

Targeting Performance of Main Social Assistance Program

Karine Bouvry-Boyakhchyan

Armenia Social Protection Systems Strengthening Project

USAID SO 3.4

USAID Armenia 111-C-00-06-00067-00

AECOM International Development
August 2008



USAID
FROM THE AMERICAN PEOPLE



USAID ARMENIA, SOCIAL PROTECTION SYSTEMS
STRENGTHENING PROJECT

ԱՄՆ ՄՁԳ ՀԱՅԱՍՏԱՆ, ՍՈՑԻԱԼԱԿԱՆ ՊԱՇՏՊԱՆՈՒԹՅԱՆ
ՀԱՄԱԿԱՐԳԵՐԻ ԴՁՈՐԱՑՄԱՆ ԾՐԱԳԻՐ

TARGETING PERFORMANCE OF MAIN SOCIAL ASSISTANCE PROGRAM

**Social Assistance to Vulnerable Populations
Component Four, USAID Armenia, SPSS Project
K. Bouvry-Boyakhchyan**

ARMENIA, 2008

This paper is made possible with the support of the American People through the U.S. Agency for International Development (USAID). The contents of this paper are the sole responsibility of the authors and do not necessarily reflect the views of USAID or the U.S. Government.

ABBREVIATIONS AND ACRONYMS

CIS	Commonwealth of Independent States
EDRC	Economic Development Research Center
FBS	Family Benefit System
FAR	Fund for Armenian Relief
FBS	Family Budget Survey
GDP	Gross Domestic Product
GOA	Government of Armenia
HBS	Household Budget Survey
HES	Health and Education Survey
ILCS	Integrated Living Conditions Survey
MLSI	Ministry of Labor and Social Issues
MA	Mission Armenia
NGO	Non-Governmental Organization(s)
NSS	National Statistics Service
OECD	Organization for Economic Cooperation and Development
PRSP	Poverty Reduction Strategic Paper
RA	Republic of Armenia
SSC	Social Services Center
USAID	United States Agency for International Development
WB	World Bank
UN	United Nations

TABLES

Table 1. Poverty Indicators in Armenia: 2004-2006

Table 2. Family Benefit Program: 2000-2007

CHARTS

Chart 1. Exclusion and inclusion error: 2004-2006

Chart 2. Who are beneficiaries: 2004-2006

INTRODUCTION

Poverty is hunger. Poverty is a lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not being able to go to school, not knowing how to read, and not being able to speak properly. Poverty is not having a job. It is a fear for the future; living one day at time. Poverty is losing a child to an illness brought on by unclean water. Poverty is powerlessness, and a lack of representation and freedom¹.

The aim of this analysis is to give recommendations to the Republic of Armenia (RA) Ministry of Labor and Social Issues (MLSI) on improving the targeting performance of state social assistance programs. With the aim of reducing the high poverty rate, the Armenian government made its first attempt of improving the targeting in 1994 by shifting from various cash assistance programs to a family benefits program. The efficiency of this program during the past years has been recognized by the positive changes in poverty alleviation efforts combined with the economic growth and advancement in the economy. However, the efficiency of the current system still needs substantial improvement related to matching with the social assistance policy, expansion of involvement of vulnerable and needy populations and most importantly, matching with various active measures of social policy. It is obvious that during the past years poverty in Armenia and the poor themselves acquired new qualities, and the poverty risks, besides the traditional ones, have taken new shades and shapes. As a result, according to some estimation, social protection of the most vulnerable groups is inefficient, which inadvertently becomes a basis for their social exclusion. The current targeting mechanism has a built-in trigger in it because the proxies introduced 10 years ago and are no longer up to date.

This analysis summarizes the findings of various studies and presents recommendations for the improvement of the targeting mechanism.

At the same time, we have briefly evaluated the poverty status of those included in the Family Benefit system, their characteristics and mobility, which are of substantial importance for the evaluation of system performance.

POVERTY SNAPSHOT IN ARMENIA

In recent years, significant progress was recorded in macroeconomic sustainability and economic growth in Armenia. GDP growth in 2007 was 13.7%. The high rate of economic growth for the population means a general increase of income, employment rate and the improvement of other macroeconomic indicators. Theoretically, this is considered the basis for decreasing the level of poverty. In general, from 1999-2006 more than 870 000 people overcame poverty and 520 000-extreme poverty, meaning that the number of poor people has been reduced by half. However, neither economic growth nor the state redistribution policy can be credited for such a massive reduction of poverty. During the past 2 years the few analyses of the situation claim just the opposite: “the impact of any one factor, including salaries, employment, self-employment, agricultural income, state transfers and external private transfers, is not predominant.”² Meanwhile, it should be mentioned that the massive reduction of poverty has accompanied the forming of the poor as a social strata with deepening of social disparities. As a matter of fact, attributes of long-

¹ “Attacking poverty,” (Draft) World Development Report 2000/1

² “Reduction of Poverty in Armenia, New Life with Old Measures,” M. Tumasyan, March 2007, p. 3-7, “Poverty Snapshot in Armenia,” ILCS, Yerevan 2006, 2007, p. 131

term chronic poverty are still present and there is also the threat of poverty transmission from generation to generation.

The absolute number of Armenia's poor decreased in 2006 by 8.9% compared with the previous year.³ In general, the poverty rate continues to maintain a decreasing trend (Table 1).

Table 1. Poverty Indicators in Armenia, 2004 - 2006⁴

	Poverty Level			Poverty gap 2006	Severity of Poverty 2006	Level of extreme poverty		
	2004	2005	2006			2004	2005	2006
Total	34.6	29.8	26.5	3.8	1.1	6.4	4.6	4.1
Urban	36.4	30.7	28.2	4.4	1.3	7.5	5.3	5.0
Rural	31.7	28.3	23.4	3.0	0.7	4.4	3.2	2.4

Theory reminds that the improvement of economic conditions for all of the poor depends on general economic growth and development. Social assistance is one of the few available tools to protect those who do not benefit from opportunities created by economic growth in the short or medium terms. Meantime, social assistance by its nature should not promote the development of dependency upon the assistance and should not reduce the self-reliance capacities of the beneficiaries.

