



**Advice Paper:
Individual Financial Assistance (Scheme 6) and Means
Testing**

21 February 2014

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Summary

1. The Commission was requested by the Office of the First and Deputy First Minister (OFMDFM) for advice on the 'potential to move from the current policy position on the household test and requirement for 3 bank statements to a less cumbersome approach' in relation to Financial Assistance Scheme 6 which would be considered by OFMDFM and the Programme Board.
2. It is evident from the feedback received from the VSS's Financial Assistance Questionnaire that the current scheme is meeting financial need. Responses have demonstrated that financial assistance is having a positive difference to the quality of life of individual victims and survivors.
3. A number of options have been included in this paper with regards to means testing and they include the following:
 - Option 1 – Base Case/Status Quo;
 - Option 2 – Remove Household Test to an Individual Test;
 - Option 3 – Eligibility change.
4. The main constraint amongst all of the options is the fact that the budget allocation is limited in all cases. In the absence of a greater budget the same risk is present in all of the options of not meeting the demand that exists within the sector.

Recommendations

5. The Commission's preferred option is Option 3 and **recommends** that this is implemented as an interim measure for 2014/15.
6. Option 3 uses the current budget allocation. It proposes a pragmatic approach to the 2014/15 financial year, in that those individuals who have been subjected to the household and means test this year are automatically deemed eligible for next year unless their circumstances have changed. Each eligible individual should sign a self declaration form to verify that their circumstances have not changed. The majority of individuals would then qualify for a new award with minimal administration, both for individual and VSS.
7. For new applicants, the Commission **recommends** that the current system would continue and for consistency the same criteria of the household and means test would apply for the 2014/15 financial year.
8. The **Commission recommends** that the VSS explore the possibility of using a passporting system in conjunction with the Social Security Agency for future

years, thus removing the need for a means test for the majority of successful individuals under Scheme 6

9. The main constraint in advancing proposals to address financial needs is the budget allocation. A larger financial pot would be required to meet current needs and imminent needs since demand is set to grow. The **Commission recommends** that the consideration of an adequate and appropriate budget to meet current and anticipated demand as well as a focus on accessibility and eligibility for applicants need to be addressed.
10. The experience for victims in attaining financial assistance should be a simple and straightforward process. The **Commission recommends** that the VSS refines its communication strategy ensuring that fairness, transparency and equality are given primary attention.
11. The **Commission recommends** that individual victims and survivors should be afforded the choice of whether to receive this payment annually or quarterly.
12. The **Commission recommends** that the Scheme should open for new applications for at least 12 weeks and then close. An effective communication strategy should be put in place to ensure that all individuals and groups are made aware of this as early as possible.

Introduction

13. Further to the establishment of a Programme Board in November 2013, a range of action points were agreed by the Office of the First and Deputy First Minister (OFMDFM), the Victims and Survivors Service (VSS) and the Commission. Reviewing the current individual financial needs scheme (Scheme 6: Financial Assistance) was discussed as a matter of priority by the Programme Board. The Commission was requested by OFMDFM for advice on the 'potential to move from the current policy position on the household test and requirement for 3 bank statements to a less cumbersome approach' which would be considered by OFMDFM and the Programme Board.
14. This paper works on the assumption of current policy and the recommendations of the Comprehensive Needs Assessment that the main priority for the provision of Financial Assistance to Victims and Survivors is to focus on addressing financial needs.
15. Therefore, the paper will provide a briefing on the main issues and considerations. Background information to inform this advice paper includes:
 - The Comprehensive Needs Assessment;
 - The VSS's Interim Financial Assistance Feedback Questionnaire;
 - Copies of correspondence from the VSS and OFMDFM;
 - The Commissions' Complaints Register.

Background

16. Historically, individual victims and survivors received financial assistance through the Northern Ireland Memorial Fund (NIMF) up to April 2013 when responsibility for services to victims and survivors was transferred to the VSS.
17. The NIMF used a means testing model, based upon government benefit rates adding an additional £20 per week before the overall household income was taken into consideration. The following benefits/payments were not included as income under the means testing scheme: disability living allowance – higher rate; child benefit; child tax credit; pension credit; attendance allowance and carers allowance.
18. In determining essential household expenditure, the following payments were deducted as essential expenditure in order to arrive at a disposable income figure to determine whether an applicant was eligible for assistance: rent (or any amount of rent in excess of the amount of housing benefit being received); rates; mortgage interest payment but not capital repayment on the mortgage and water charges (where applicable).

