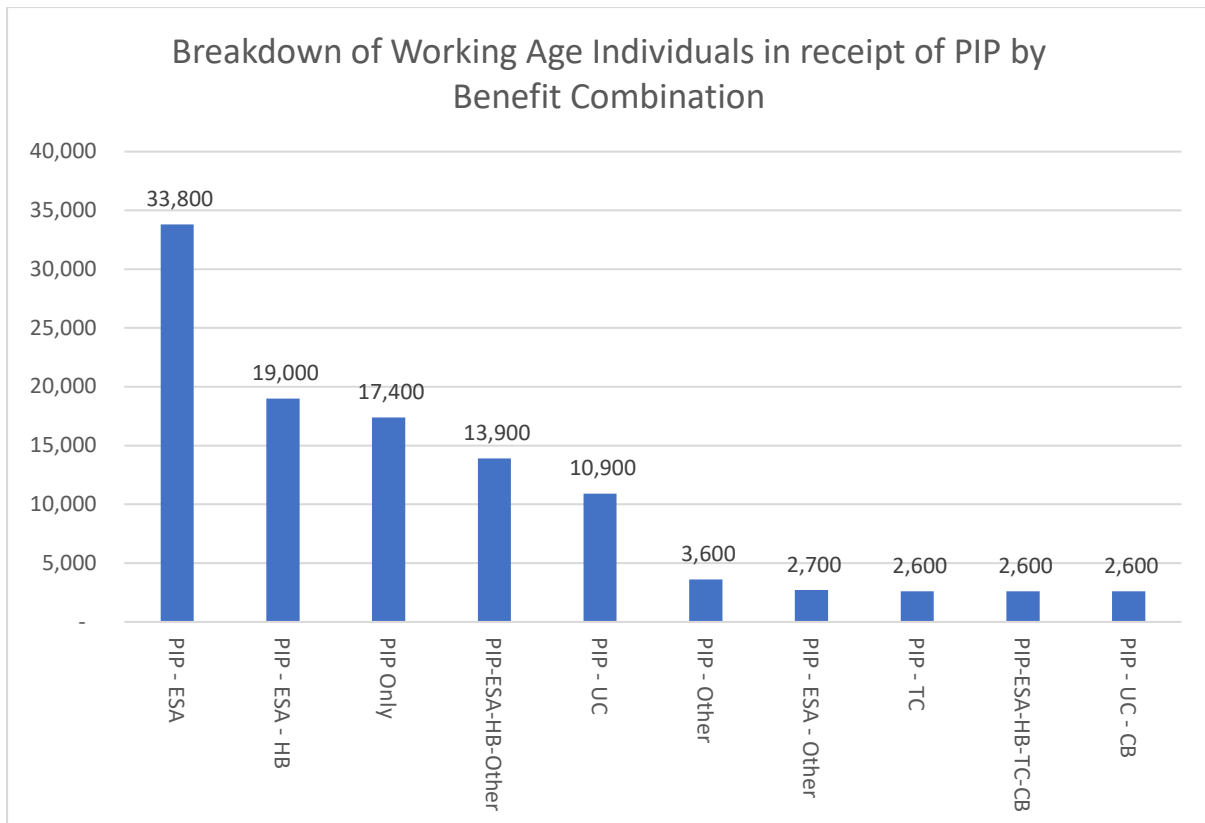


Figure 2g: Number of working age individuals in receipt of the most common PIP benefit combinations.

Of all individuals in receipt of PIP, only 13.0% (17,400 individuals) are in receipt of no other benefits. The most common benefit combination for these claimants is PIP and ESA only with 33,800 individuals (25.4%) in receipt of the combination. More generally, individuals in receipt of PIP are commonly in receipt of ESA, with it being included in five of the ten most common benefit combinations representing 72,000 individuals – over half of the overall PIP recipients (54.1%).

PIP – ESA – HB – Other is the fourth most common benefit combination for individuals in receipt of PIP accounting for 13,900 individuals (10.4% of the PIP cohort). It should be noted that by examining the benefits within the group categorised as ‘Other’, it is identified that 13,100 of these individuals are in receipt of a Welfare Supplementary Payment (WSP).

2.4.2 Relative Poverty

Considering the prevalence of relative poverty for each PIP combination, whilst there is an overall prevalence of 6.6%, the highest figure can be seen for individuals receiving PIP only at 12.2%. It has been previously stated that disability benefits are not straightforward to analyse from the perspective of poverty since income from these benefits is designed to meet the additional costs associated with a person’s disablement. From Figure 2h however it can be seen that increasing the number of benefits generally reduces the likelihood of an individual being in relative poverty.

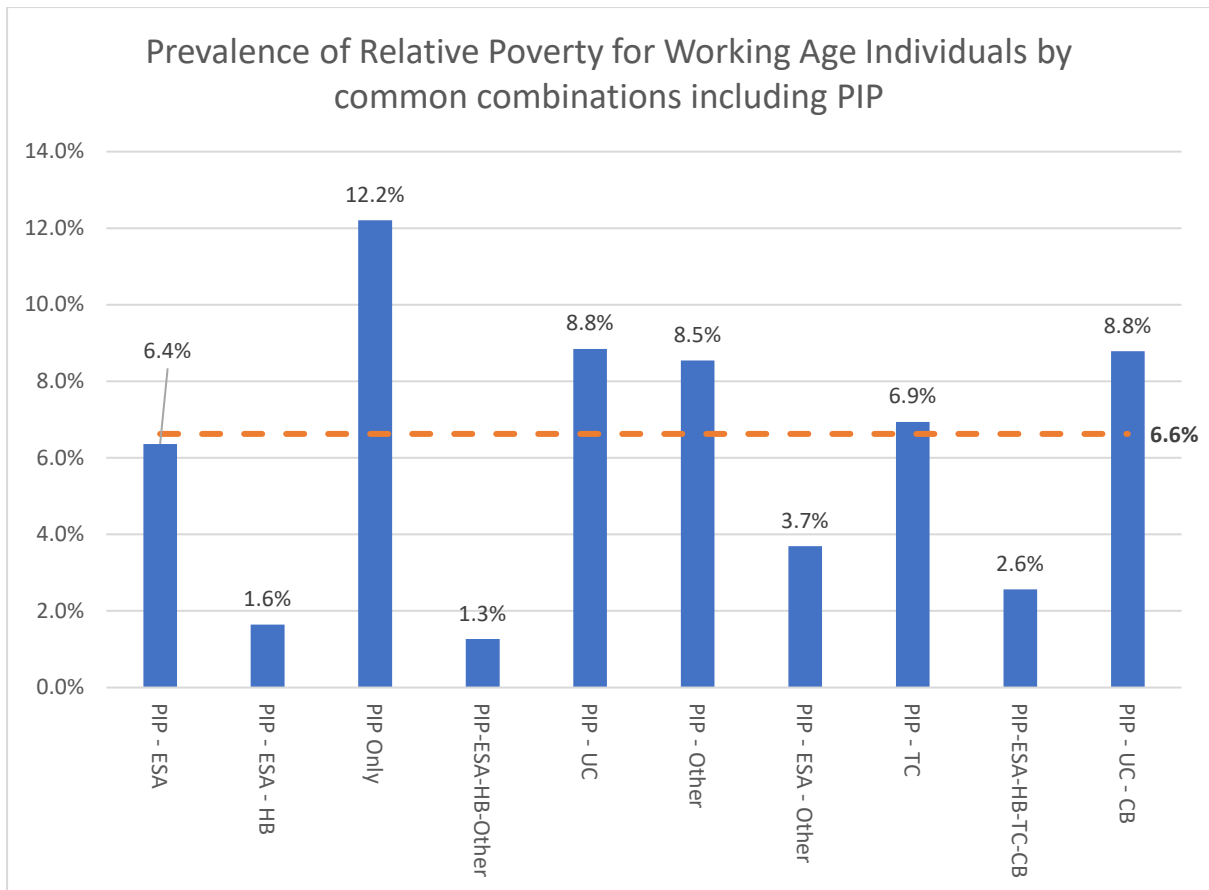


Figure 2h: Prevalence of relative poverty for working age individuals by common PIP benefit combinations.

2.5. Focus on Employment Support Allowance (ESA)

ESA offers support and financial aid to help individuals find suitable work if able to. It gives access to a Work Coach and services including employment, training and condition management support to help manage illness or disability at work.

2.5.1 Individual Level Analysis

There are 111,600 ESA claimants of which 12.4% are in relative poverty

The common benefit combinations for ESA recipients are presented in Figure 2i. These combinations contain 84.6% of the overall ESA benefit recipients. As noted during the PIP section, due to the large number of working age benefits available more numerous benefit combinations are present at smaller proportions.

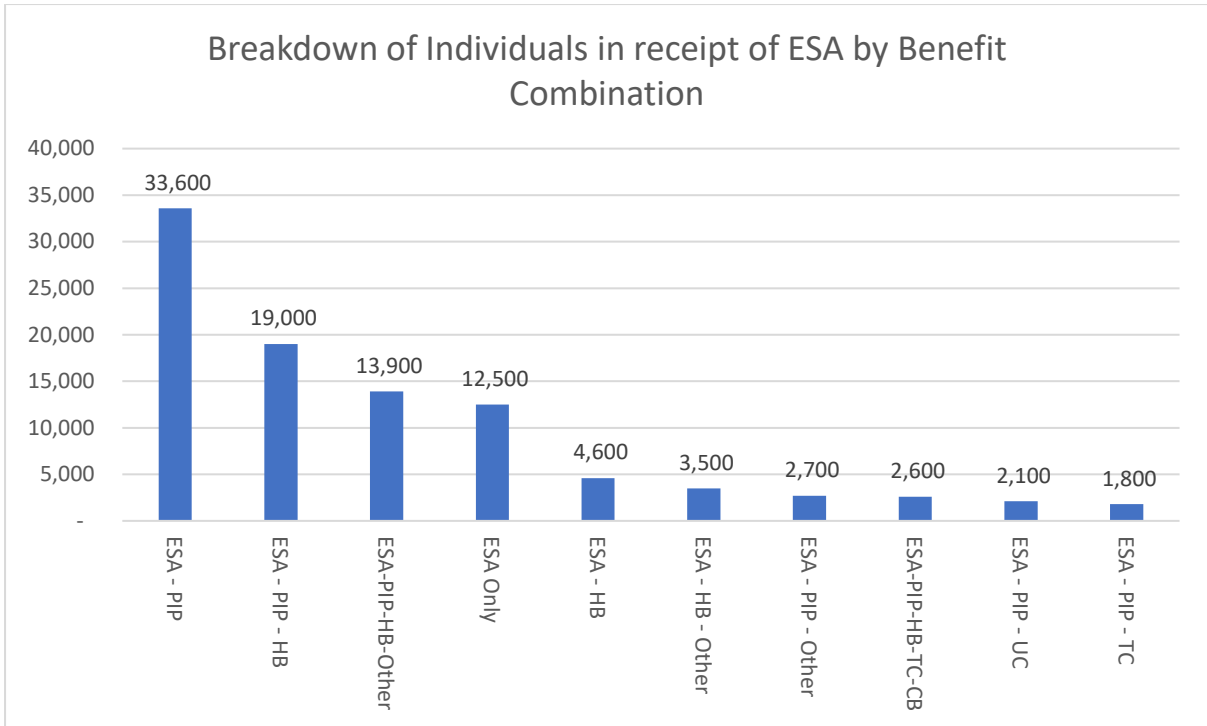


Figure 2i: Number of working age individuals in receipt of the most common ESA benefit combinations.