The right of citizens to social assistance is constitutionally enshrined in Armenia and regulated by two laws on “Social Assistance” and “State Benefits.” The largest and main social assistance program in Armenia is Family Benefit Program (FBP). This system was introduced in Armenia in 1994 to improve the targeting of humanitarian assistance, and was the first system based on the proxy mean tested targeting mechanism in Eastern Europe and Central Asia. In 1996, 71% of families in Armenia were registered in the system.

The studies on the efficiency of this program stated that the absence of FBP would increase the poverty rate by 1.3, and the extreme poverty rate by 2.9 percentage points. As a matter of fact, the poverty rate in the beneficiary families is much higher than the average poverty rate in Armenia (44.4% after receiving the social transfers against the 26.5 national poverty rates). Estimated, that termination of family benefit transfers could increase the general poverty rate among this social-economic group from 47.5% to 55.7% and may triple the number of extremely poor.⁵

The family benefit system is designed to direct the social assistance to the “most vulnerable” and “most poor” families whose neediness is assessed according to a scoring system based on the initially defined poverty proxies (see App. 1).

³ ILCS 2006 and 2007

⁴ ILCS /NSS RA 2004, 2005, and 2006. Note: The poverty line indicated in Table 1 is calculated based on household consumption expenditures. The food line is calculated based on the value of the actual consumption basket, which, as of 2006, was 14 300 AMD per adult (this figure is approximately 15% more than the value of the actual consumption basket in 2004).

⁵ ILCS /NSS, RA, 2007

Budget: In 2007 the budget of FBP accounted for 0.9% of the GDP, 48% of the social assistance budget or 26.4 billion AMD covering 143 000 families or around 17% of all households. The key indicators of FBP are presented in Table 2.

Table 2. Family Benefit Program (FBP): 2000-2007⁶

	2000	2001	2002	2003	2004	2005	2006	2007
Beneficiary families (thousand)	199.5	174.8	149.6	141.2	134.2	127.2	130.4	124.7
Beneficiary family members (thousand)	667.9	598.6	532.0	505.6	476.5	467.5	484.6	461.3
Families receiving lump sum assist. (thousand)	11.8	15.9	10.1	14.9	7.8	8.3	9.3	16.3
Individuals receiving lump sum assistance (thousand)	44.9	54.1	30.5	39.5	17.7	20.6	19.9	43.5
Monthly benefit (drams)								
Basic	3,500	3,500	4,000	4,000	4,500	6,000	7,000	7,000
Average monthly benefit	7,196	7,712	6,554	7,099	8,254	12,200	15,175	17,500
% to average salary	26.4	26.2	20.0	17.0	19.0	23.4	23.6	23.5
Benefit per member (drams)	2,149	2,252	1,843	1,983	2,325	3,318	4,091	4,730
Amount of lump sum benefit (drams)	3,500	3,500	4,000	4,000	4,500	6,000	7,000	7,500

As illustrated in the table above, the number of benefit receivers was reduced by 25%, but it is hard to link that reduction with overall poverty decline. Some analyses revealed that the poor families simply did not apply or re-apply for benefits because "... 2.1% of them was unaware of the program, 6.7% had difficulties with obtaining required certificates and documents, 53.5% did not believe they would receive a benefit and around 18% considered themselves in no need ..."⁷

The amount of the benefit, despite its annual growth, is still inadequate to the growing living costs and accounts for only 23.5% of average wages, while the amount of the benefit per a family member accounts for 21% of the poverty line and 32% of the food line in 2007.

⁶ "Poverty Snapshot in Armenia," Yerevan, 2002, 2003, 2006, 2007; MLSI Report, 2006

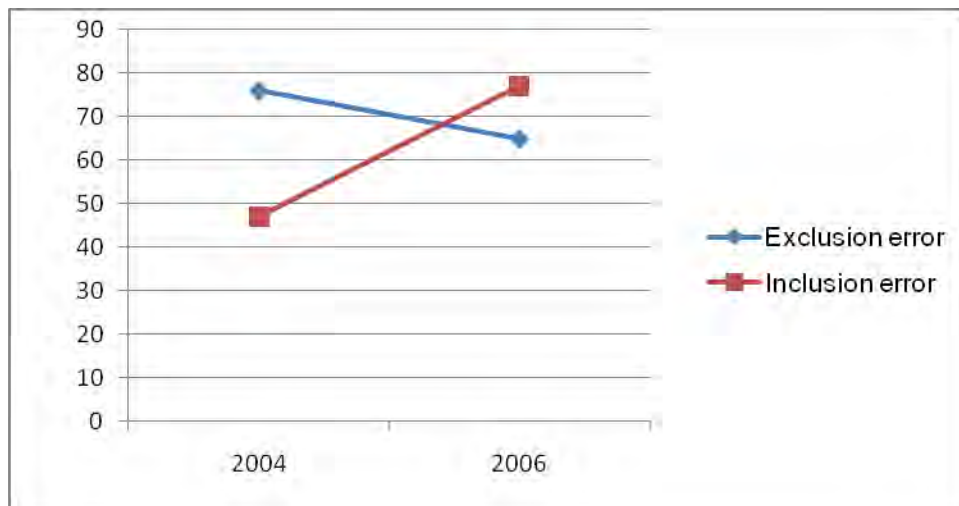
⁷ PRSP-2, Draft, 2007, p. 153

Family Benefit Program Targeting Performance

Despite its positive impact on poverty reduction, the targeting of the family benefit system needs serious improvement, according to some estimation. The system inclusion and exclusion error is quite high. These two measures are well-known, as internationally accepted measures for targeting performance.⁸

The chart below illustrates the dynamics of the inclusion and exclusion error rates in 2004 and 2006.

Chart 1. Exclusion and Inclusion errors in 2004 and 2006⁹



As illustrated in the chart, the exclusion error has declined, however the inclusion error has growth. The program is specifically aimed at ensuring the inclusion of the extremely poor population, so the inclusion error marks a misuse of resources.

The estimation of the World Bank on Armenia's family benefit targeting performance, based on the ILCS annual findings, is positive: "Armenia's targeting performance is very good by international standards: it is as good as or better than the targeting achieved by the much-praised conditional cash transfers in Latin America".¹⁰ This estimation may not adequately take into account the poverty evaluation differences and program goal differences between family benefits and conditional cash transfers. It may also be giving insufficient attention to the level of poverty status among Armenia's benefit-receivers or the high rate of exclusion error.¹¹

Chart 2 illustrates the ILCS (2007) estimations on the social status of benefit-receivers, which proved that despite the increase of coverage of very poor- 60.2%, non poor- 9.7% inclusion is still an issue.