Comprehensive Needs Assessment

19. The Commission's advice detailed in the Comprehensive Needs Assessment¹ (CNA), February 2012 with respect to Financial Assistance, proposed that the means test criteria used by the NIMF to determine those most in need should continue to be used by the VSS. The CNA notes that the Financial Assistance Scheme accounted for a total of 1,661 awards at this time. An extract from the CNA relating to eligibility for the Scheme is detailed below in Table 1 below:

¹ Commission for Victims and Survivors February 2012

Table 1: Advice presented in the CNA February 2012

The Commission proposes that a means test ... continues to be used ... for determining those most in need from the following categories:

- *Spouses/Partners who have been bereaved;*
- *Parents who have been bereaved;*
- *Children and young people who have been bereaved through the loss of a parent; who are currently under the age of 25 and still in education or training;*
- *Adult children – those over 18 and not in education or training, or those over 25 – have a diminished financial dependency on their parents and this should be reflected in the level of direct financial assistance.*

We recommend that means testing should not apply to those who have been seriously injured or those who care for individuals who were seriously injured.

Grandchildren and siblings of those who died would not, for the most part, have had a financial dependency on their loved one and as such, should no longer be eligible to receive direct financial assistance. Funding made available to groups in the community sector and services in the statutory sector will ensure that services are available to meet other needs of these individuals in terms of health and well-being, advocacy, personal development and social support.

Current VSS Scheme(s) for Individual Victims and Survivors

20. Currently, the VSS provides the Individual Needs Programme (INP) to individuals requiring direct financial assistance and support. The INP is available over the period 1 April 2013 – 31 March 2014 and there are six Schemes:

1. Education & Training;
2. Chronic Pain;
3. Care for Carers;
4. Disability Support;
5. Respite Breaks and
6. Financial Assistance

The six Schemes are combined in different ways to provide four Packages of Support. Appendix 2 provides further information on these.

21. Scheme 6 - Financial Assistance is the only means-tested scheme administered by the VSS and only one award is made per household. Eligible households include:

- Individuals living with injuries;
- Bereaved partners/spouses, bereaved parents, or children who have lost a parent and
- Carers.

22. To access Scheme 6: Financial Assistance, individuals complete an application form and return it to the VSS. The VSS uses this application form to conduct a means-tested assessment of the individual's circumstances. Applicants who are on the Care Component of the Higher Rate Disability Living Allowance (or the equivalent benefit) are not subject to a means test. Eligibility for assistance under the Schemes offered through the INP² is detailed in Appendix 3.

Means Testing

23. The Department's current policy, implemented in the 2013/2014 financial year, introduced a new verification level requiring individuals to provide bank statements to verify the household income. The same means testing calculations used by the NIMF were also adopted by the VSS.

24. The VSS provided the following information by letter³ to OFMDFM with regards to means testing, indicating that it is calculated on weekly amounts of income and outgoings. The calculation process is as follows.

25. The VSS begins by obtaining a scale rate (as per tables detailed in Appendix 1). This will always be in line with the government personal allowance figures and is worked out according to the individual's circumstances (including his/her age, marital status, dependants, and whether or not they are in receipt of DLA; if they do receive DLA, the relevant premiums are included in the scale rate). Once the appropriate figures have been selected, the VSS uplifts this scale rate by £20.

26. The applicant's household weekly income and outgoings are then calculated. The total amount outgoings are subtracted from the applicant's income to calculate the net weekly income. Finally, the net income is calculated against the scale rate to work out whether the applicant is currently above or below the scale rate.

²

http://www.victimsservice.org/pages/index.asp?title=Victims_and_Survivors_Service_Direct_financial_assistance_the_Individual_Needs_Programme_INP

³ Letter from VSS CEO to OFMDFM Director of Social Investment and Good Relations 12 October 2013

For example:

A single 26 year old that earns £200 per week and pays rent of £85 per week.