As shown in Figure 2i, the three most common benefit combinations for ESA recipients also include PIP receipt. These combinations account for almost 60% of ESA claimants overall. Of the total number of ESA recipients, 83,800 (75.1%) are in receipt of PIP. As noted in the PIP section previously, the vast majority of other benefits present for those receiving PIP, ESA, Housing Benefit, and some other benefits are instances of Welfare Supplementary Payments (WSP). Individuals in receipt of ESA and no other benefits are the fourth most common group with 12,500 individuals (11.2%).

2.5.2 Relative Poverty

Figure 2j examines the prevalence of relative poverty for the common ESA benefit combinations.

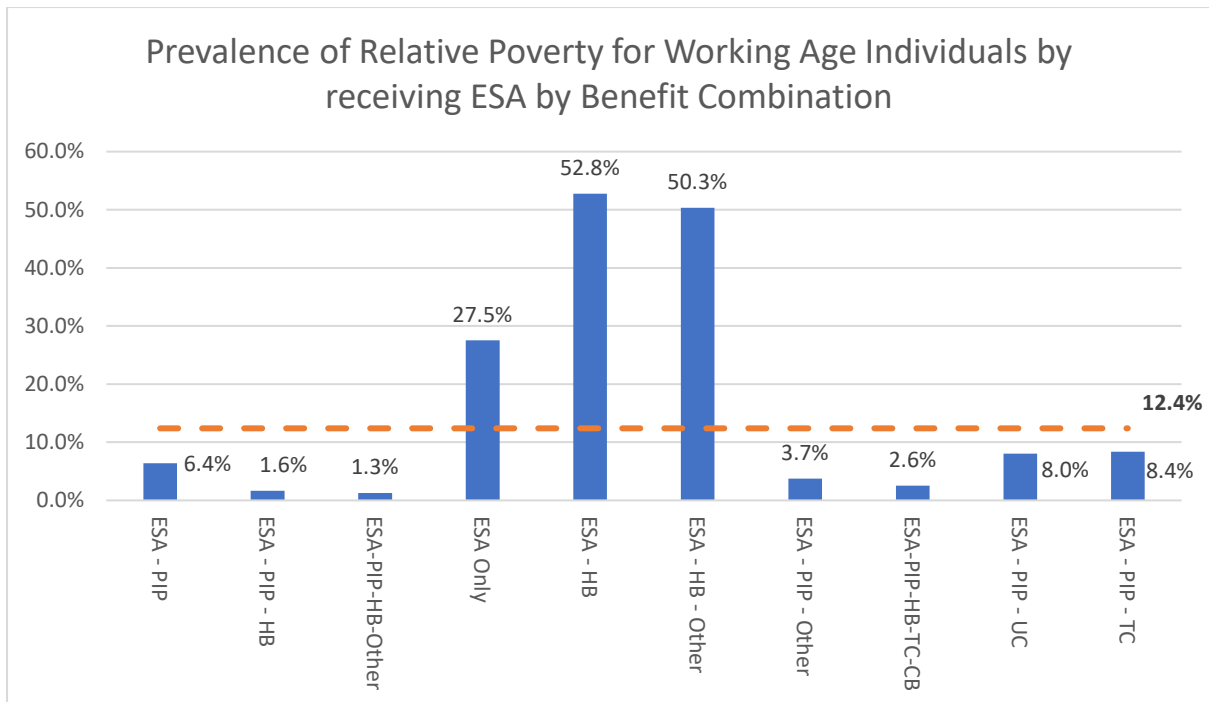


Figure 2j: Prevalence of relative poverty for working age individuals by common ESA benefit combinations.

When examining the prevalence of relative poverty, some combinations show a substantial difference compared to the overall ESA rate of 12.4%. Over one in four ESA only cases (27.5%) are in relative poverty, whilst for both ESA and Housing Benefit (with or without benefits categorised as 'other'), the comparable figure is over one in two. Individuals who receive PIP alongside ESA within the common combinations are less likely to be identified as being in relative poverty.

2.6 Focus on Carer's Allowance

Carer's Allowance is for individuals aged 16 and over who spend at least 35 hours a week caring for someone who is ill or has a disability. Receipt of Carer's Allowance allows claimants to avail of a carer's premium (or element) for other benefits such as Income Support, Housing Benefit and Universal Credit. Carer's Allowance is both a working age and pension age benefit - this section will focus on the working age cohort with section 3.6 looking at pension age individuals.

2.6.1 Individual Level Analysis

There are 52,700 Working Age Carer's Allowance claimants of which 15.5% are in relative poverty

The common benefit combinations for working age Carer's Allowance recipients are presented in Figure 2k, with the most common combinations accounting for 71.6% of working age Carer's Allowance recipients.

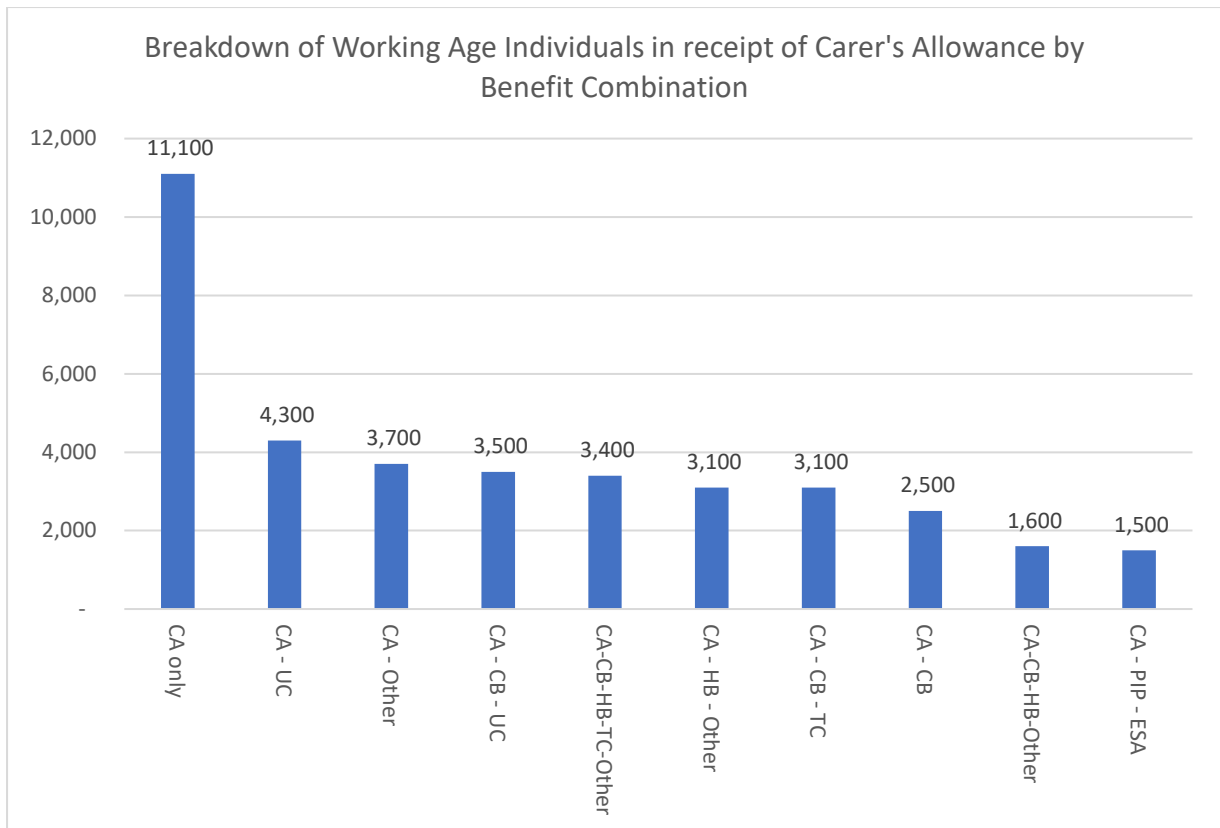


Figure 2k: Number of working age individuals in receipt of the most common Carer's Allowance benefit combinations.

As shown in Figure 2k, the most prominent combination for those working age Carer's Allowance recipients involves no additional benefit - this accounts for 15.2% (11,100) of the overall cohort. Child Benefit appears in five out of the top ten Carer's Allowance benefit combinations. The vast majority of benefits categorized as 'other', are instances of Income Support.

2.6.2 Relative Poverty

Figure 2l examines the prevalence of relative poverty for the common Carer's Allowance benefit combinations of working age individuals.

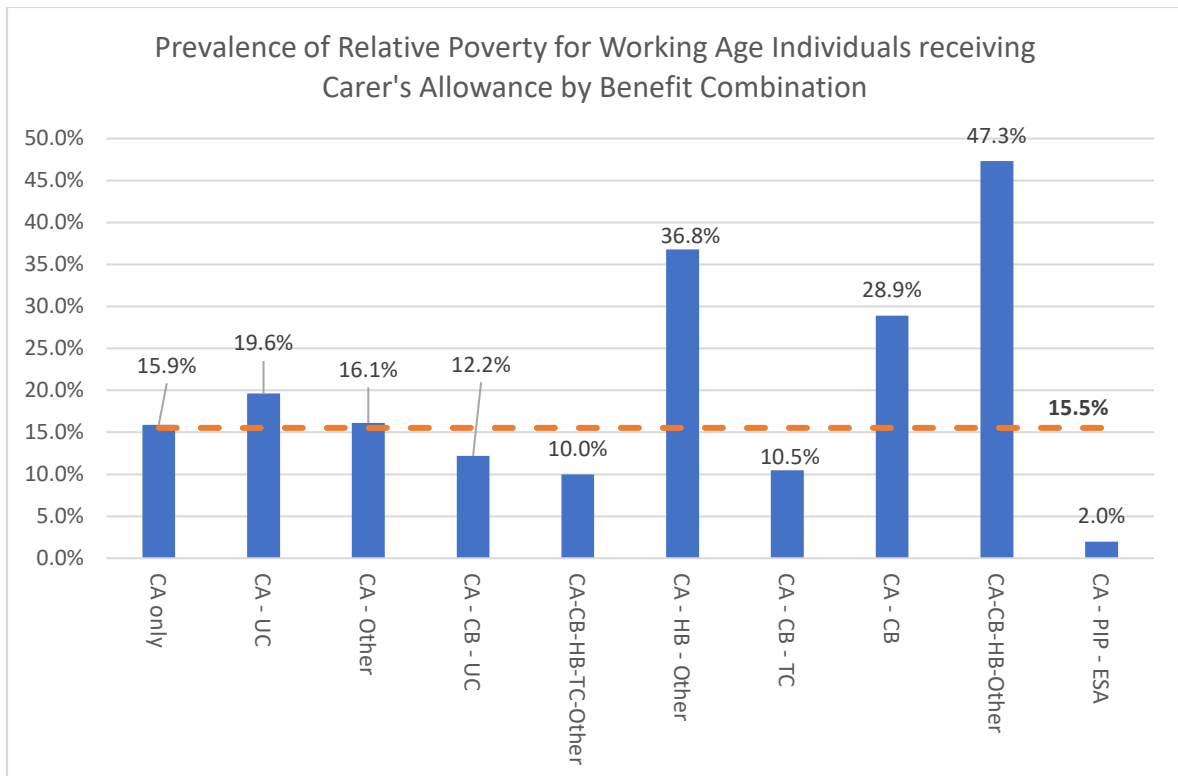


Figure 21: Prevalence of relative poverty for working age individuals by common Carer's Allowance benefit combinations.