⁸ "World Development Report 2006," Coady, Grosh, and Hoddinott, World Bank, 2004; Pakistan Safety Net Survey

⁹ "Improvement of Targeting of Social Assistance in Armenia," EDRC, Yerevan, 2006, p. 16 ; ILCS , NSS, 2004-2006

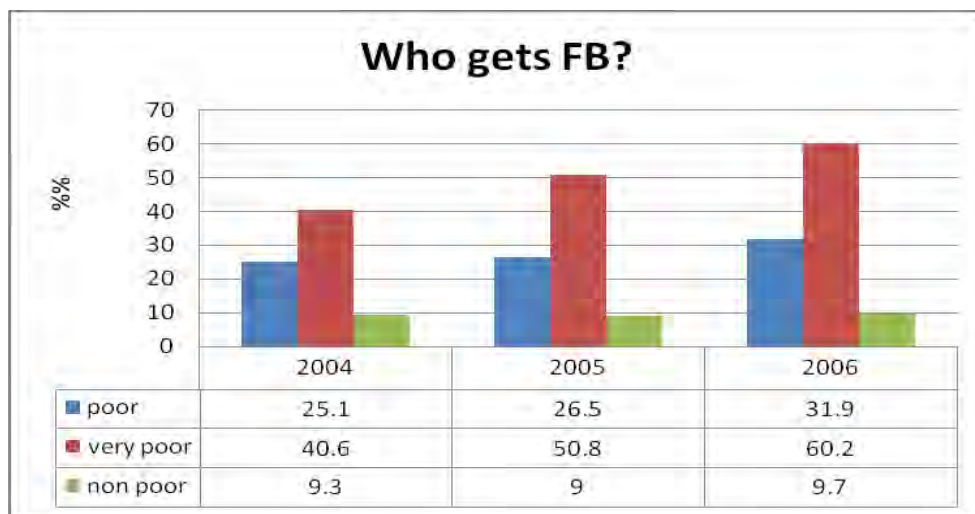
¹⁰ "Armenia: Social Protection Policy Note," Draft ,World Bank, May, 2008, p.18

¹¹ "Improvement of Targeting of Social Assistance in Armenia," EDRC, Yerevan, 2006, p. 16

According to other estimation, only 56% of those included in the Family Benefit system are poor, which means that the inclusion error is 44%. In terms of inclusion, 34% of poor and 11% of non-poor population are included.¹²

Key factors to targeting performance are the chosen method and the application mechanism. It is important to note that there is no ideal method and mechanism found anywhere in the world; every method has its set of flaws. This report will not touch upon the weaknesses of the targeting formula and proxies and their impact on the targeting performance in order not to repeat our previous report.¹³ However, we will briefly present the contradictory results revealed during the analysis of the FBS information database, which make the principles of the method and eligibility criteria's viability obscure.

Chart 2. FBS beneficiaries: 2004-2006



The Paradox of Being Included in the System

The major targets of FBS are families with children, and the disabled and elderly population who get pre-defined highest scores as social groups (see Appendix 1). In other words, although the mechanism is called proxy means-tested, nonetheless a method based on social categories is applied; criteria assumingly are easily measureable but often have no link to the real living standard of the beneficiary. This approach is characteristic of all transition countries, where the proxy mean-tested targeting method is introduced.¹⁴

Let us review the inclusion of these target groups, however with the important assumption that only poor families have applied (registered) for family benefits.

¹² “Armenia: Social Protection Policy Note,” Draft ,World Bank, May, 2008, p.18

¹³ “An Analysis of the Current Practice of Targeting Social Assistance and Development Prospects of the Sphere,” Report, USAID/SPSS, October, 2007

¹⁴ Paolo Verme, “Social Assistance and Poverty Reduction in Moldova, 2001-2004,” An Impact Evaluation Policy Research Working Paper 4658, p. 5

According to 2007 June data, the main registered social groups are: families with children- 61.8%, and pensioners- 13%. Next come persons with disabilities, 11.3%, of which the larger share are persons with third group disability- 7 %.

Now let us try to understand the characteristics of the families with children registered in the system. Note that the 9 out of 16 predefined social groups are families with children with various statuses. All children are covered by two social groups (differentiated by age groups- typical for categorical targeting): children under 2 years and children from 2 to 18 with respectively 35 and 33 points assigned (the passing point is 33.1). The remaining social groups add additional points. The logic of distinguishing the social groups is not defined and is not based on the living standard surveys; for instance, it is assumed that the entry of families already having a 2.1 years old child is limited unless they have any other status for gaining additional points (disabled, parentless, etc.), while we can't justify differences between 2 and 2.1 years old child care from point of view of cost (see, Appendix 1, Table 1).

The number of children under age 2 in Armenia in the beginning of 2006 was 109.5 thousand, and those from 2-18 was 811.8 thousand, of which 236, 4 thousand children or 25% are included in the FBS, whereas 218, 2 thousand children or 92% of those are beneficiaries. 43% of the families registered in the FBS have 2 children, those with 1 and 3 children account for 24% of the total however with unequal inclusion. At first sight, it seems that the targeting was true to its principle of ensuring the inclusion of families with many children, however it turns out that for instance a family with 7-11 children is not a potential beneficiary (see Appendix 2, Table A4).

The same paradox can be revealed in the analysis of families with children with an even higher predefined social group score, for instance, the families with both side orphans. There are 570 families with both side orphans registered in the system, of which only 411 or 72% were recognized as eligible and only 395 actually receive the benefit (see Appendix 2, Table A.14, A.13). The distribution of this group by income is something hard to understand (as a reminder, the minimum threshold of family income is 30 000 AMD per month or less than 1 USD per day), thus 27 families with an income of 0-30000 AMD are excluded from the system, while 77 families with an income of 60 000 AMD and more have been recognized as eligible. Let's review one more indicator: both side orphans families with 1, 2 or 3 members. The assumption here is that the family is comprised of the orphan child him/herself, or 2 orphan children or one orphan child and his/her guardian (normally grandmother or grandfather) (see Appendix 2, Table A.15). The data show that a one-member family, i.e. a family comprised of the orphan itself, is eligible for the benefit in 75% of the cases, and families with 2 and 3 members by 67% and 63% respectively.