Scale rate (under 60 but over 25: £71.70 + VSS uplift of £20) = £91.70

£200 - £85 = £115 weekly net income.

£115 - £91.70 = £23.20+

The applicant is £23.20 over the scale rate, and is therefore not eligible for Scheme 6 (Financial Assistance).

27. The VSS received a substantial amount of applications when Scheme 6 opened in April 2013. A decision was, therefore, made to close Scheme 6 on 30 June 2013 due to the probability of over-committing the available budget for the Scheme. Since that time the VSS has not accepted any further applications and the VSS website notes that if the Scheme reopens before 31 March 2014, the VSS will advertise in regional and local press, and on their website.

28. The VSS has identified some lessons⁴ from the administration of Scheme 6 during the last year. These include:

- The need to communicate and issue application forms (or alternative process) at least 2 months in advance of 1st April 2014. This will ensure that any database changes can be made and payments are issued to clients on a timely basis;
- The need to set a deadline for applications at the start, ideally an 8 week window;
- Simplification required of the application process generally and in particular for those on High Rate DLA care component;
- Time consuming assessment process based on current policy of household income has led to a delay in approving payments;
- A number of clients have expressed a need for the full payment of £1,040 per annum upfront in April of each year rather than quarterly.

⁴ VSS CEO letter to OFMDFM Director Social Investment and Good Relations dated 2 January 2014

VSS Interim Findings - Review of Scheme 6: Financial Assistance

29. The VSS issued a questionnaire to 1,125 recipients of Scheme 6: Financial Assistance. Responses were collated by the VSS and in mid September 2013 and 552 responses were received, which is a 49% response rate.

30. The second question asked of individuals in the questionnaire was what they used the financial assistance money for and allowed respondents to select more than one category. 558 responses were completed for this section of the questionnaire and they highlighted that:

- 84.8% selected the category 'to pay for household bills';
- 61.3% indicated that they were able 'to purchase household items';
- 51.9% purchased personal items;
- 17.8% used the money 'to pay for travel costs';
- 9.9% indicated that it was used 'to pay for recreational activities';
- 22.9% ticked the box marked 'Other' and detailed their written responses within the questionnaire (123 written responses).

31. The third question asked individuals what difference the financial assistance made to their lives. One option was provided in response to each statement and 507 responses were received. An analysis of these responses indicate that:

- 94.5% of those completing the questionnaire indicated that Financial Assistance had a positive impact on 'my quality of life'.
- 91.6% identified that a positive impact was had on 'my peace of mind';
- 86.9% reported that a positive impact was had on 'how I feel acknowledged';
- 27.1% of respondents indicated that financial assistance had no difference on 'how I feel part of things' with,
- 72.9% indicating that they felt a positive impact;
- When asked about how positive they feel about the future, 78.6% rated the financial assistance as have a positive impact with,
- 21.4% stating that they felt it had no difference:
- As regards to 'how I feel good about myself', 76.4% felt financial assistance had a positive impact with 23.6% noting no difference;
- On the 'my ability to participate in life around me' 76% reported financial assistance had a positive impact whilst 24% reported no difference;
- 74.6% identified that financial assistance had a positive impact on 'the opportunities that are available to me' with 25.4% noting no difference.

32. In question four individuals were asked to rate the following question 'What are the most important things that Financial Assistance (£260 per quarter) represents for you?' 534 responses were received for this question.

- The highest rating was noted for 'An acknowledgement of the fact that I am a victim/survivor' with over 60% indicating that this was the most important thing that Financial Assistance represents;
- Followed by 'something that improves my quality of life' with over 50% of respondents;
- The option 'Something that brings me new opportunities for personal development' was the highest rating given for the least important thing represented by Financial Assistance (16.4%).

33. Question five of the questionnaire generated a range of responses 'Is there anything else that you would like the VSS to know about this Financial Assistance?' with 324 written responses.