When examining the prevalence of relative poverty, three combinations show a substantial difference compared to the overall Carer's Allowance rate of 15.5%. The highest prevalence of relative poverty is found for the combination of Carer's Allowance, Child Benefit, Housing Benefit and Other at 47.3%. The next highest prevalence can be seen for Carer's Allowance, Housing Benefit and Other at 36.8%. The top three benefit combinations in terms of numbers receiving are comparable in terms of poverty prevalence, with figures ranging from 15.9% for Carer's Allowance only to 19.6% for Carer's Allowance and UC recipients.

While the poverty prevalence for the Carer's Allowance, PIP and ESA combination is substantially lower than the nine other combinations analysed, it has a lower bearing on the overall figure as it is only the tenth most common combination for the working age Carer's Allowance cohort.

Key Takeaways

- There are 1.08m working age individuals, with 145,500 (13.5%) identified as being in relative poverty.
- 504,800 (46.8%) receive at least one benefit and of these, 100,200 (19.9%) are in poverty.
- The most common benefits received by working age individuals are Child Benefit (21.1%), PIP (12.3%), UC (12.0%) and ESA (10.3%).
- For UC recipients, the most common benefit combinations are UC Only with 59,700 (46.1%) and UC & Child Benefit with 31,200 (24.1%).
- 32,800 UC recipients (25.3%) are in relative poverty, with the combination of UC – Other having the highest poverty rate amongst the top 10 combinations (36.2%).
- For PIP recipients, the most common benefit combination is PIP & ESA with 33,800 (25.4%).
- The highest rate of poverty within the top 10 combinations is present for PIP Only cases at 12.2%, compared to 6.6% for PIP recipients only.
- The combinations of ESA & Housing Benefit and ESA, Housing Benefit & Other have poverty rates over 50%, out of 4,600 and 3,500 respective claimants. This compares to 12.4% for ESA recipients overall.
- 11,100 (21.0%) Carer's Allowance recipients receive no other benefits, which is the most common benefit combination for this cohort.
- Recipients of Carer's Allowance, Housing Benefit & Other and those receiving Carer's Allowance, Child Benefit, Housing Benefit & Other have poverty rates of 36.8% and 47.3%, out of 3,100 and 1,600 recipients respectively.

3. Pension Age Benefit Receipt

There are 296,300 individuals identified as being within the pension age cohort. Whilst Table 1.1 provides a breakdown of the number of adults receiving each distinct benefit, Figure 3a details the cohort and the common benefits which individuals receive. It should be noted that an individual may be in receipt of more than one benefit and therefore appear in multiple bubbles within the chart. The main benefits received by pension age individuals are State Pension, disability benefits (within this analysis, Attendance Allowance, DLA, and PIP have been grouped into this category), Pension Credit, Housing Benefit and Carer's Allowance. For the Pension Age cohort, the 'Other' category includes Child Benefit, Industrial Injuries Benefit, Severe Disablement Allowance, Child Tax Credit, Working Tax Credit, and Welfare Supplementary Payment.

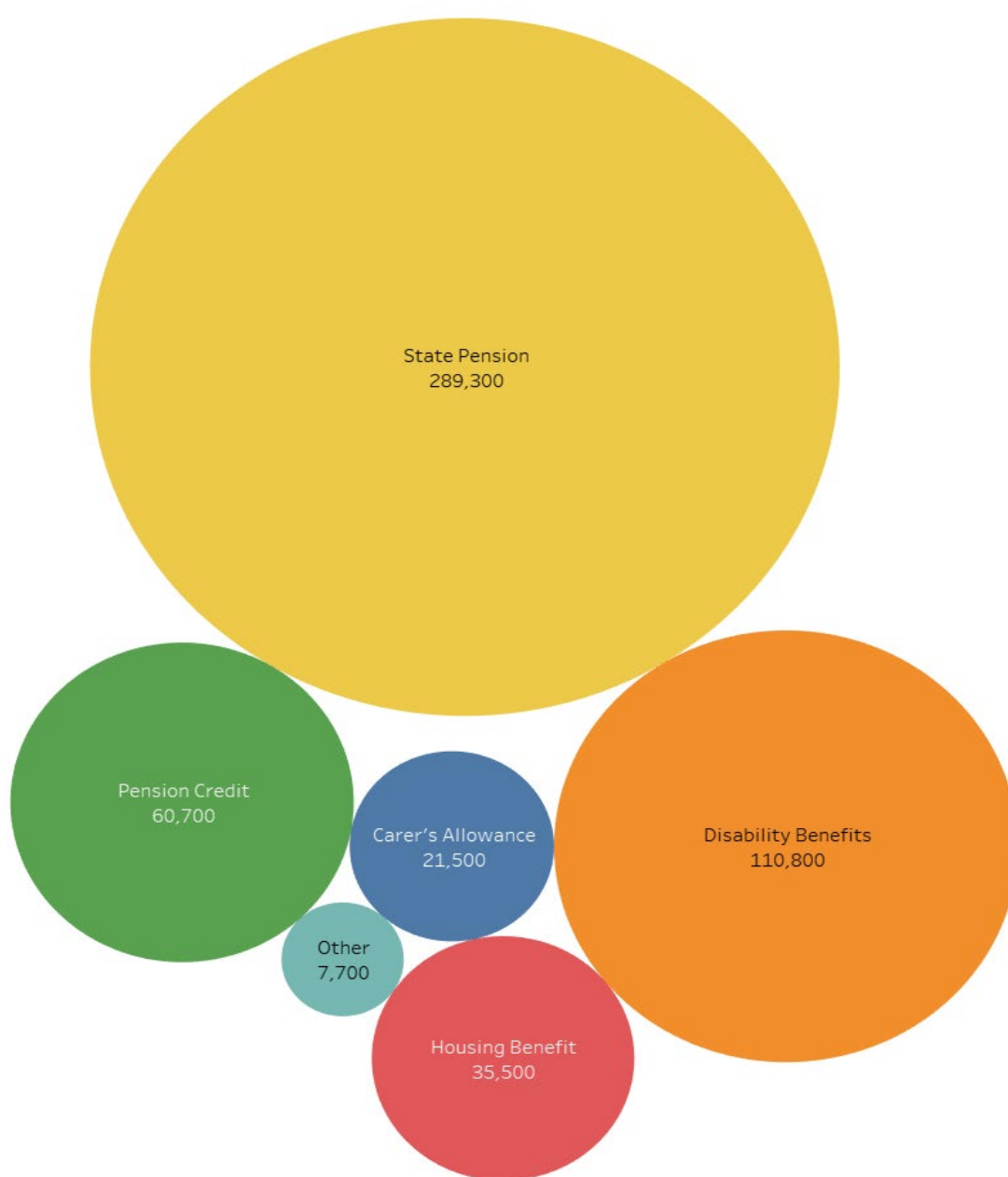


Figure 3a: Bubble diagram showing common benefit receipt for pension age individuals.

The most common benefit is State Pension with 289,300 (97.6%) of pension age individuals in receipt of it. Following this, 37.4% (110,800) of this population group are in receipt of a disability benefit and 20.5% of the cohort, are in receipt of Pension Credit. The other common benefits received include Housing Benefit with 35,500 individuals (12.0%) and Carer’s Allowance with 21,500 (7.2%). Only 1.1% (3,200 individuals) of the pension age cohort are in receipt of no benefits, which is to be expected given the prevalence of State Pension.

3.1. Pension Age Benefit Receipt- Relative Poverty

There are 25,800 pension age individuals (8.7%) identified as being in relative poverty. When considering the prevalence of relative poverty for pension age individuals in receipt of the most common benefits, those in receipt of Carer’s Allowance, disability benefits, or Housing Benefit have a much lower rate of between 2 and 4%.

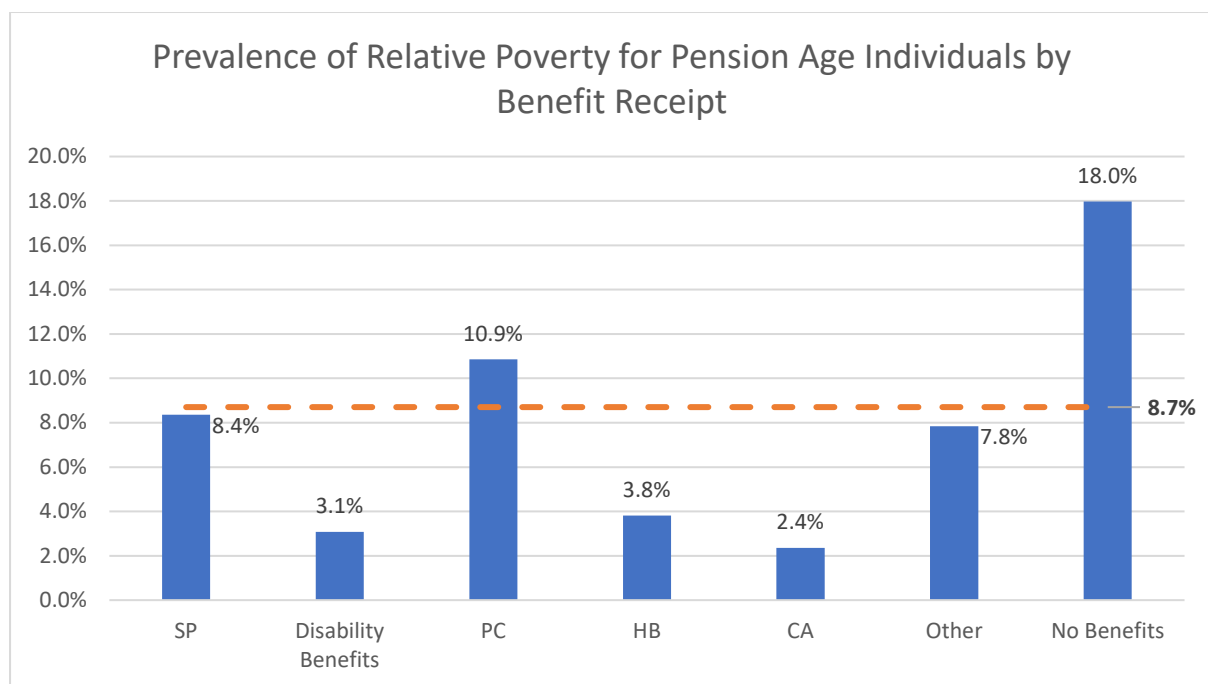


Figure 3b: Prevalence of relative poverty for pension age individuals in receipt of various benefits

As detailed in Figure 3b, there are two groups which have a prevalence of relative poverty greater than the average - those in receipt of Pension Credit (10.9%) and those who have no benefit receipt (18.0%). Whilst the cohort in receipt of no benefits is small (1.1% of pension age individuals), over one in five pension age individuals (20.5%) receive Pension Credit. Further analysis of those in receipt of Pension Credit will be examined in section 3.5.

The cohort receiving State Pension has approximately the same prevalence of relative poverty compared to the overall pension age cohort. This is to be expected given that almost 98% of pension age individuals receive State Pension.

3.2 Pension Age Benefit Combinations

Figure 3c demonstrates the ten most common benefit combinations for pension age individuals, along with the other benefit combinations for this population group. Due to the wide reach of State Pension, 98.9% of all pension age individuals (293,100) are in receipt of at least one benefit.