It is noteworthy that deviations from the major procedures occur frequently in the actual data and are unclear, for instance the gap between those eligible for a benefit according to their scores and those who actually receive the benefits the coverage of families with lower and higher income groups (see Appendix 2, Statistical tables).

Analyzing any social group's coverage affirms another striking fact, that the current mechanism is very complex and incomprehensible, is not transparent and does not provide readily understandable reasons for inclusion or exclusion from the system. This situation creates a huge and inevitable corruption risks (the logic is that nobody can appeal, why is X, not poor person, a benefit-receiver and at the same time Y, apparently poor person, is rejected on the basis of the formula).

As already noted, the next large group registered in the system is pensioners, accounting for 13% of all registered persons, who according to the methodology are represented in 3 subgroups: pensioner,

single-unemployed and elderly pensioners (with increasing scores). In the first quarter of 2007 the number of old-age pensioners was as follows, according to their classification: old-age pensioners-339.8 thousand; of which 15 000 were single pensioners, and 134.900 were elderly, aged 75 and above. 50.4000 persons or 15% are registered in the family benefit system, wherein 60% are elderly and their vulnerability is explained by the following social reasons: inadequate pension, especially social pension;

- not competitive in the labor market;
- social exclusion;
- absence of family members, who lower the eligibility score;
- lack of full social life conditions;
- imperfect social policy towards the elderly etc.

Around half of the old-age pensioners registered in the system is eligible for a benefit, although according to social workers, around 92% of those registered are potential benefit-receivers. This group's sensitivity towards a pass score change is high, even a 500 AMD increase of the pension amount may deprive them of the 7000 AMD benefit. During the reporting period, 6000 pensioners who in fact are poor, but have scores close to the threshold score, have been left out of the system.

Let's try to understand the conditions under which elderly pensioners can enter the system. The income of 60% of registered elderly ranges between 10 000 AMD and 30 000 AMD (see Appendix 2, Table A6). Assuming that the major determining factors are the social group score and income threshold, let's examine the first income group level – 1000-5000 AMD, which assumes that the person is a social pensioner, in this case, the data show that 5% of the elderly become ineligible with social group's 39 points. 30-35% of those with income up to 20 000 AMD are excluded from the system, whereas 74% of pensioners with 60 000 AMD income are benefit-receivers. This once again raises questions of lack of transparency and excess complexity in assessing eligibility. The criteria do not allow us to understand who really is a potential benefit-receiver, thereby becoming fertile ground for corruption.

The next target of FBS is people with disabilities (11.3%). Let's examine the coverage of the first group of people with disabilities, whose social group score of 48 points is the second highest after the both side orphan children's score. In 2006, the number of first-category people with disabilities amounted to 13 901 persons. 6198 persons or 45% are registered in the family benefit system, of which the score held by 1304 persons, 20% is lower than the pass scoring. The income of families in this group varies from 5000 to 15 000 AMD. The data show, that half of non-eligible in the first group of people with disabilities, 647 persons of all income groups were rated with 30 to 33 scores, wherein 70 persons had incomes of 1000-10 000 AMD, i.e. around 1 USD daily (see Appendix 2, Table A. 12).

In finalizing the analysis of the FBS database by examining the mobility in the system (see Appendix 2, Table A. 8), we found that more than 39.2% of the beneficiaries have been registered in the system since 1994, the annual average change (new comers or leavers) was 2.5% (since 1996), and the past 3 years- 5%, suggesting that the system does not move people out, either by recalculating eligibility or by providing bridges to non-poverty status.

CONCLUSION

As mentioned, FBS was the first targeted program in Armenia and was very progressive at the point of introduction.

The available studies and our analysis show that the targeting of the system needs improvement as evidenced by the high level of inclusion and exclusion errors.

The following direct factors affect targeting efficiency:

- A lack of transparency in the formula, incomprehensible indicators (“...procedures stipulated by the Ministry of Social Issues are full of loopholes...”¹⁵)
- Illogical justifications of the scoring system (“...some vulnerable families lose their chance of being included in social security programs because of the calculation of scores...”¹⁶).
- An unjustified low level for the threshold per capita income that does not correspond to the current value of the food line,
- Not poverty-related proxies and the rigidity of the formula,
- The small amount of the benefits,
- Unjustified vulnerability scores for social groups,
- Lack of adjustment to new pension benefit increases.

The administrative and organizational shortcomings are:

- Low awareness about the FBS;
- Not getting a response to the application or claims causes discouragement;
- The inability of the very poor to afford paying for the acquisition of the required documents and transportation in order to establish eligibility;
- Remoteness of regional social service centers causing inaccessibility for the poor;
- The discretionary and discriminating approach of social workers, including demanding bribes (“...They require the amount of four months’ benefit to include a person in the list.” from Gegharkunik Marz, “...they (social workers) are wolves with open jaws, they will eat whatever you give...” from Tavush Marz);¹⁷
- Lack of a monitoring and supervision system;
- Absence of regular analysis of the program and the mechanisms for controlling efficiency;
- Lack of the ability to match and check the data with other databases.

The high pace of economic growth in Armenia is expected to continue. This means that the overall well-being should continue to improve. It is also well-known that the economic growth alone cannot start a revolution in accelerating the pace of employment and elimination of the considerable socio-economic gaps between the regions.

Despite the anticipated continuation of economic growth, the reduction of poverty and extreme poverty is not foreseen at the same rate, because poverty reduction in the long run assumes a coordinated mobilization of greater resources, diverse projects beyond a passive policy of social assistance.

¹⁵ A. Mukherjee, “Voice of The Poor,” Yerevan, 2006, p.66

¹⁶ Ibid

¹⁷ Ibid

The basis of a social assistance program is the social policy strategy with short-term and long-term perspectives. The targets of the short-term social policy projects are generally those groups of the society that face difficult life circumstances and who TEMPORARILY, are in need for the state social protection until they can independently overcome difficult situations.

The long-term objectives of social policy are related to the long-term goals of the development of the country, which are: healthy society, development of human and social capitals, and improvement of the overall welfare of the society.

RECOMMENDATIONS

We propose that the reforms in the social assistance policy be initiated by clarifying and identifying the short and long-run objectives of FBS, as a unique, large-scale social cash assistance project.