34. From the written responses received it is clear that there is a fundamental need for Financial Assistance. Many respondents have expressed the financial support as a 'godsend' and a 'lifeline' and value it greatly. Some look forward every quarter to receiving their payment. Many referred to financial assistance as important in easing the worry of everyday bills and makes life less stressful. Some pointed out that the amount only goes so far as to support them with bills and to 'make ends meet'. With one stating that they felt the financial payment 'is not a life changing amount neither do I expect it to be'.

35. Numerous written responses indicated that they were grateful for being acknowledged and not forgotten about through this payment. With one respondent saying 'Thank you all for thinking of me'. Another wrote 'When I receive my financial assistance ... it lets me know someone cares what happened to me. I feel I haven't been forgotten'.

36. Some mentioned that the payment allows them to attend hospital appointments and others noted they use the money for essential pain relief. One respondent said that whilst the payment is valued it is 'never a replacement of the lives we all have lost'.

37. Some individuals pointed out that they felt that if 'you had been cleared for financial assistance you should not have to go through it again'. Whilst other individuals noted their worries and concerns about the prospect of not getting financial assistance in the future.

Complaints

38. Over the past number of months the Commission has received complaints from individuals about Scheme 6: Financial Assistance. The main areas of complaint have been:

- A large proportion of complainants have raised concerns about communication difficulties with the VSS, claiming that there has been a failure of the VSS to return telephone calls, emails and written correspondence in relation to queries about the Scheme;
- Some individuals claimed that they felt that the length of time that they had to wait on their application being processed was too long i.e. 6-8 weeks;
- One complainant was very upset and distressed at not being able to complete their form due to their disability;
- A number of individuals complained about the lack of communication on the deadline of Scheme 6 noting that the deadline was not detailed on the Scheme form and several individuals subsequently missed the 30 June deadline;
- Numerous individuals conveyed their distress at being asked to provide confirmation of their victims status noting that this information had already been provided to NIMF;
- There have been administration concerns, one individual was aggrieved that they had been informed by VSS staff that the reason they did not get information on the deadline was because 'some were missed off the NIMF database';
- There are complaints in relation to the VSS requests for bank statements. One complainant claims they had to provide these several times as they had been lost or expired by the time the VSS came to review them and individuals were upset as they had to pay for these statements each time;
- Concerns were expressed around the threshold which was set for Scheme 6 – Financial Assistance with some stating that it was unfair as they were on minimum wage and just over the threshold;
- Numerous complaints were received from those who did not get financial assistance as their income or their household income is too high. Taking into consideration the household income of the family has been seen as 'unfair and discriminatory' and 'irrelevant' by individuals. Individuals believe that each family member is treated differently dependent on their financial circumstance however their loss is the same;
- Some informed the Commission that making payments to the household rather than each individual was 'embarrassing and degrading'. In one example there are three individual victims living in the same household with one applicant equally sharing the financial assistance;
- Some argued that financial payments should be more about acknowledgement as a victim rather than about the finance provided itself.

One individual stated that they would rather see all to avail of a small amount of financial assistance than for some to benefit and others to not at all. With another individual expressing the view that basing assistance on income creates a 'hierarchy of victims';

- Others expressed the view that financial assistance to some family members and not others could be a source of conflict within family units; and,
- Another said that they had felt 'punished for being employed as employment automatically renders a person outside the criteria for assistance'.

Option Analysis

39. This section presents an analysis of the various options that are currently available for consideration in relation to making amendments to Scheme 6 for the 2014/15 financial year.

Option 1 – Base Case/Status Quo	
Description	
<ul style="list-style-type: none"> • Continue to use existing policy and application process for Scheme 6: Financial Assistance; • Continue to request 3 bank statements to verify household income; • Continue with same amount of funding for Scheme 6: Financial Assistance. 	
Costs	
<ul style="list-style-type: none"> • Current budget allocation is £1,760,000 (£20 per week uplift equates to £1,040 per annum and represents support to 1,692 individuals). • To date 1,722 awards have been made with an estimation of achieving full budget allocation. • Existing financial commitment and support provided to individual victims and survivors. • Demand/supply difficulties in relation to over-subscription continue and anticipated to grow over time. 	
Strengths	Weaknesses
<ul style="list-style-type: none"> • No additional funding to maintain status quo. • Familiarity and awareness for those who have been in receipt of funds from NIMF or more recently VSS for Scheme 6: Financial Assistance. 	<ul style="list-style-type: none"> • Not addressing the full quantum of need within the sector. • Continued difficulties re: length of time processing applications with requirement for bank statements and verification of same. • Dissatisfaction and frustration expressed by many in connection with current arrangements, i.e. indignity and costs associated with request for bank statements. • Unable to meet the needs of new/hidden victims and survivors with financial difficulties. • Sense from sector of not being listened to or heard. • Anticipation of over-subscription and early dissolution of Scheme in year.