Most Common Pension Age Benefit Combinations

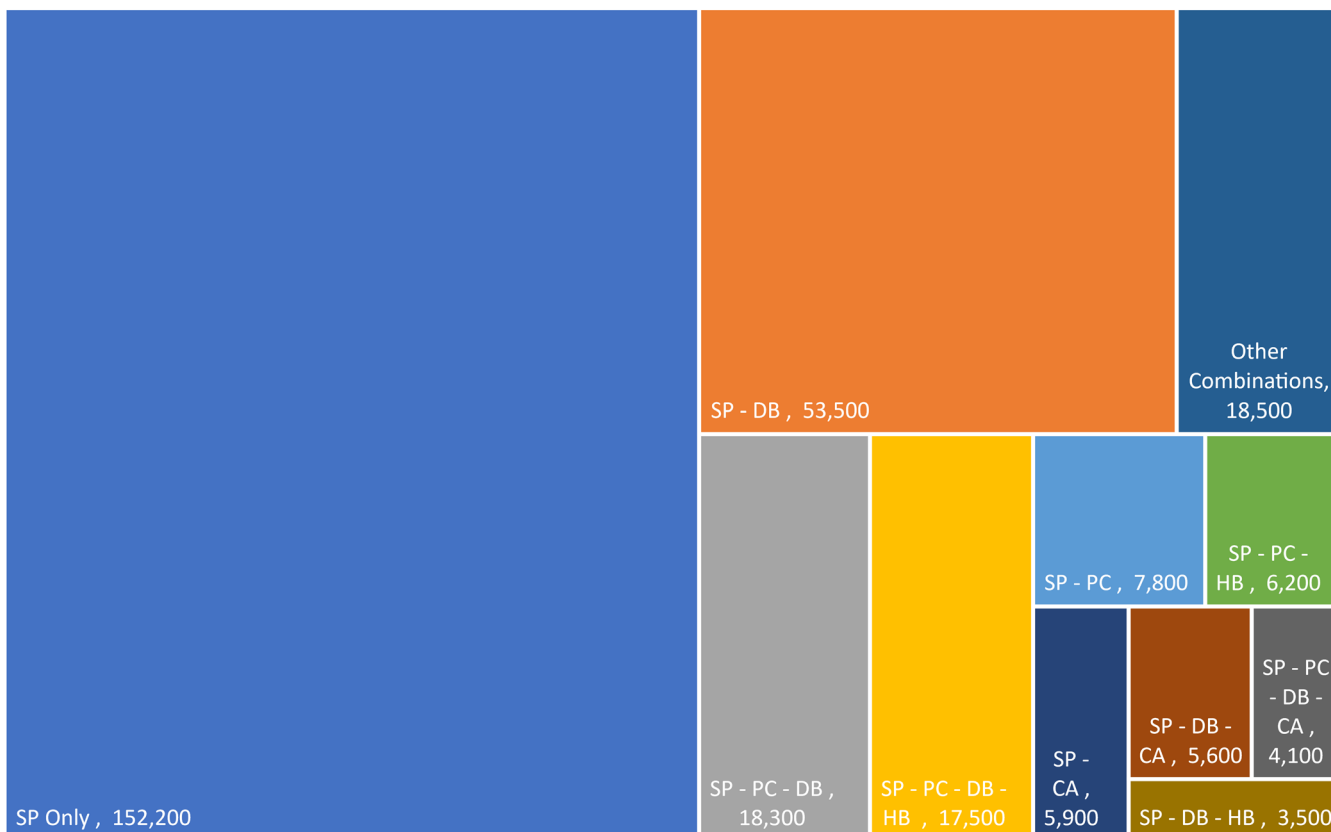


Figure 3c: Tree map showing the number of pension age individuals in receipt of the ten most common benefit combinations. All other benefit combinations outside that group are combined within 'Other Combinations' for completeness.

As detailed, over half of all pension age individuals are in receipt of State Pension only (152,200 – 51.4%) with a further 53,500 (18.0%) in receipt of State Pension and a disability benefit only. Six of the top ten combination include a disability benefit (DB). Due to the reduced number of available benefits for pension age individuals, the proportion of all benefit recipients covered by the ten most common benefit combinations for this population cohort is 92.6%.

3.2.1. Relative Poverty

Of the 296,300 pension age individuals in Northern Ireland, approximately 25,800 are in relative poverty (8.4%). Figure 3d displays the relative poverty rate for pension age benefit combinations.

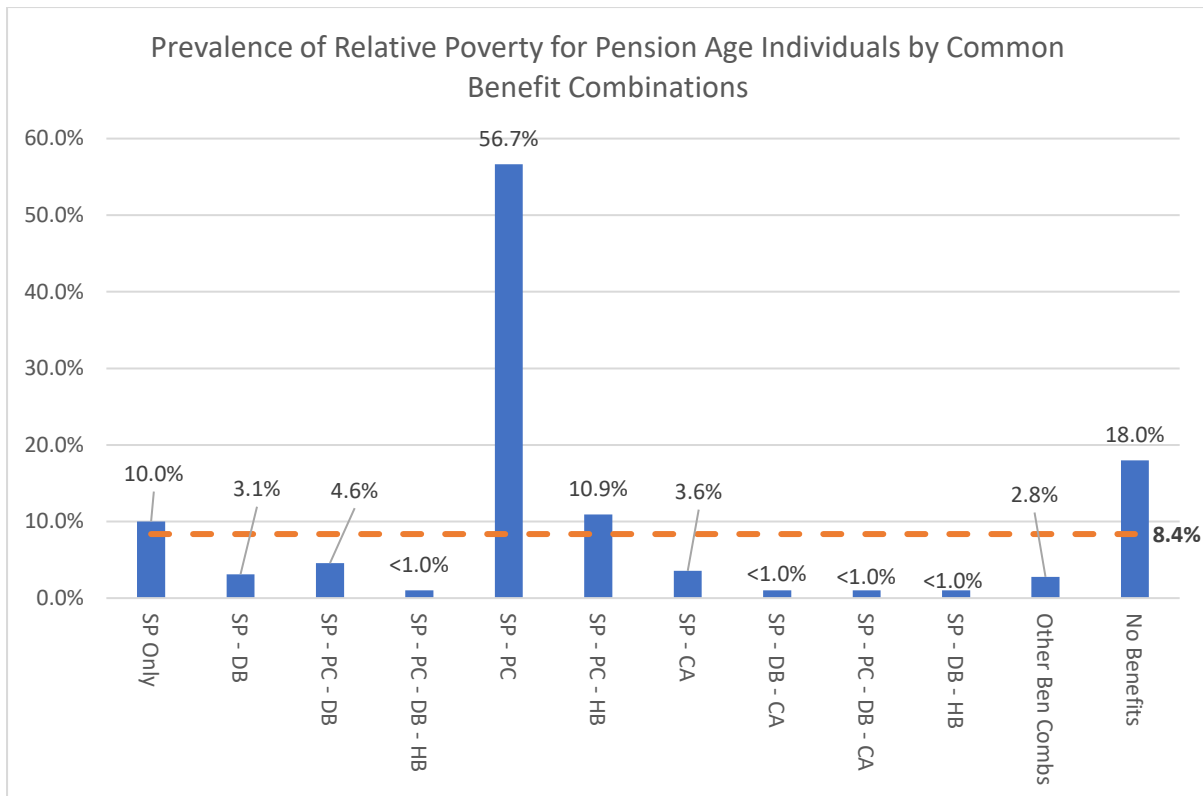


Figure 3d: Prevalence of relative poverty for pension age individuals who are in receipt of the top benefit combinations. All other benefit combinations outside that group are combined within 'Other Combinations' for completeness. The prevalence of relative poverty for those pension age individuals who are in receipt of no benefits has also been included.

From Figure 3d, the majority of benefit combinations have a relative poverty rate lower than the overall rate of 8.4%. Most notably, the highest prevalence is identified for those cases who are in receipt of State Pension and Pension Credit only where over one in two individuals (56.7%) are in relative poverty. Additionally, almost one in five pension age individuals who receive no benefits (18.0%) are in relative poverty. The lowest prevalence of relative poverty is noted for combinations that involve multiple benefits with one of these being a disability benefit.

Having reviewed the overall pension age cohort a deeper examination into given benefits and combinations is considered. The following sections will in turn examine specific benefit receipt for pension age individuals, namely State Pension, disability benefits, Pension Credit and Carer's Allowance.

3.3. Focus on State Pension (SP)

State Pension is a regular payment from the government most people can claim when they reach State Pension age. The amount you receive depends on your National Insurance record.

New claims to State Pension have been administered through the new 'Get Your State Pension' (GYSP) service since July 2020. At present, limited information is available from this system for Northern Ireland, and receipt of State Pension will not be identified for these cases within the administrative data. As a result, they are not present in any analysis within this report. It is estimated that at March/April 2021 this would impact between 2,000 and 3,000 claimants of State Pension.

3.3.1 Individual Level Analysis

There are 289,300 State Pension claimants of which 8.4% are in relative poverty

Figure 3e details the ten most common benefit combinations for State Pension recipients. These account for 94.9% of all State Pension recipients.

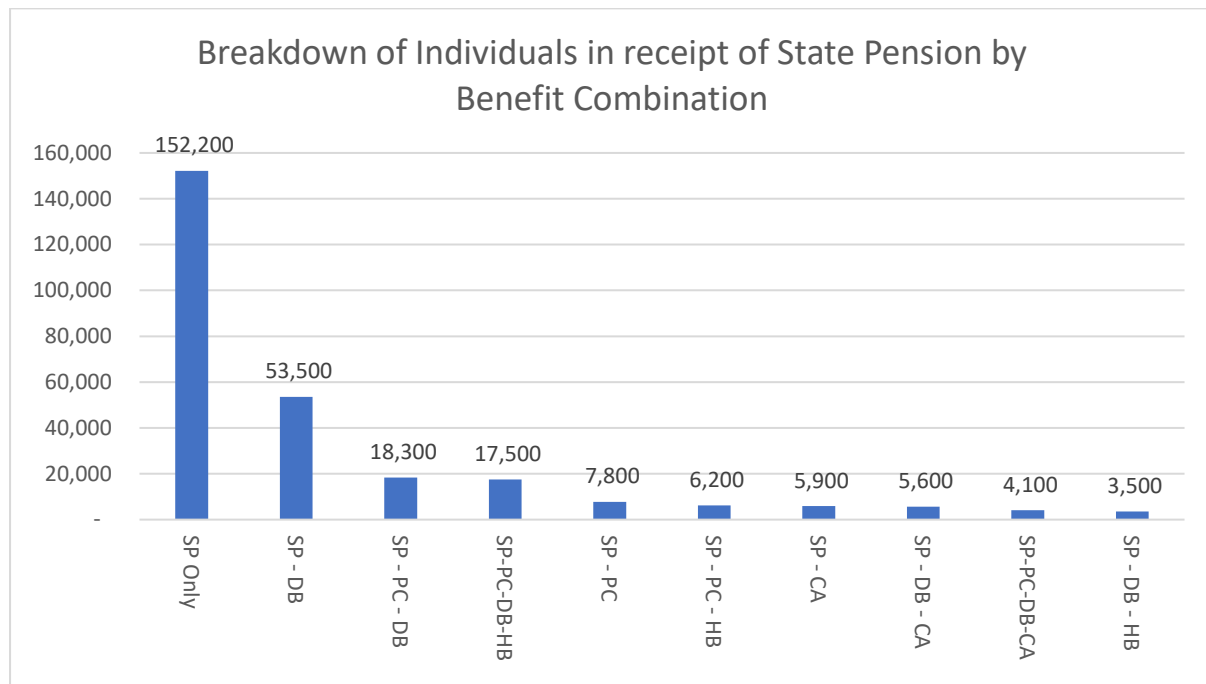


Figure 3e: Number of individuals in receipt of common State Pension benefit combinations.