The FBS, as a social strategic tool, should be preserved, though other active projects of social assistance should be simultaneously developed, and complement each other, they will provide satisfaction of the basic needs of vulnerable families and the poverty reduction.

It is presumed that the FBS proxy mean tested targeting method applied in Armenia will remain a unique option for the next 3-5 years, until the reforms of the income declaration and shadow incomes liberalization. After there is progress in these areas simple means testing can be used.

On the other hand, another family cash assistance program is applied throughout the world which has a long-term objective, regardless of the family income, for example, the cash assistance provided to the families with children, large families, or disabled people.

In Armenia an attempt has been made to address several short-term and long-term issues through a single assistance program, and the result is what we have elaborated in the analysis above. In this regard we share the suggestion regarding the split of FBS structure¹⁸ into 2 components:

- Cash assistance to those families with a breadwinning issue, applying an improved means-test method with the relevant poverty proxies;
- Cash assistance to those families with 0-2 year- old children, 3-14¹⁹ year- old children, and 3 or more children by applying a universal targeting method.

In this regard we suggest the phased method of reforms: transitional and long-term. In the transitional phase, which may last 3 years, by using the current /modified/ system in terms of organization and administration, to separate families with children aged 3-14 and families with 4 and more children, in the next year – families with 3 and more children. Starting the fourth year, include families with children aged 0-2. It should be defined with a single income threshold –equal to the food line or poverty line (depending on resource availability) for all families with the mentioned age group children. During the transitional period it is necessary to conduct a targeting performance annual evaluation, with updating and revision of the information which will become the basis for the continuation of the process.

¹⁸ “Improvement of Social Assistance in Armenia,” EDRRC, 2006, page 24-25

¹⁹ “The basis for the definition of age is the working age of non-adult persons.

It is expected that in the long run the process of income declaration will be successfully completed and means-testing will be applied for all those families whose income will be lower than the defined threshold, and there will not be a need for proxies.

Modification of proxies in the means-tested formula

As we have already mentioned, the formula needs fundamental improvement.

In terms of social groups: The basis for defining the social groups/categories points should be designed by using the poverty indicators of each social group. In general, we find it meaningless to distinguish social groups by the conditional “vulnerability,” as the target of the social assistance is the person in need. Besides, this social assistance should not compensate for the inefficiency of other social programs. The other surveys and analyses on poverty (NSS survey, etc) will serve as monitoring tools for definition of FBS targets.

The subgroups related to children should be separated and should be reviewed as beneficiaries of the second component of FBS, as we proposed. The separation is consistent with Armenia’s declared social policy priority to improve its demographic profile.

In terms of the income threshold: This indicator should be the major indicator by which the neediness of the family is assessed. In the transitional period we recommend applying a minimum and maximum income threshold so that poor persons who are close to the income margin, however are considered poor by other proxies, do not artificially drop out of the system. As a minimal threshold, we propose an income equal to the per capita food line, and as a maximum threshold – income equal to the poverty line, which should be applied for those families only, which have other poverty visual attributes and risks, such as families having a disabled member, which have to pay for special care or special treatment, beggars, homeless, etc. In this case inclusion errors are possible, which however can be avoided by correctly defining and monitoring the other proxies.

Regarding to other proxies of the formula: We consider that the current proxies used in FBS formula are outdated, and inefficient, thus paving way for corruption. Elaboration of new, poverty related, proxies is a vital need, for which the ILCS survey results and indicators should be relied upon. It is necessary to develop a special guidance on the vulnerability assessment for use by social workers, which will include the visible measures²⁰ of characterizing the poor and extremely poor families, mainly: the location and quality of the apartment, the availability of long-lasting usage of goods, the demographic composition and educational level of the household, etc. with appropriate scores. The 0 and 1 points for proxies are irrelevant and again become basis for corruption. Proxies will be scored by range of points depending of the relevance to poverty measures. This method was acknowledged as very efficient in terms of expanding the coverage of the poor people in Latin American countries.²¹

²⁰ This method is being used for years by the Latin-American countries; see “Designing and Implementing Household Targeting Systems: Lessons from Latin American and The United States,” WB Social Protection Discussion Paper Series, No. 0526, 2005

²¹ “Targeting Social Spending to the Poor with Proxy–Means Testing: Colombia’s SISBEN System,” Tarsicio Castañeda, WB Social Protection Discussion Paper Series, No. 0529, 2005

Program monitoring and evaluation: Social Assistance Targeting performance will be assessed only by using monthly/annual monitoring analysis, by using different targets: mobility of beneficiaries, social status of excluded people and/or those who are no longer eligible for benefits, system re-entered on monthly basis, or reason of application reductions, post-evaluation on annual basis. It should be done using FBS database, NSS data, survey, random sampling, etc.

REFERENCES

1. Amitava Mukherjee, "Voice of the Poor," Yerevan, 2006
2. "Improvement of Targeting of Social Assistance in Armenia," EDRC, Yerevan, 2006
3. "Evaluation of Social Impact on Poverty in Armenia," Final report, GTZ, Yerevan, 2005
4. Martin Ravallion, "Targeted Transfers in Poor Countries: Revisiting the Trade-Offs and Policy Options," World Bank, 2003
5. Isabel Günther and Stephan Klasen, "Measuring Chronic Non-income Poverty," May 2007, CPRC Working Paper 79
6. "Designing and Implementing Household Targeting Systems: Lessons from Latin American and the United States," WB Social Protection Discussion Paper Series, No. 0526, 2005
7. "Targeting Social Spending to the Poor With Proxy-Means Testing: Colombia's SISBEN System," Tarsicio Castañeda, WB Social Protection Discussion Paper Series, No. 0529, 2005
8. "Reducing Child Poverty with Cash Transfers: a Sure Thing?," Development Policy Review 24 (5), 2006
9. D. Coady, M. Grosh and Hoddinott, J., "Targeting of Transfers in Developing Countries. Review of Lessons and Experience," World Bank, Washington, DC, 2004
10. A. B. Atkinson, "On Targeting and Family Benefits," 1995
11. "Incomes and the Welfare State: Essays in Britain and Europe," Cambridge University Press, Cambridge
12. Forster, M. E. and Tóth, I. G., "Child Poverty and Family Transfers in the Czech Republic, Hungary and Poland," Journal of European Social Policy 11 (4), 2001
13. Roddis, S. and Tzannatos, Z., "Family Allowances," Social Protection Discussion Paper 9814, World Bank, Washington, DC, 1999
14. Tabor, S. R., "Assisting the Poor with Cash: Design and Implementation of Social Transfer Programs," Social Protection Discussion Paper 0223, World Bank, Washington, DC, 2002
15. Hyun H. Son, "Interrelationship Between Growth, Inequality, and Poverty: The Asian Experience," ERD Working Paper No. 96, June 2007
16. "Armenia: Confronting Poverty Issues," Report No. 15693-AM, World Bank, 1996