Risks

- Negative impact and reputational risk (for VSS and OFMDFM) through use of the current verification process of checking household income through bank statements.
- Lack of responsiveness to individual victims and survivors in financial need and system inflexibility.
- Continued and increasing number of applicants to the Scheme and likelihood for over-subscription.

Option 2 – Remove Household Test to an Individual Test

Description

- Scheme 6: Financial Assistance is assessed on an individual’s income rather than the current policy of grant aid support to a household.
- Payments made to individuals not households.
- The request for bank statements is withdrawn.

Costs

- Current available budget allocation.
- Staff time to develop working relationship with DSD’s SSA.

Strengths

- Scheme flexibility to respond to individual financial need regardless of the household income.
- Perceived of as fairer by those applicants who do not receive financial assistance due to their household income but their siblings currently do.
- Increased VSS staffing capability to process applications on a timely basis. Decreased work effort requirements of VSS staff during verification and assessment of claims.

Weaknesses

- The criteria are reduced - withdrawing the household income test.
- Does not take into consideration household income and financial contributions made by spouse/children/other family members to individual victims and therefore the Scheme may not support those in financial hardship/most in need.
- More individuals who live in the same household will be eligible for support and therefore demand will be higher for the Scheme.
- Value of Scheme is not currently sufficient to meet demand (in the absence of greater funding resources).
- Verification would require further

	consideration.
Risks	
<ul style="list-style-type: none"> • Failure to establish alternative appropriate verification. • Does not take overall household income into consideration and greatest need may not be met. • Limited financial resources will be expended more quickly if Scheme is opened to all eligible individual victims and survivors based on their individual income. Failure of VSS to meet the anticipated demand made of the Scheme. 	

Option 3 – Eligibility change – those in receipt of benefits receive a ‘passport’ to apply for a Financial Assistance Scheme as an alternative to Means Testing

Description

- Individuals who were assessed and eligible during 2013/14 should be deemed eligible for 2014/15, thus they do not have to go through the application process again.
- Each eligible individual should sign a self declaration form to verify that their circumstances have not changed.
- The majority of individuals would then qualify for a new award with minimal administration, both for individual and VSS.
- For new applicants the current system should continue so as the same criteria is applied.
- The VSS estimates that around 95% of individuals who currently receive financial assistance under Scheme 6: Financial Assistance are also in receipt of social security benefits. Therefore, the VSS should explore the potential of operating a passporting system with the Social Security Agency for future years.
- For example, verification could be provided through the establishment of partnership arrangements with DSD’s Social Security Agency. Relationship developed to agree exchange of information, i.e. SSA provide individual victims with letter as evidence of their current benefit(s) (presently provided through standard letters), **or** SSA provide VSS with information as to status of individuals upon request (with agreement sought from applicant through application form).

Costs

- Current available financial resources are used.
- Less cost to VSS staff re: reduction in time taken to assess applications as

<p>processed through self declaration.</p> <ul style="list-style-type: none"> • Staff time to develop working relationship with DSD's SSA. 	
Strengths	Weaknesses
<ul style="list-style-type: none"> • Simplistic process. • Low burden on individual applicant. • Means test element is removed for this year and an alternative considered for future years by passporting. • No duplication of effort by public bodies. • Reduced administration effort for VSS staff. • Less time taken to process applications. • Reduced administrative burden on individuals. 	<ul style="list-style-type: none"> • Household test and bank statements remain in place, but only for new applicants.
Risks	
<ul style="list-style-type: none"> • Individuals will not inform the VSS of any changes in circumstances. • Household test and bank statements remain for new applicants. This could lead to further criticisms, however, in terms of equality the same rules should apply. The Department, the Commission and the VSS should work together to assess the need for Scheme 6 beyond 2014. 	