The most common benefit combination for State Pension recipients is to receive only State Pension and no other benefits, with 52.6% of the overall cohort (152,200). The next most common benefit combination for this group of recipients occurs for those in receipt of State Pension and a disability benefit, with no other benefit. This is the case for 18.5% (53,500) of this cohort.

Figure 3e demonstrates the commonality of receiving a disability benefit alongside State Pension with three of the four most common benefit combinations including some level of disability benefit receipt. Of all State Pension recipients, 108,300 (37.4%) are also in receipt of a disability benefit.

3.3.2 Relative Poverty

Figure 3f details the prevalence of relative poverty for State Pension recipients within common benefit combinations.

Overall, 8.4% (24,200) of individuals receiving State Pension are in relative poverty. The benefit combination with the highest prevalence is State Pension and Pension Credit only with 56.7% (4,400) in relative poverty. There are multiple other combinations where an individual receives State Pension, Pension Credit and some other benefit e.g. Housing Benefit or disability benefits where the prevalence of relative poverty is substantially lower than this. In terms of numbers, the largest group in relative poverty are those in receipt of State Pension only, with a rate of 10% (15,200).

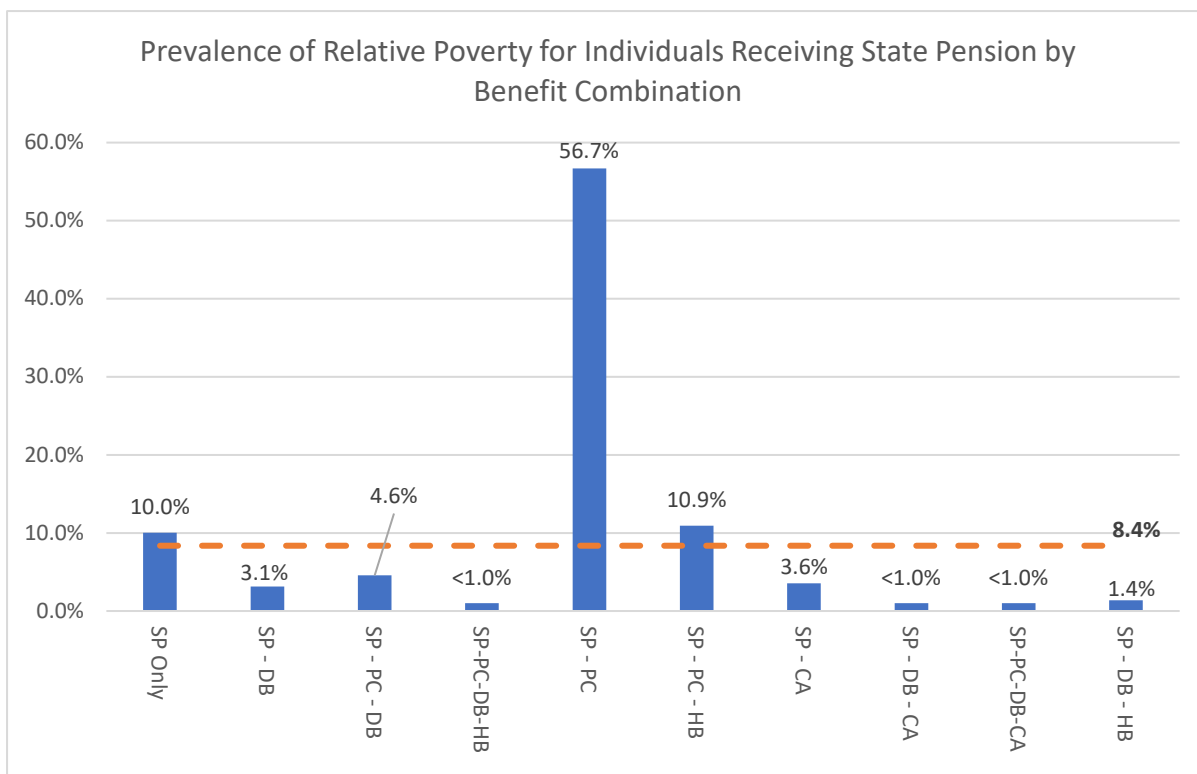


Figure 3f: Prevalence of relative poverty for State Pension recipients by benefit combination.

The majority of State Pension benefit combinations which have a lower relative poverty rate than the overall figure of 8.4%, also receive one or more disability benefits. Generally, it can be seen that increasing the number of benefits individuals are in receipt of reduces the prevalence of relative poverty.

3.4. Focus on Disability Benefits (DB)

The cohort of pension age individuals and households in receipt of disability benefits (DB) is now considered. The disability benefits considered are Attendance Allowance, DLA and PIP.

3.4.1 Individual Level Analysis

There are 110,800 Pension Age disability benefit claimants of which 3.1% are in relative poverty

Figure 3g presents the eight most common benefit combinations for those of pension age in receipt of a disability benefit, accounting for 96.3% of this cohort. Eight combinations have been presented due to lower numbers within further combinations.

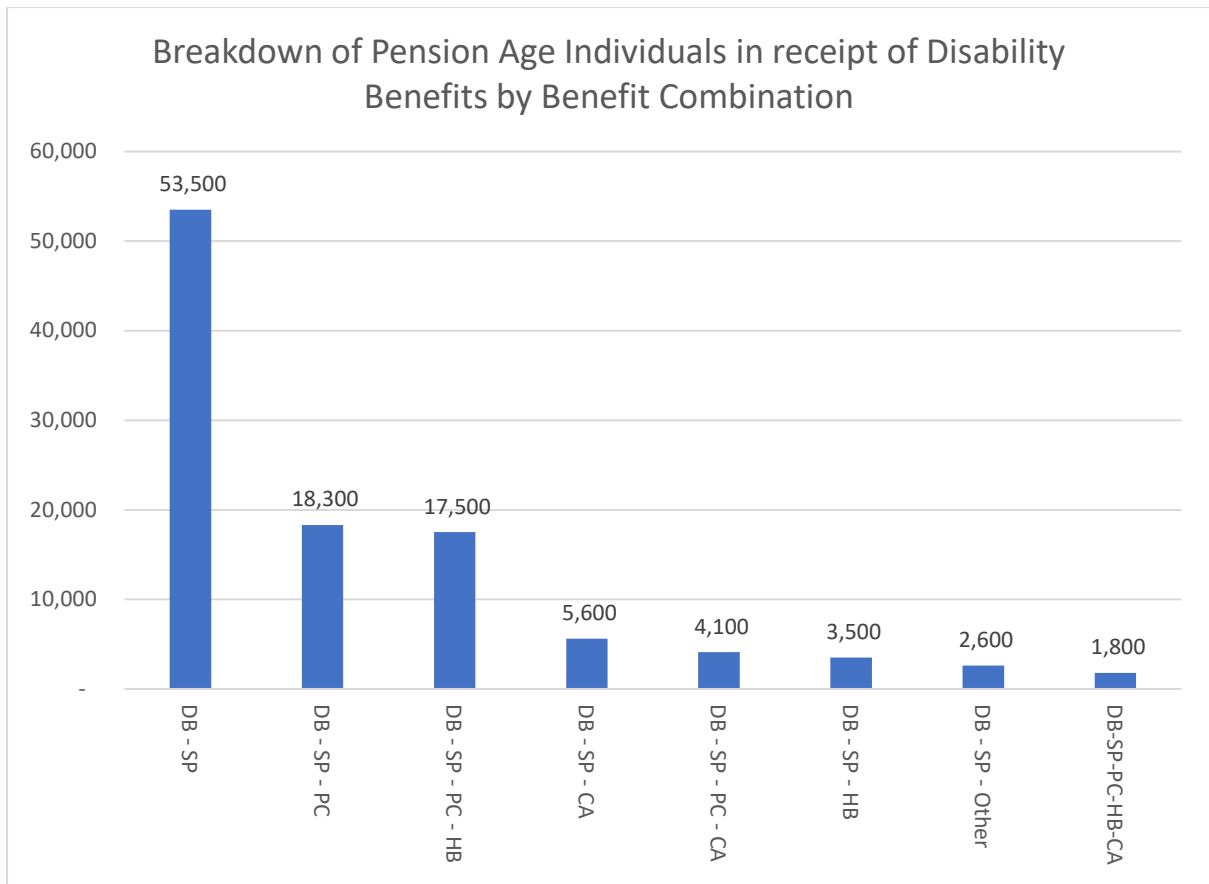


Figure 3g: Number of pension age individuals in receipt of common disability benefit combinations

Due to the prevalence of State Pension within the pension age population, all the common benefit combinations for disability benefit recipients include some level of State Pension receipt. Almost half (48.2%) of all disability benefit recipients are in receipt of disability benefits and State Pension, with no other additional benefits.

Three of the eight most common benefit combinations for pension age individuals in receipt of disability benefits also include an element of Carer's Allowance. These three combinations include 11,500 (10.3%) of all pension age disability benefit recipients. This infers that more than one in ten pension age individuals in receipt of a disability benefit are also caring for an individual with a disabling condition.

3.4.2 Relative Poverty

Figure 3g details the prevalence of relative poverty for the chosen benefit combinations.

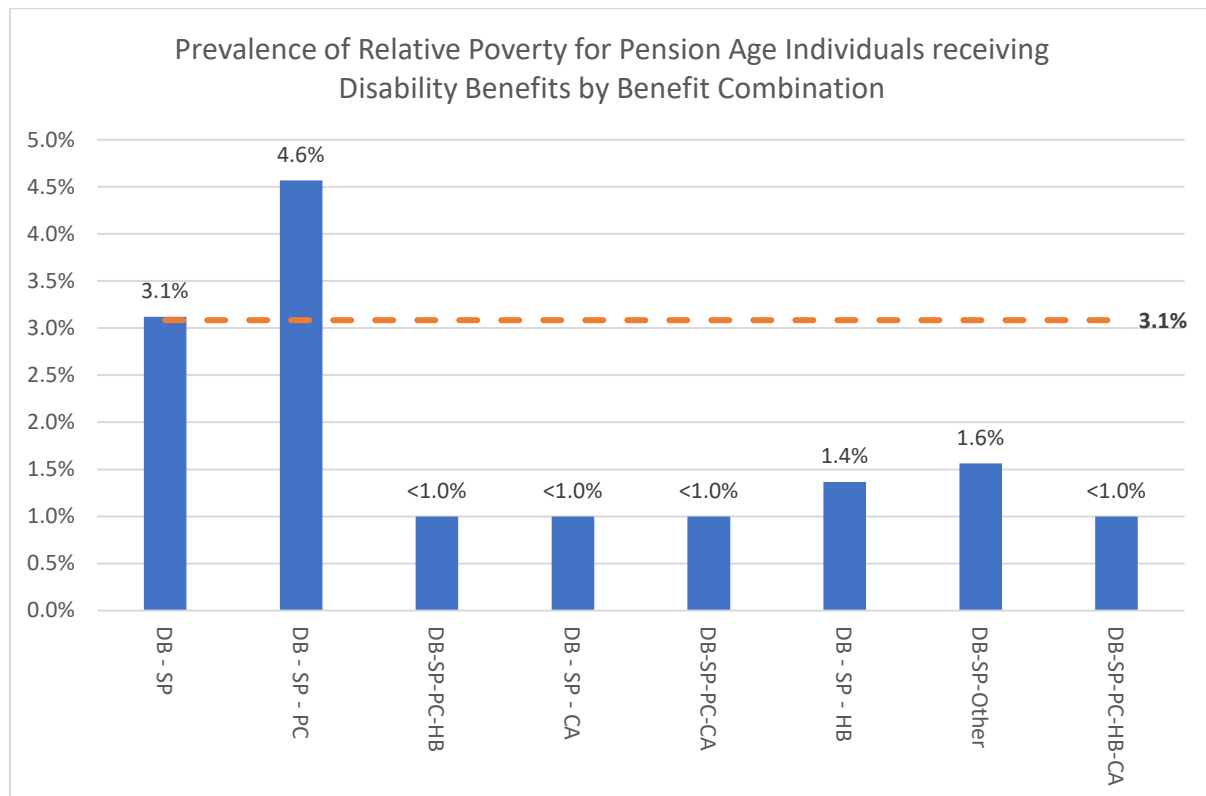


Figure 3h: Prevalence of relative poverty for pension age disability benefit recipients by common benefit combination.