17. Elizabeth Gomart, "The Poorest of the Poor in Armenia," World Bank, Washington, DC, 1998
18. Kakwani, N., and E. Pernia, "What is Pro-poor Growth?" Asian Development Review 16(1):1–222003, 2000.
19. Ravallion, M., and S. Chen, "Measuring Pro-poor Growth," Economics Letters 78:93–9, 2003
20. White, H. "A Heteroskedasticity-consistent Covariance Matrix Estimator and a Direct Test for Heteroskedasticity," Econometrica, 48: 817–38, 1980
21. Chen, S. and Ravallion, M. "How Have the World's Poorest Fared Since the Early 1980s?," World Bank Development Research Group, Working Paper #3341 and World Bank Research Observer, Vol. 19(2), 2004
22. Kakwani, N. and Son, Hyun, H. "Pro-Poor Growth: Asian Experience," International Poverty Centre, UNDP working paper, Brazil 2004
23. Tabor, S. R., "Assisting the Poor with Cash: Design and Implementation of Social Transfer Programs," Social Protection Discussion Paper, World Bank, Washington, DC, 2002
24. "Debating targeting methods for cash transfers, a multidimensional index vsan income proxy for Paraguay's, Tekopora Program," Rafayel Perez Ribas, Fabio Veras Soares, International Poverty Center, January, 2008
25. Dr. K. Subbarao, World Bank Consultant "Social Assistance: Cash and Near-Cash Transfers: Are There Winning Approaches?"
26. Paolo Verme, "Social Assistance and Poverty Reduction in Moldova," an Impact Evaluation Policy Research Working Paper 4658, 2001-2004
27. Republic of Armenia Poverty Reduction Strategy Paper (PRSP-2) Draft

ANNEXES

Annex 1. Methodology of the Family Benefit Program

The Family Benefit Program is built on three factors:

- fiscal restrictions that require precise targeting mechanisms and an emphasis on family as the object of assistance;
- the poverty profile in Armenia, as well as the priority directions of the policy, where poverty is closely linked with the number of children in families; and
- Eligibility of the beneficiary is defined by a combined assessment of income and consumption, since official data on the income of the population is not sufficiently reliable.

At present in the Family Benefit Program, the following formula is applied for assessing the level of poverty of families

$$(1) P = P_{ave} \times K_f \times K_r \times K_h \times K_c \times K_b \times K_{re} \times K_{tel} \times K_e \times K_i \times K_{max} \times K_s$$

P is a variable which expresses the poverty level of a family. The higher the variable, the higher the poverty level of a family is.

P_{ave} is the average score of family's poverty.

In order to calculate it, the aggregate of poverty scores of all members of a family is divided by n , the number of persons recorded in the social passport of the family (save for persons absent for "good reason").

$$(2) P_{ave} = \frac{P_1 + P_2 + \dots + P_n}{n}$$

K_f is the coefficient related to the number of capable members of the family;

$K_f = 1.00 + 0.02m$, where

M is the number of incapable family members.

K_r is the coefficient for residence. Its values can be in the range of 1-1.03, and 1.05.

K_h is the coefficient for family housing conditions.

K_c is the coefficient either confirming or rejecting the fact of technical examination of any personal cars during the previous year. Its value can be either 0 or 1.

K_b is the coefficient either confirming or rejecting the fact of doing business by any member of the family. Its value can be either 0 or 1.

K_{re} is the coefficient either confirming or rejecting the fact of acquisition of real estate by the right of ownership by any member of the family. Its value can be either 0 or 1.

K_{max} is the coefficient either confirming or rejecting the fact of effecting customs payments by any member of the family. Its value can be either 0 or 1.

K_e is the coefficient reflecting the fact of electricity consumption by the family during summer months which is below or above a defined threshold. Its value can be either 0 or 1.

K_{tel} is the coefficient either confirming or rejecting the fact of the average monthly long-distance phone calls paid by the family for the last three months of the year in question which is either below or above a defined threshold. Its value can be either 0 or 1.

K_s is the assessment of specialist servicing the welfare area of the family. Its value can be either 0 or 1.

K_i reflects the impact of the family's income on its overall poverty score.

Eligibility for Family Benefits is defined by the vulnerability score of the family, as stipulated in the procedures on family vulnerability assessment, approved by GOA Decree No: 2317-N of December 29, 2005. According to these procedures, several criteria are used to assess the vulnerability of the family, such as the social category of every member of the family, the number of family members not eligible for employment, place of residence, housing conditions, and average monthly income.

Every criterion has its value, and the family vulnerability score is the multiplication of the values of the criteria. The higher the score, the more vulnerable the family is.

As mentioned above, beneficiaries of FB are defined based on scores through a vulnerability assessment mechanism. Two types of criteria are used in the vulnerability assessment mechanism:

- criteria that do influence the score, although ineligibility cannot be identified through the assessment of any factor; and
- Excluding criteria, where ineligibility is identified by the negative value of one of the factors.

The criteria of the first group include:

- average score of the household calculated, using the social category of every member;
- number of disabled in the household;
- income of the household;
- place of residence; and
- Housing conditions.

The criteria of the second group include:

- existence of a private vehicle (if the household acquired a new plate number after 1998);
- real property transactions, leading to an improvement in housing conditions (if the household improved housing conditions through the procurement of real property);
- entrepreneurial activities (if one of the household members is a partner or shareholder in an enterprise (Ltd, partnership, CJSC, OJSC) or is engaged in entrepreneurial activities);
- international commercial transactions (if one of the household members paid customs duties for importing or exporting goods);
- payments for inter-city telecommunications that exceed the stipulated amount (if within three sequential months in a year, the average amount paid for inter-city

telecommunications exceeded 50% of declared income (but not less than 1,000 AMD per month) or if the monthly payment is 5,000 AMD or more);

- electricity consumption exceeding stipulated levels: 3,900 AMD for a household with one member, 5,200 AMD for a household with two members; 6,500 for a household with three members; and 8,015 AMD for a household with four members (this criterion is no longer used because community facilities do not provide data); and
- Assessment by the inspector or agency (if the agent discovers living conditions do not prove the poverty).