40. Three options have been identified above and the main similarity amongst all of the options is the fact that the budget allocation is currently fixed at £1.87million. In the absence of a greater budget the same risk is present in all of the options of not meeting the demand that currently exists within the sector.

41. In the current year the demand for Scheme 6 led it to be over-subscribed within a six week period. Scheme 6 is a popular and attractive scheme for individuals and the levels of demand are set to increase with the higher profile of the VSS in the years ahead. It is also highly likely that if the current Scheme is rolled out for 2014/2015 it will be quickly over-subscribed once again.

42. Option 1 Base case/Status Quo has its merits in that many current recipients and VSS staff are familiar with the processes involved. However, the main disadvantages are that the criteria for the Scheme are currently too wide to capture the demand and needs within the sector. In addition, the household

verification test requesting bank statements has proved to be troublesome and intrusive for the individual, whilst also being difficult to administer for the VSS. The Commission has received feedback from individual victims who perceive such requests for bank statements as burdensome. Therefore, the Commission has been asked for advice on how to improve the current system.

43. The current policy to verify household income involves the VSS requesting three bank statements from individuals. The Commission is conscious of the fact that necessary due diligence checks are important in relation to the verification of public money. It is difficult to identify any alternative verification process.
44. However, individuals may hold more than one bank account for savings, investments etc. and if all banking is not declared or taken into consideration it would render the necessity for attaining statements from one bank irrelevant. As a result the Scheme may not actually be providing for those most in need.
45. The Scheme went live in April 2013 and closed in June 2013. Previous applicants to the NIMF were informed of the opening and closing date for Scheme 6. The Commission has received complaints from individuals indicating that they were not aware of the information on the Scheme and when they applied the Scheme was oversubscribed and were too late to make an application. It would also appear that new or hidden victims and survivors may not have been catered for through this Scheme. Consideration must be given to effective marketing and advertising of the Scheme to ensure equality of opportunity, transparency and fairness for all prospective applicants.
46. Option 2, basing the scheme on individuals rather than the household, would increase the number of individuals eligible to apply and increase the demand and pressure on the finite budget further. Due to the first come, first serve nature of the application process, some difficulties that could continue are that not all individuals within a household may receive support and this could be a cause for friction. In expanding the criteria in this way may result in those in greatest need may not be provided with support.
47. Option 3 – Eligibility change – those who have been deemed eligible this year are not subjected to the household or means test this year but qualify automatically and are asked to produce a self declaration form to verify that their circumstances have not changed. The majority of individuals would then qualify for a new award this year with minimal administration, both for individual and VSS.
48. For new applicants the current system would continue with the same criteria is applied so as equality of opportunity is maintained.

49. The VSS estimates that around 95% of individuals who currently receive financial assistance under Scheme 6: Financial Assistance are also in receipt of social security benefits. Therefore, the VSS should explore the potential of operating a passporting system with the Social Security Agency for future years beyond 2015.
50. The merits of this option are that it is a simple and straightforward process for the prospective applicant and simpler for the VSS to administer. Based on the current available statistics of the current profile of recipients, it makes sense to lessen the burden for those that are currently in receipt of benefits, by using this as part of the eligibility criteria. This option necessitates the VSS to establish and develop a good working relationship with DSD's Social Security Agency (SSA) where applicants provide verification of their benefits through a letter from SSA to accompany their application for support from the Scheme.
51. The VSS has reported that 95% of victims and survivors currently in receipt of Scheme 6 Financial Assistance are also in receipt of benefits. A system of 'passporting' would be recommended as an alternative to means testing in future years. This system involves recognising the low income benefits received by the individual and once confirmation is received the individual receives support via Scheme 6 Financial Assistance.
52. This 'passporting' system would require public bodies to share information, for example, DSD's SSA will need to supply the VSS with proof of receipt of benefits. To reduce the burden on the individual such proof should be determined through exchange of information between the public bodies – SSA and VSS. This option may reduce the level of administration for both the applicant and for the VSS.
53. The application process also needs to be carefully managed in order to ensure that those on minimum wage are given the opportunity to apply and that there is an availability of funds to meet those needs. The Commission currently estimates that the amount of applicants in this category to be 5%.
54. Therefore, the Commission has identified Option 3 as the preferred option.