The prevalence of relative poverty overall for disability benefit recipients is 3.1%. This is similarly reflected in the prevalence for those receiving disability benefits and State Pension only. Of the most common benefit combinations detailed, only those receiving disability benefits, State Pension and Pension Credit has a higher relative poverty rate (4.6%) when compared to disability benefit recipients overall.

3.5. Focus on Pension Credit (PC)

Pension Credit is an income-related benefit designed to provide additional money to assist pension age individuals on a low income.

3.5.1 Individual Level Analysis

There are 60,700 Pension Credit claimants of which 10.9% are in relative poverty

In Figure 3i the eight most common benefit combinations for Pension Credit recipients are presented, accounting for 94.9% of all Pension Credit recipients. Eight combinations have been presented due to lower numbers within further combinations.

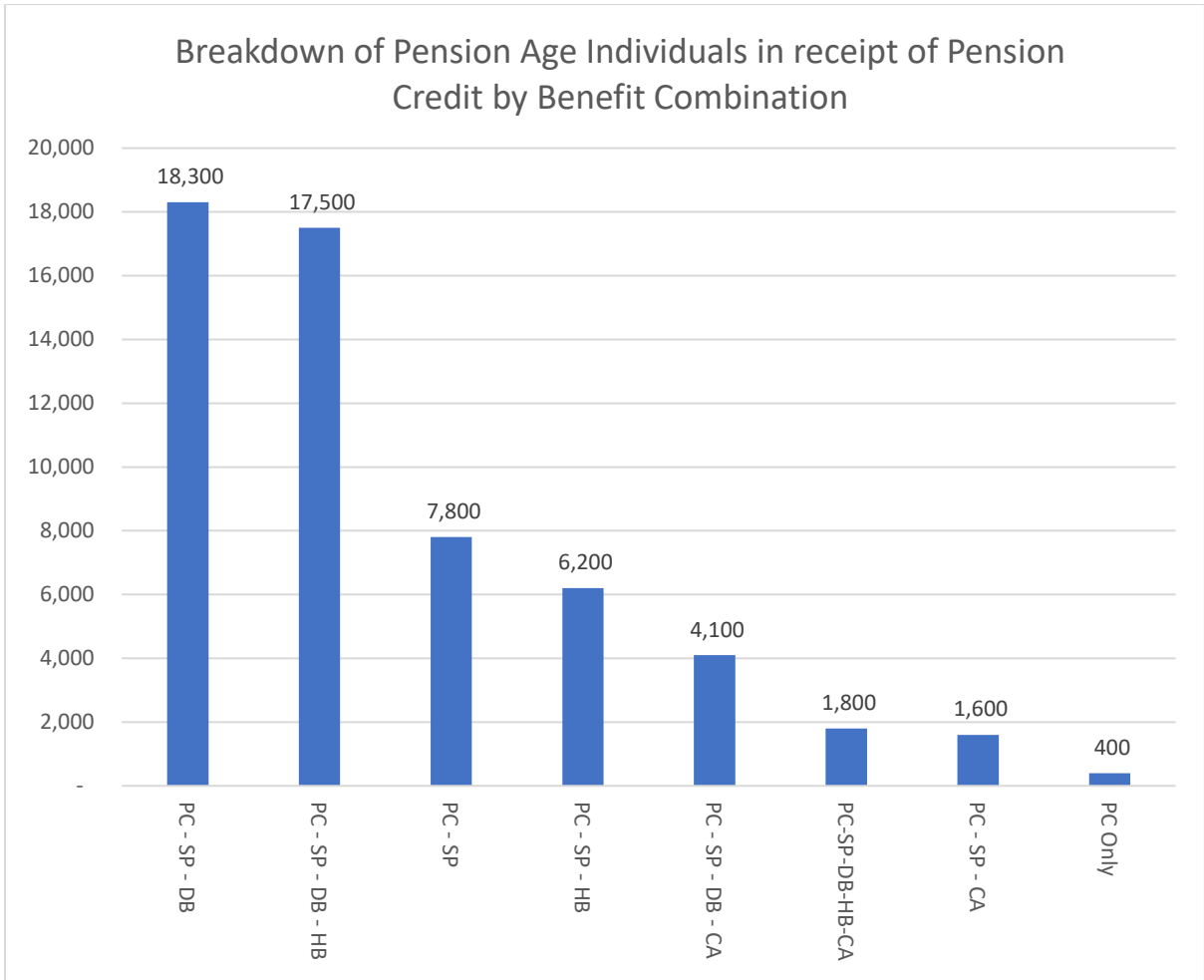


Figure 3i: Number of individuals in receipt of common Pension Credit combinations

As previously noted, the prevalence of State Pension within the pension age cohort results in the same benefit combinations being most common for the Pension Credit recipients. Of the eight most common benefit combinations only one category does not include a level of State Pension receipt, and that is for individuals in receipt of only Pension Credit who make up 0.6% of the overall Pension Credit recipients.

Four out of the top eight most common Pension Credit combinations are also in receipt of a disability benefit. Furthermore, three of these four combinations include Carer's Allowance meaning the recipient is also caring for an individual with a disabling condition.

3.5.2 Relative Poverty

In Figure 3j the prevalence of relative poverty for the combinations including Pension Credit is presented.

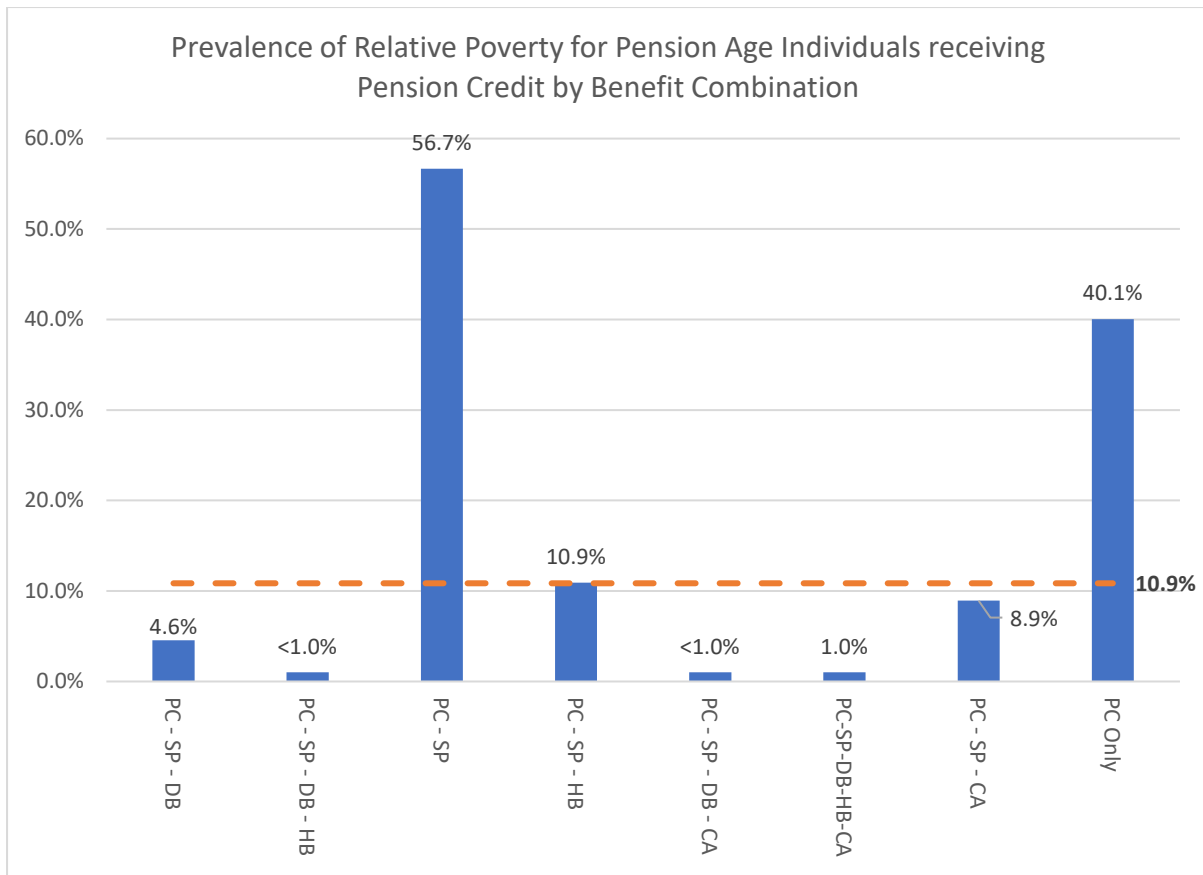


Figure 3j: Prevalence of relative poverty for Pension Credit recipients by common benefit combination.

When prevalence of relative poverty is examined, it can be seen that over one in ten (10.9%) Pension Credit recipients are in relative poverty. As detailed when discussing State Pension previously, 4,400 individuals (56.7%) receiving Pension Credit and State Pension only are in relative poverty. Pension Credit is an income related benefit and so it is only accessible for those with a low level of income, which may explain the heightened rate of relative poverty.

3.6 Focus on Carer's Allowance

The cohort of pension age individuals in receipt of Carer's Allowance is now considered. The eligibility for Carer's Allowance covers those who spend at least 35 hours a week caring for someone who is ill or has a disability. Receipt of Carer's Allowance allows claimants to avail of a carer's premium for other benefits such as Pension Credit and Housing Benefit.

3.6.1 Individual Level Analysis

There are 21,500 Pension Age Carer's Allowance claimants of which 2.4% are in relative poverty

In Figure 3k the ten most common pension age benefit combinations for Carer's Allowance recipients are presented, accounting for 94.0% of all Carer's Allowance recipients.