Afterwards, correspondence on FB criteria is defined after filling in excluding criteria, AND after the total vulnerability score reaches the margin of 33.01. The actual level of the benefit depends on the total score and the number of children in the family, and is calculated by the formula presented above.

The value of the income coefficient is defined by each member of the family's share of average monthly income.

The average monthly income of the family includes: salaries from employment, scholarships, pensions, unemployment allowances, and income from livestock and farming.

The amount of the average monthly pension during the previous twelve months (from the date of applying for the family benefit) is taken as income, which is less than the pension received by the pensioner when applying for the family benefit (the amount of the pension was periodically increased during the those twelve months).

The coefficient of the average monthly income of the family is the only coefficient that can increase or decrease the vulnerability score for the family, reducing it even to "0". If the share of the average monthly income of every family member is less than 5,000 AMD, the income coefficient of that family is more than 1, thus the vulnerability score increases. If the share of every family member is 5,000 AMD, then coefficient is 1 and the vulnerability score for the family is defined by other factors of assessment. If the average monthly income of every member of the family exceeds 5,000 AMD, the income coefficient becomes less than 1, and when income reaches 30,000 AMD, the coefficient becomes 0.

Table A1. Vulnerability Scores by Social Categories

	Social Category	Code of the Social Category	Vulnerability Value of the Social Category
1.	Disability Category I	H11	48
2.	Disability Category II	H22	39
3.	Disability Category III	H33	28
4.	Disabled child up to 16 years of age	H44	45
5.	Infant up to 2 years of age	A55	35
6.	Child from 2 to 18 years of age	A66	33
7.	Child with one parent	M23	43

8.	Child with no parents	E56	50
9.	Child of a single mother out of wedlock	M45	26
10.	Child of a divorced family	A34	26
11.	Student (up to 23 years of age, state reservation)	S12	22
12.	Pregnant woman (20 weeks and more)	H00	30
13.	Unemployed	G99	22
14.	Pensioner (retirement)	K88	34
15.	Single pensioner not eligible to work	K87	36
16.	Aged pensioner (75 years of age and more)	K86	39

Source: Annex #1 of the GOA Decree #2317 of 30.01.06

Table A2. Value of K_H Coefficient by Type of Dwelling

	Housing conditions of family	Values of K_H coefficient
1	Cabin received after disaster	1.2
2	Homeless	1.07
3	Not permanent (temporary) construction	1.06
4	Unsafe apartment	1.05
5	Not privatized territory in a dormitory Д	1.03
6	Other (rented apartment, apt. not owned by family, hotel, resort, sanatorium, hospital, kindergarten, school, basement, garage, etc.)	1.02
7	Private residence	1.00
8	Apartment in a multi-apartment building	1.00

Source: GOA decree #2317, December 29, 2005

ANNEX 2. Statistical Tables

Table A.3. Number of Registered by Social Categories and Score in the Paros System (% of total)²²

Social group/score	0-30	30.1-33	33.1-34	34.1-35	35.1-60	> 60	Total
Group 1 disabled	0.1	0.2	0.2	0.2	0.9	0.0	1.6
Group 2 disabled	1.2	0.9	1.0	0.7	3.8	0.0	7.7
Group 3 disabled	0.3	0.2	0.4	0.2	0.8	0.0	2.0

²² The data of this table, and whenever the source is not mentioned, is calculated based on records of the Nork Information Center Paros Database as of June 2007

Disabled children	0.0	0.0	0.1	0.1	0.9	0.0	1.1
Children up to age 2	0.1	0.2	0.7	0.7	2.6	0	4.4
Children aged 2-18	1.5	2.8	8.7	9.1	34.5	0	56.8
One side orphan	0.1	0.2	0.7	0.3	4.7	0	6.0
Both side orphan	0	0.0	0.0	0.0	0.1	0	0.1
Child of single mother	0	0.1	0.2	0.2	3.8	0	4.3
Child of divorced person	0.0	0.1	0.2	0.2	3.1	0.0	3.5
Student (up to 23 years of age)	0.0	0.0	0.1	0.2	0.0	0.0	0.3
Pregnant (20 weeks and more)	0.0	0.0	0.1	0.0	0.1	0.0	0.3
Unemployed	0.2	0.3	0.8	0.6	1.9	0.0	3.8
Pensioner	2.9	1.5	2.0	1.5	5.0	0.0	13.0
Single pensioner	0.1	0.2	0.1	0.1	3.4	0.1	4.0
Elderly (+75 years)	1.9	1.1	1.0	0.8	3.0	0.0	7.8

*Note: scores are presented by the following groups:
1 - the group below the marginal eligibility score
2 - the group close to the passing (33.1) score
3 - the group above marginal score (33.1) groups,
4 - the pass score group is shaded in yellow*

Table A.4. Number of Registered and Beneficiary Families by Number of Children

Number of Children	Number of Families	% of total	% of beneficiaries to registered	Beneficiaries	Excluded
1	25,177	24%	79%	19,892	18
2	45,613	43%	89%	40,563	120
3	25,445	24%	95%	24,050	49
4	7,222	7%	97%	6,975	14
5	1,813	2%	97%	1,750	6
6	616	1%	97%	600	2
7	163	0%	96%	157	0
8-11	104	0%	94%	98	0
Total	106,153	100%	89%	94,085	209

Table A.5 Number of Registered Children with Single Mother by Year

Year	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Number of Children	5,544	938	832	600	581	606	482	678	770	1,000	1,132	1,246	1,390

Table A.6. Number of Elderly Registered in the Paros System by Income Group

Income group (AMD)	Pensioners (person)	% to total	Beneficiaries	% to registered
1,000-5,000	410	1.4	391	95
5,000-10,000	5,224	17.2	4,430	85
10,000-20,000	11,681	38.5	6,110	52
20,000-30,000	5,965	19.7	2,965	50
30,000-50,000	3,953	13.0	2,134	54
50,000-60,000	806	2.7	560	70
60,000 and more	2,308	7.6	1,713	74
Total	30,347	100	18,303	60