Conclusions and Recommendations

52. The Commission is fundamentally concerned with removing barriers to provide victims and survivors, who are uniquely vulnerable people in need, with appropriate and timely support, help and financial assistance.
53. The Commission maintains its position outlined within the CNA, that Financial Assistance is necessary to meet the financial needs of those victims and survivors that have suffered financial loss. However, the Commission notes that addressing financial loss as a result of bereavement, injury and trauma has its limitations and has to be undertaken within the constraints of the budget allocation outlined within the current comprehensive spending review period.
54. For the financial year 2013/2014, Scheme 6 – Financial Assistance has been meeting and addressing the financial needs of 1,722 households, despite the difficulties in the scheme being over-subscribed. It is important to note that people in need have received this financial support.
56. For some individuals the financial assistance regular payment provides acknowledgement and recognition of their victimhood status and is reassuring. However, for others it is important to be conscious that the payments are extremely important and necessary, due to the financial position that they are in as a direct consequence of their victimhood. The Commission has received some positive feedback from recipients noting the difference the payments have made to their everyday lives. Some consider the payment as the ‘pension contribution’ that they have missed out on through their current circumstances. Others note the satisfaction and sense of acknowledgement that the payment gives them.
57. The main constraint in advancing proposals to address financial needs is the budget allocation. The Commission would expect that a larger financial contribution would be required to meet current needs and future needs, as the current demand is set to grow. The **Commission recommends** that the consideration of an adequate and appropriate budget to meet current and anticipated demand as well as a focus on accessibility and eligibility for applicants needs to be addressed.
58. The Commission acknowledges that it is difficult to appropriately provide financial compensation for all those that have suffered loss, injury and trauma due to the current budgetary constraints.
59. Better Communication - The experience for victims in attaining financial assistance should be a simple and straightforward process. The **Commission recommends** that the VSS refines its communication strategy ensuring that fairness, transparency and equality are given primary attention. In order to have an equal and transparent process where every individual has the opportunity to

apply the Scheme should be advertised for all. A closed scheme to existing clients would be problematic considering the fact that so many individuals missed out on assistance from Scheme 6 during the 2013/2014 financial year.

60. Communication on a cross departmental basis would be an effective way of verifying claims made by victims that they are in receipt of benefits. The **Commission recommends** that the VSS should co-operate and develop partnership arrangements with and have a memorandum of understanding with the Social Security Agency (SSA) to verify claims for assistance made from individual applicants.
61. Support to Applicants - New applications for assistance should continue to be made by individuals with help, support and assistance offered in those cases where an individual is incapacitated/unable to make an application themselves.
62. The **Commission recommends** that each victims and survivors has the choice of how they would like to be paid and that choice should consist of either a quarterly (£260) or an annual payment (£1,040) which may also be simpler for the VSS to administer.

Appendices

Appendix 1

Means Testing Scale Rate Calculations:

Scale Rate Figures

Under 60's Scale Rate calculator

Income Support/ESA

Amount		Personal Allowance	Notes
£56.80	SINGLE	Under Age 25	Either single rate or couple rate or lone parent rate should be included in the calculation for all applicants under age 60.
£71.70			
		Under Age 18	
£56.80	LONE	Age 18 or over	
£71.70	PARENT		
£56.80	COUPLE	Both under 18	
£56.80		Both under 18, one disabled	
£85.80		Both under 18, with responsibility for a child	
£56.80		One under 18, one 18-24	
£71.70		One under 18, one 25+	
£112.55			

Premiums

Amount		Personal Allowance	Notes
£31.00	SINGLE	Disability	Qualify if you get any level of DLA or AA, long term incapacity benefit, SDA, disability element of working tax credit or the war pensioner's mobility supplement.