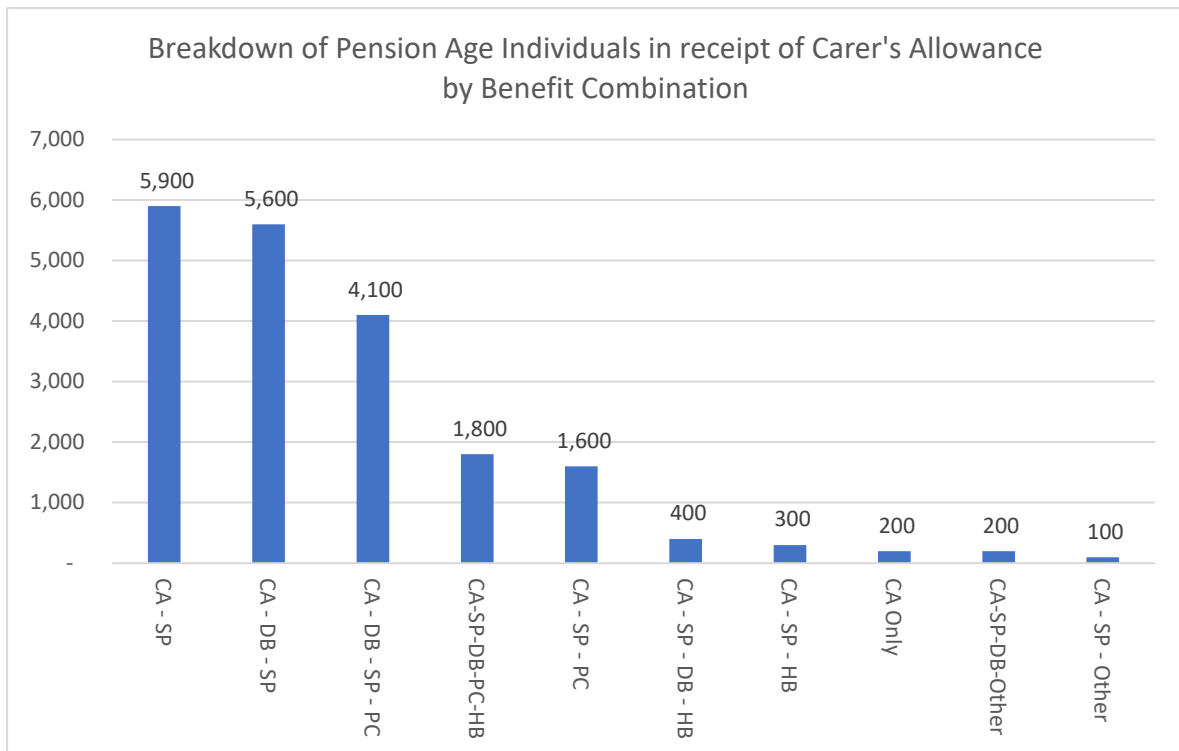


Figure 3k: Number of individuals in receipt of common Carer's Allowance combinations.

As shown in Figure 3k, the prevalence of State Pension within the benefit combinations is consistent. Of the most common benefit combinations only one category does not include a level of State Pension receipt, and that is for individuals in receipt of only Carer's Allowance who make up 1.0% of pension age Carer's Allowance recipients.

Three of the four most common benefit combinations for pension age individuals in receipt of Carer's Allowance also includes disability benefit receipt. These three combinations include 11,500 individuals, which is over half (53.4%) of all pension age Carer's Allowance recipients.

3.6.2 Relative Poverty

Figure 3l examines the prevalence of relative poverty for the common Carer's Allowance benefit combinations of pension age individuals.

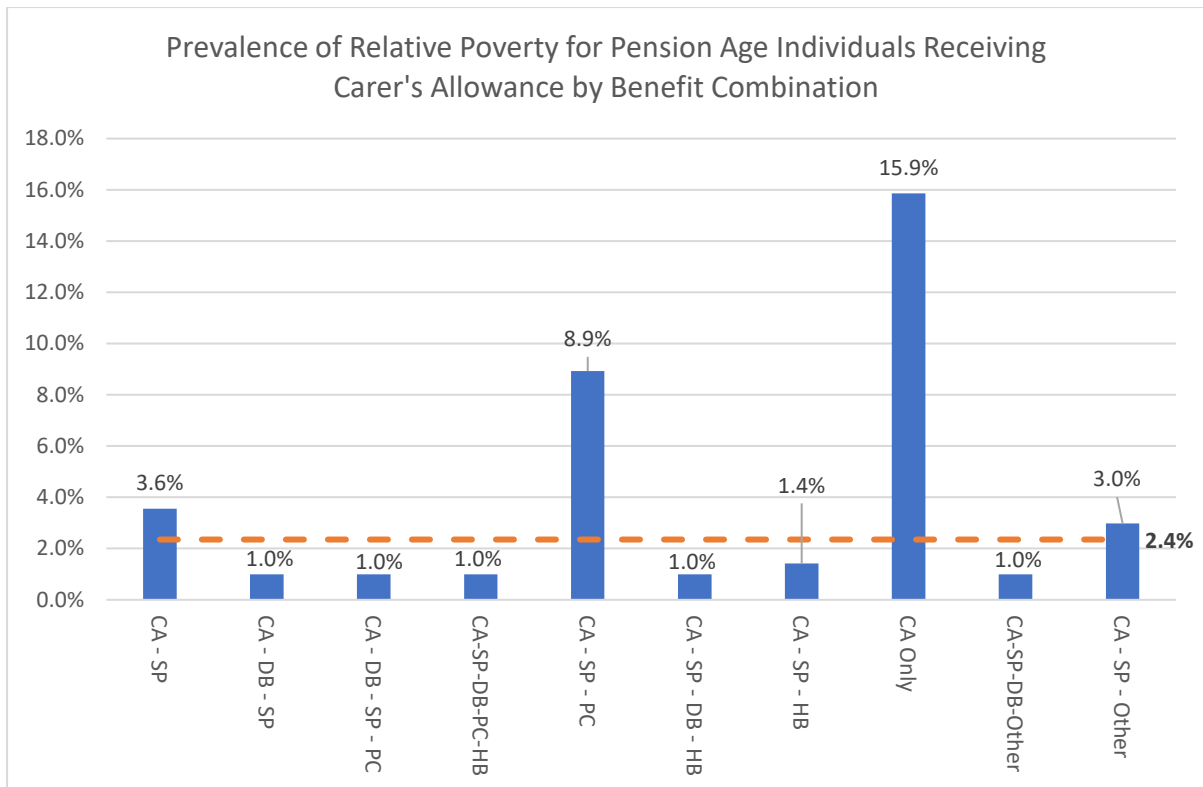


Figure 31: Prevalence of relative poverty for Carer's Allowance recipients by common benefit combination.

When examining the prevalence of relative poverty, it should be noted that a much different picture is presented for pension age individuals in receipt of Carer's Allowance compared to working age individuals. The overall prevalence rate for pension age individuals in relative poverty is 2.4% which is substantially different from the corresponding working age rate of 15.5%. This is likely impacted by the presence of other benefits such as State Pension and the comparative lack of Carer's Allowance only instances compared to the equivalent working age cohort.

Key Takeaways

- There are 296,300 pension age individuals, with 25,800 (8.7%) identified as being in relative poverty.
- 293,100 (98.9%) receive at least one benefit and of these, 25,200 (8.4%) are in poverty.
- The most common benefit received by pension age individuals is State Pension (97.6%). 37.4% are in receipt of a disability benefit and 20.5% receive Pension Credit.
- For State Pension recipients, three of the four most common benefit combinations include some level of disability benefit receipt.
- The highest rate of poverty within the top 10 State Pension combinations exists for claimants of State Pension & Pension Credit only, at a rate of 56.7%. This compares to 8.4% for State Pension recipients and 10.9% for Pension Credit recipients respectively.
- There are 110,800 pension age disability benefit claimants of which 3.1% are in relative poverty.
- Three of the eight most common benefit combinations for disability benefit recipients also include Carer's Allowance (10.3%).
- For Pension Credit recipients, the most common benefit combinations are Pension Credit, State Pension and a disability benefit (30.2%) and Pension Credit, State Pension, a disability benefit and Housing Benefit (28.8%).
- Three of the four most common benefit combinations for pension age Carer's Allowance recipients also include disability benefit receipt. These three combinations include 11,500 individuals, which is over half (53.4%) of all pension age Carer's Allowance recipients.

4. Conclusions

This report is the culmination of a research project which aimed to address the following:

- 1) Detail the prevalence of certain benefit combinations within Northern Ireland.
- 2) Specifically identify the common benefit combinations received by those in certain demographic groups, particularly those who may be considered most vulnerable.
- 3) Consider the most common benefit combinations and the proportions in relative poverty.

The analysis provided utilises administrative data to determine the commonality and prevalence of benefits and their combinations for working age individuals and pension age individuals with a focus on key benefits within each cohort. Throughout the analysis the prevalence of relative poverty overall and for specific benefit combinations is also examined.

The overall Northern Ireland adult population in private households is 1.38m. Of this, 1,078,900 are working age, with 296,300 pension age individuals. Whilst there is an overall poverty rate of 12.5% identified, the working age cohort see a higher rate (13.5%) compared to pension age individuals (8.7%).

Throughout the report, it is clear that there are substantially different poverty rates prevalent for those receiving various benefit combinations. For instance, within the working age cohort, there are 25.3% of UC recipients in poverty compared to 6.6% of PIP recipients. Generally, those receiving disability benefits and/or a higher number of benefits overall will see their likelihood of being in poverty reduced.

It is also evident that certain benefits are quite commonly received on their own – receipt of Child Benefit, UC and State Pension all fall into this category with their most prevalent instances occurring in this way. Contrastingly, the likes of ESA and PIP are more commonly received in conjunction with one or more benefits, often each other.

Within the pension age cohort, there is a much broader coverage in terms of benefits due to the wide reach of State Pension. Generally, there is a reduced rate of poverty when compared to working age (8.7% compared to 13.5%), and similarly this is notable where disability benefits, or multiple benefits, are received. Some combinations are particularly noteworthy e.g. over one in ten pension age individuals receiving a disability benefit also receive Carer's Allowance themselves. Additionally, the combination of State Pension and Pension Credit with no other benefits sees the highest rate of poverty across all benefit combinations examined, with 56.7% in poverty.

Overall, the presentation of information within this report demonstrates the usefulness of utilising administrative data to inspect benefit combinations, their prevalence in the overall population and of those in relative poverty. The analysis presented can be used to shape interventions to assist customers in understanding which benefit combinations they may be eligible for, and how such combinations could improve their standard of living and security from poverty.

Annex A: Equivalisation of Household Income

When discussing income groupings within this report the relative poverty threshold is considered, as defined within the Northern Ireland Poverty Bulletin ([found here](#)). For a household to be in relative poverty, the EQI must be less than 60% of the UK median income for the year. For the 2020/21 financial year this was calculated as £324 a week (before housing costs) or £16,875 for the year.

When discussing the EQI of the households the conventional equalization scale is used, as presented in the Households Below Average Income Northern Ireland (HBAI) ([found here](#)). Here the equivalence scale takes an adult couple without children as the reference point (having an equivalence value of one). The income for single person households is increased through equivalisation and the income for households of three or more people is reduced. Consider a single person, a couple with no children, and a couple with two children aged fourteen and ten, all having unadjusted weekly household incomes of £200 (BHC). The process of equivalisation, as conducted in HBAI, gives an equivalised income of £299 to the single person, £200 to the couple with no children, but only £131 to the couple with children.

Annex B: Comparisons between Administrative Data and the Family Resources Survey (FRS)

The methodology for deriving estimates for individuals and households is complex. Figures in this report are based on analysis of cross government administrative data, including Social Security Benefit and HMRC data, for the 2020/21 tax year.

There are differences between the administrative dataset and the FRS, which may impact the poverty analysis:

- Missing children for high earners.
- There are no self-assessment income values e.g. income from renting out a property etc. included on the dataset, other than those who are self-employed.
- There are approximately 11,000 records received from HMRC for the 2020/21 tax year not currently utilised due to missing information. Some of these may translate to individuals or households in poverty.
- Child maintenance payments are not available on the dataset. Having this income missing from a household income may cause some individuals or households with dependent children to be incorrectly assessed as being in poverty.
- It is known that FRS under reports benefit receipt and income in general. Whilst there are manual interventions applied to improve these values the numbers of households in poverty may still be inflated.

