



## Equality Impact Assessment (EIA)

### Title of policy/process under consideration

**Pension Credit**

### Lead department

**Policy**

Is this policy/process? (Please tick)

New  Existing  Revised

Is this a full EIA? (Please tick)

Yes  No

### Please state the reasons for the above decision.

The ILF Conditions of Grant Agreement (COGA) define what income the ILF will take into account when calculating a users contribution towards their support. This applies equally to all users regardless of their circumstances.

The policy ensures that all users have a minimum income. The policy wording is to be amended as the age of eligibility for people to access state pensions is increased in line with benefit rules.

### What are the policy/process objectives and aims?

The policy ensures all users are treated in the same way with regards to capital.

We are obliged by the COGA to assess as per income support regulations but we carry out a separate capital test because there is no capital limit for pension credit.

Where someone is over the age of 61 they cease to be eligible for income support but may become eligible for pension credits. This policy sets out how we treat income for people over this age.

### Please state the reasons why the changes are taking place.

The policy was drafted in response to Government introduction of Pension Credit in 2003. It has been amended to reflect a change in the age of eligibility. The content has also been simplified to remove references to internal IT systems.

Key			
-2	Significant negative impact	+1	Mild/moderate positive impact
-1	Mild/moderate negative impact	+2	Significant positive impact
0	Neutral impact		
Group	Impact	Notes	
Age	0	Pension credit policy is only relevant for users over the age of 61 as this is the level set by the government for eligibility. The policy does not have a direct impact on age.	
Disability	0	The policy has no impact in relation to disability	
Gender	0	There are currently differences in the age at which men and women are eligible for pensions as a result of government policy but these do not apply to pension credit. This policy treats all people who are in receipt of pension credit equally and therefore has no impact in relation to gender	
Gender reassignment	0	The policy has no impact in relation to gender reassignment	
Marriage and civil partnership	0	The policy has no impact in relation to marriage and civil partnership	
Pregnancy and maternity	0	The policy has no impact in relation to pregnancy and maternity	
Race	0	The policy has no impact in relation to race	
Religion or belief	0	The policy has no impact in relation to religion or belief	
Sexual orientation	0	The policy has no impact in relation to sexual orientation	

What alternative policy/process options have been considered to reduce or alleviate any identified impact?

The policy confirms the ILF position that we are required to take an income as defined in the COGA. In the past consideration has been given to disregarding occupational pensions to reflect the ILF's commitment to support employment. However these proposals were not supported as they did not directly impact on employment.

What research has been gathered/considered when making decisions regarding the Protected Characteristics?

Income Support (IS) regulations

State Pension Credit Act 2002

Independent Living Fund (2006) Conditions of Grant Agreement (COGA)

Are any future actions required for example monitoring or review?

The policy will require reviewing annually as government changes to the age of eligibility may have a potential impact.

EIAB comments/recommendations

The EIAB agreed on 30 April 2012 that subject to updating the research gathered box and a minor amendment to the Gender notes that this assessment is agreed and does not need to be represented to the board. This assessment includes the recommendations and changes and is therefore agreed by the board.

Date form completed 16/04/12

Signature of EIAB chair Jesse Harris

Date 22 May 2012

## Subsequent amendments to policy/process

Date of amendment September 2013

### Details of amendment

The age from which you can receive the Guarantee Credit – the qualifying age – is gradually increasing in line with women's State Pension age. The revision to this policy reflects the fact that this increase now means that no individual will receive guarantee credit before the age of 61. In addition the wording has been revised to remove unnecessary and archaic content to make it more accessible. Reference to a specific age has been removed from the policy as this is a rolling programme and the age is gradually increasing over time. This will mean that the policy will not become out of date.

### Reason why a new EIA is not required

There has been no change to the purpose or intention of the policy.

Date of amendment

### Details of amendment

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