£44.20	COUPLE		Same as above but for a couple to qualify only one of them needs to get a qualifying benefit.
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£15.15	SINGLE	Enhanced Disability Premium	To qualify must be in receipt of High Rate care component of DLA
£21.75	COUPLE		

£59.50	SINGLE		Have to live on your own and no-one receives carer's allowance for looking after you.
£59.50	COUPLE (one qualifies – lower rate)		If they both get AA or DLA care at the middle or highest rate and one person get carer's allowance for looking after one of them.
£119.00	COUPLE (both qualify – higher rate)		If they both get AA or DLA care at the middle or highest rate and no-one else receives carer's allowance for looking after any of them.

£33.30	SINGLE	CARER'S ALLOWANCE	Paid if claimant or his/her partner receives carer's allowance or is entitled to carer's allowance but is paid another benefit instead of it. (Paid per carer).
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Over 60's Scale Rate Calculator

Pension Credit

Amount		STANDARD MINIMUM	NOTES
£145.40	SINGLE	PENSION CREDIT	Either the single or couple rate should be included in the calculation for all applicants 60 years or over.
£222.05	COUPLE (one qualifies – lower rate) COUPLE (both qualify – higher rate)		

PREMIUMS

AMOUNT			NOTES
£59.50	SINGLE	ADDITIONAL AMOUNT FOR SEVERE DISABILITY	Have to live on your own and no-one receives carer's allowance for looking after you.
£59.50	COUPLE (One qualifies)		If they both get AA or DLA care at the middle or high rate and one person get carer's allowance for looking after one of them.
£119.00	COUPLE (Both Qualify)		If they both get AA or DLA care at middle or high rate and no-one else receives carer's allowance for looking after any of them.
£33.30		ADDITIONAL AMOUNT FOR CARERS	Paid if the claimant or his/her partner receives carer's allowance or is entitled to carers allowance but is paid another benefit instead.

DLA		
CARE COMPONENT		MOBILITY COMPONENT
HIGH	£79.15	£55.25
MIDDLE	£53.00	
LOW	£21.00	£21

Appendix 2

Individual Needs Programme

Please note: Access to all of the options listed in each Package is not guaranteed in every case, but determined on the basis of a VSS Individual Needs Review.

PACKAGE NUMBER	PACKAGE NAME	INFORMATION
Package 1	Support for the Bereaved	<p>This package includes the following options:</p> <ul style="list-style-type: none"> Scheme 1 (Education and Training) Scheme 5 (Respite Breaks) Scheme 6 (Financial Assistance)
Package 2	Support for the Injured	<p>This package includes the following options:</p> <ul style="list-style-type: none"> Scheme 1 (Education and Training) Scheme 2 (Chronic Pain) Scheme 4 (Disability Support) Scheme 5 (Respite Breaks) Scheme 6 (Financial Assistance)
Package 3	Support for Carers	<p>This package includes the following options:</p> <ul style="list-style-type: none"> Scheme 1 (Education and Training) Scheme 3 (Care for Carers) Scheme 5 (Respite Breaks) Scheme 6 (Financial Assistance)
Package 4	Support for Spouses/Partners and Children of Individuals Living with Injuries	<p>This package includes the following option:</p> <ul style="list-style-type: none"> Scheme 1 (Education and Training)

Appendix 3

The following table outlines eligibility for assistance under the Schemes offered through the INP and access to the Schemes is determined on a VSS Individual Needs Review.

In general, the VSS delivers services and support to anyone who meets the definition of 'victims and survivors' that is set out in the Victims and Survivors (Northern Ireland) Order 2006.

The eligibility criteria for accessing direct financial assistance through the INP is, however, slightly more specific.

The INP is only available to victims and survivors who:

- (a) Have lost a parent, spouse/partner, or child through bereavement.
- (b) Have been physically or psychologically injured, and the injury has had a long term and current effect on their wellbeing or mobility.
- (c) Have become the registered primary carer for an individual who has been physically injured.
- (d) Are the child or spouse/partner of someone who meets criteria b.

Appendix 4 - Scheme 6: Feedback Interim Report 10/09/13 (PDF document)