Annex C- Accompanying Tables

Benefit Receipt	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
CB	227,100	21.1%	46,500	20.5%
PIP	133,100	12.3%	8,800	6.6%
UC	129,600	12.0%	32,800	25.3%
ESA	111,600	10.3%	13,800	12.4%
TC	91,800	8.5%	19,600	21.3%
HB	80,500	7.5%	17,400	21.6%
CA	52,700	4.9%	8,200	15.5%
Other	68,900	6.4%	17,200	25.0%
No Benefits	574,100	53.2%	45,300	7.9%
Overall Working Age	1,078,900		145,500	13.5%

Table C1 (Figures 2a and 2b): Number of working age individuals in receipt of various benefits and the prevalence of relative poverty for working age individuals receiving these benefits.

Benefit Combination	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
CB Only	111,500	10.3%	19,900	17.8%
UC Only	59,700	5.5%	18,600	31.2%
ESA - PIP	33,800	3.1%	2,100	6.4%
CB - UC	31,200	2.9%	7,500	24.2%
CB - TC	29,900	2.8%	6,200	20.9%
TC Only	25,800	2.4%	7,300	28.5%
ESA - PIP - HB	19,000	1.8%	300	1.6%
PIP Only	17,500	1.6%	2,200	12.5%
ESA - PIP - HB - WSP	13,100	1.2%	200	1.3%
ESA Only	12,500	1.2%	3,400	27.5%
Other Combinations	150,800	14.0%	32,500	21.6%
Overall Working Age Benefit Recipients	504,800	46.8%	100,200	19.9%
No Benefits	574,100	53.2%	45,300	7.9%
Overall Working Age	1,078,900		145,500	13.5%

Table C2 (Figures 2c and 2d): Number of working age individuals in receipt of common benefit combinations and the prevalence of relative poverty for working age individuals receiving these benefit combinations.

Benefit Receipt	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
UC Only	59,700	46.1%	18,600	31.2%
UC - CB	31,200	24.1%	7,500	24.2%
UC - PIP	10,900	8.4%	1,000	8.8%
UC - CA	4,300	3.3%	800	19.6%
UC - Other	4,300	3.3%	1,500	36.2%
UC – CA - CB	3,500	2.7%	400	12.2%
UC – CB - Other	2,800	2.1%	800	30.0%
UC – PIP - CB	2,600	2.0%	200	8.8%
UC – PIP - ESA	2,100	1.7%	200	8.0%
UC - ESA	1,100	0.8%	300	32.3%
UC Overall	129,600		32,800	25.3%

Table C3 (Figures 2e and 2f): Number of working age individuals in receipt of common UC benefit combinations and the prevalence of relative poverty for UC individuals by common benefit combination.

Benefit Combinations	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
PIP - ESA	33,800	25.4%	2,100	6.4%
PIP - ESA - HB	19,000	14.2%	300	1.6%
PIP Only	17,400	13.0%	2,100	12.2%
PIP - ESA - HB - Other	13,900	10.4%	200	1.3%
PIP - UC	10,900	8.2%	1,000	8.8%
PIP - Other	3,600	2.7%	300	8.5%
PIP - ESA - Other	2,700	2.1%	100	3.7%
PIP - TC	2,600	2.0%	200	6.9%
PIP - ESA - HB - TC - CB	2,600	2.0%	70	2.6%
PIP - UC - CB	2,600	2.0%	200	8.8%
PIP Overall	133,100		8,800	6.6%

Table C4 (Figures 2g and 2h): Number of working age individuals in receipt of common PIP combinations and the prevalence of relative poverty for working age PIP individuals by common benefit combination.

Benefit Combinations	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
ESA - PIP	33,600	30.1%	2,100	6.4%
ESA - PIP - HB	19,000	17.0%	300	1.6%
ESA – PIP – HB - Other	13,900	12.5%	200	1.3%
ESA Only	12,500	11.2%	3,400	27.5%
ESA – HB	4,600	4.1%	2,400	52.8%
ESA - HB – Other	3,500	3.1%	1,800	50.3%
ESA - PIP – Other	2,700	2.4%	100	3.7%
ESA – PIP – HB – TC - CB	2,600	2.3%	70	2.6%
ESA - PIP – UC	2,100	1.9%	170	8.0%
ESA - PIP – TC	1,800	1.6%	150	8.4%
ESA Overall	111,600		13,800	12.4%

Table C5 (Figures 2i and 2j): Number of working age individuals in receipt of common ESA combinations and the prevalence of relative poverty for ESA individuals by common benefit combinations.

Benefit Receipt	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
CB	19,600	37.3%	3,100	15.8%
IS	15,200	28.9%	3,000	19.5%
HB	14,000	26.6%	2,600	18.4%
TC	12,300	23.3%	1,100	8.7%
PIP	10,500	19.8%	300	3.0%
UC	9,900	18.7%	1,500	15.6%
ESA	5,000	9.4%	200	5.0%
WSP	4,300	8.1%	900	20.4%
Working Age CA Overall	52,700		8,200	15.5%

Table C6: Number of working age Carer's Allowance individuals in receipt of various benefits and the prevalence of relative poverty for working age Carer's Allowance individuals receiving these benefits.

Benefit Receipt	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
CA Only	11,100	15.2%	1,800	15.9%
CA - UC	4,300	8.0%	200	3.6%
CA - Other	3,700	7.5%	40	0.6%
CA - CB - UC	3,500	5.9%	30	0.7%
CA - CB - HB - TC - Other	3,400	5.8%	800	19.6%
CA - HB - Other	3,100	4.7%	400	11.8%
CA - CB - TC	3,100	4.7%	400	12.2%
CA - CB - Other	2,500	4.5%	400	10.8%
CA - CB	1,600	3.4%	700	28.9%
CA - PIP - ESA	1,500	2.9%	30	2.0%
Working Age CA Overall	52,700		8,200	15.5%

Table C7 (Figures 2k and 2l): Number of working age individuals in receipt of common Carer's Allowance combinations and the prevalence of relative poverty for working age Carer's Allowance individuals by common benefit combination.

Benefit Receipt	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
SP	289,300	97.6%	24,200	8.4%
Disability Benefits	110,800	37.4%	3,400	3.1%
PC	60,700	20.5%	6,600	10.9%
HB	35,500	12.0%	1,400	3.8%
CA	21,500	7.2%	500	2.4%
Other	7,700	2.6%	600	7.8%
No Benefits	3,200	1.1%	600	18.0%
Overall Pension Age	296,300		25,800	8.7%

Table C8 (Figures 3a and 3b): Number of pension age individuals in receipt of various benefits and the prevalence of relative poverty for pension age individuals receiving these benefits.

Benefit Combination	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
SP Only	152,200	52.6%	15,200	10.0%
SP - DB	53,500	18.5%	1,700	3.1%
SP - DB - PC	18,300	6.3%	800	4.6%
SP - DB - PC - HB	17,500	6.0%	100	0.7%
SP - PC	7,800	2.7%	4,400	56.7%
SP - PC - HB	6,200	2.1%	700	10.9%
SP - CA	5,900	2.0%	200	3.6%
SP - DB - CA	5,600	1.9%	40	0.6%
SP - DB - PC - CA	4,100	1.4%	30	0.8%
SP - DB - HB	3,500	1.2%	50	1.4%
Other Combinations	18,500	6.3%	1,900	10.4%
Overall Pension Age Benefit Recipients	293,100	98.9%	25,200	8.4%
No Benefit Receipt	3,200	1.1%	600	18.0%
Overall Pension Age	296,300		25,800	8.7%

Table C9 (Figures 3c and 3d): Number of pension age individuals in receipt of common benefit combinations and the prevalence of relative poverty for pension age individuals receiving these benefit combinations.

Benefit Combination	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
SP Only	152,200	52.6%	15,200	10.0%
SP - DB	53,500	18.5%	1,700	3.1%
SP - DB - PC	18,300	6.3%	800	4.6%
SP - DB - PC - HB	17,500	6.0%	100	0.7%
SP - PC	7,800	2.7%	4,400	56.7%
SP - PC - HB	6,200	2.1%	700	10.9%
SP - CA	5,900	2.0%	200	3.6%
SP - DB - CA	5,600	1.9%	40	0.6%
SP - DB - PC - CA	4,100	1.4%	30	0.8%
SP - DB - HB	3,500	1.2%	50	1.4%
SP Overall	289,300		24,200	8.4%

Table C10 (Figures 3e and 3f): Number of individuals in receipt of common State Pension combinations and the prevalence of relative poverty for State Pension recipients by benefit combination.

Benefit Combinations	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
DB - SP	53,500	48.2%	1,700	3.1%
DB - SP - PC	18,300	16.5%	800	4.6%
DB - SP - PC - HB	17,500	15.8%	130	<1.0%
DB - SP - CA	5,600	5.0%	40	<1.0%
DB - SP - PC - CA	4,100	3.7%	30	<1.0%
DB - SP - HB	3,500	3.2%	50	1.4%
DB - SP - Other	2,600	2.3%	40	1.6%
DB - SP - PC - HB - CA	1,800	1.6%	<10	<0.5%
Disability Benefit Recipients Overall	110,800		3,400	3.1%

Table C11 (Figures 3g and 3h): Number of pension age individuals in receipt of common disability benefit combinations and the prevalence of relative poverty for pension age disability benefit recipients by common benefit combination.

Benefit Combinations	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
PC - SP - DB	18,300	30.2%	800	4.6%
PC - SP - DB - HB	17,500	28.8%	130	<1.0%
PC - SP	7,800	12.8%	4,400	56.7%
PC - SP - HB	6,200	10.2%	700	10.9%
PC - SP - DB - CA	4,100	6.8%	30	<1.0%
PC - SP - DB - HB - CA	1,800	2.9%	<10	<0.5%
PC - SP - CA	1,600	2.6%	140	8.9%
PC Only	400	0.6%	200	40.1%
PC Overall	60,700		6,600	10.9%

Table C12 (Figures 3i and 3j): Number of individuals in receipt of common Pension Credit combinations and the prevalence of relative poverty for Pension Credit recipients by common benefit combination.

Benefit Receipt	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
SP	21,000	98.0%	500	2.2%
Disability Benefits	12,400	57.9%	<100	0.6%
AA	5,200	24.2%	<60	1.0%
DLA	5,600	26.0%	<30	<1.0%
PIP	1,700	7.7%	<10	<1.0%
PC	8,600	40.1%	200	2.4%
HB	3,500	16.1%	30	<1.0%
Pension Age CA Overall	21,500		500	2.4%

Table C13: Number of pension age Carer's Allowance individuals in receipt of various benefits and the prevalence of relative poverty for pension age Carer's Allowance individuals receiving these benefits. The Disability Benefits figure is a combination of the Attendance Allowance, Disability Living Allowance and PIP figures. The analysis is conducted at the Disability Benefits level for consistency with the rest of the report with further breakdown of the three individual disability benefits are included for context.

Benefit Receipt	Individuals	Proportion of Overall	Relative Poverty Individuals	Prevalence of Rel. Pov. Individuals
CA - SP	5,900	27.5%	200	3.6%
CA - SP - DB	5,600	25.9%	<40	<1.0%
CA - SP - DB - PC	4,100	19.2%	<40	<1.0%
CA - SP - DB - PC - HB	1,800	8.3%	<10	<1.0%
CA - SP - DB - PC	1,600	7.4%	140	8.9%
CA - SP - DB - HB	400	2.0%	-	0.0%
CA - SP - HB	300	1.3%	<10	1.4%
CA Only	200	1.0%	<40	15.9%
CA - SP - DB - Other	200	0.9%	-	0.0%
CA - SP - Other	100	0.6%	<10	3.0%
Pension Age CA Overall	21,500		500	2.4%

Table C14 (Figures 3k and 3l): Number of pension age individuals in receipt of common Carer's Allowance combinations and the prevalence of relative poverty for pension age Carer's Allowance individuals by common benefit combination.