Table A.7. Number of Unemployed in the Paros System by Income and Score

Score	Income groups									Total
	0	0 - 1,000	1,000 - 5,000	5,000 - 10,000	10,000 - 20,000	20,000 - 30,000	30,000 - 50,000	50,000 - 60,000	60,000 >	
0	26	0	3	16	13	7	10	0	1	76
1.00-10.00	0	0	0	0	0	0	0	0	2	2
10.00-20.00	0	0	0	3	9	6	7	3	5	33
20.00-30.00	476	14	39	53	152	59	61	11	17	882
30.00-33.00	301	15	73	167	266	125	86	10	10	1,053
33.00-34.00	1,209	43	174	467	613	247	112	16	25	2,906
34.00-35.00	1,069	67	191	336	510	205	72	10	8	2,468
35.00-40.00	2,915	133	393	1,027	1,062	397	112	13	12	6,064
40.00-60.00	608	17	130	317	176	41	14	3	0	1,306
>60.00	0	0	0	0	1	0	0	0	0	1
Total	6,604	289	1,003	2,386	2,802	1,087	474	66	80	14,791

Table A.8. Registered Families and Beneficiaries in the Paros System by Year

Years	Registered	Beneficiaries	% of registered to total	% of beneficiaries to total	% of beneficiaries to registered
1994	71,774	48,494	43%	39.2	67.6
1995	18,894	13,381	11%	10.8	70.8
1996	19,251	14,211	11.4	11.5	73.8
1997	3,816	2,922	2.3	2.4	76.6
1998	5,567	4,406	3.3	3.6	79.1
1999	5,682	4,618	3.4	3.7	81.3
2000	2,704	2,144	1.6	1.7	79.3
2001	3,370	2,733	2.0	2.2	81.1
2002	3,631	2,994	2.2	2.4	82.5
2003	4,631	3,815	2.8	3.1	82.4
2004	5,720	4,866	3.4	3.9	85.1
2005	6,924	5,959	4.1	4.8	86.1
2006	8,405	7,297	5.0	5.9	86.8
2007	7,797	5,986	4.6	4.8	76.8
Total	168,166	123,826	100.0	100.0	73.6

Table A.8 - continued

Years	Children of single mothers	% to total	Unemployed	% to total	Children 2-18 years old	% to total	Pregnant women	% to total
1994	5,544	33.6	9,097	61.5	102,146	46.3	510	40.9
1995	938	5.7	1,266	8.6	17,201	7.8	80	6.4
1996	832	5.0	758	5.1	14,251	6.5	36	2.9
1997	600	3.6	488	3.3	7,513	3.4	36	2.9
1998	581	3.5	434	2.9	6,864	3.1	28	2.2
1999	606	3.7	396	2.7	8,517	3.9	24	1.9
2000	482	2.9	226	1.5	4,277	1.9	10	0.8
2001	678	4.1	235	1.6	5,431	2.5	25	2.0
2002	770	4.7	259	1.8	5,568	2.5	18	1.4
2003	1,000	6.1	316	2.1	7,761	3.5	34	2.7
2004	1,132	6.9	296	2.0	9,160	4.2	14	1.1
2005	1,246	7.5	358	2.4	11,305	5.1	68	5.4
2006	1,390	8.4	435	2.9	12,891	5.8	65	5.2
2007	715	4.3	227	1.5	7,813	3.5	300	24.0
Total	16,514	100.0	14,791	100.0	220,698	100.0	1,248	100.0

Table A.9. Registered Families by Score and Income Group

Score	Income groups									Total
	0	0-1000	1000-5000	5000-10000	10000-20000	20000-30000	30000-50000	50000-60000	60000>	
0	186	10	33	131	192	141	179	33	121	1026
0-1.00	0	0	0	0	0	7	1	6	5	19
1.00-10.00	0	0	0	0	18	153	38	36	92	337
10.00-20.00	0	0	0	26	730	512	563	166	379	2376
20.00-30.00	3488	354	752	1543	10206	4137	2819	434	853	24586
30.00-33.00	1009	68	559	2946	4910	2582	1284	301	694	14353
33.00-34.00	4848	384	1221	3381	4675	2962	2811	793	2706	23781
34.00-35.00	5939	307	1028	3340	4410	2096	1562	402	1034	20118
35.00-40.00	16156	868	4104	10469	12094	4933	3510	785	2015	54934
40.00-60.00	6083	310	2267	7773	6850	1839	835	142	316	26415
60.00>	9	3	17	151	32	8	1	0	0	221
Total	37718	2304	9981	29760	44117	19370	13603	3098	8215	168166

Table A.10. Registered Families and Members of Family by Score

Score	Number of families	% to total	Number of members	% to total
0	1026	.6	4234	.7
0-1.00	19	.0	39	.0
1.00-10.00	337	.2	686	.1
10.00-20.00	2376	1.4	5370	.8
20.00-30.00	24586	14.6	67307	10.6
30.00-33.00	14353	8.5	48260	7.6
33.00-34.00	23781	14.1	104380	16.4
34.00-35.00	20118	12.0	91146	14.3
35.00-40.00	54934	32.7	235884	37.1
40.00-60.00	26415	15.7	78688	12.4
>60.00	221	.1	349	.1
Total	168166	100.0	636343	100.0

Table A.11. Status of Registered Families

Score	Eligibility				Total
	excluded	terminated	Lump-sum	beneficiary	
0	1025	0	0	0	1026
0-100	11	0	8	0	19
100-1000	196	0	141	0	337
1000-2000	1277	0	1099	0	2376
2000-3000	13881	0	10704	0	24586
3000-3300	9964	0	4388	0	14353
3300-3400	389	71	0	23315	23781
3400-3500	250	59	0	19804	20118
3500-4000	525	99	0	54287	54934
4000-6000	178	27	0	26200	26415
>6000	1	0	0	220	221
Total	27697	256	16340	123826	168166

Table A.12. Registered First Group Disabled by Score and Income

Score	Income group (AMD)							Total
	1000-5000	5000-10000	10000-20000	20000-30000	30000-50000	50000-60000	60000>	
0	2	11	5	8	11	1	4	42
0-100	0	0	0	0	0	0	1	1
100-1000	0	0	0	9	3	2	8	22
1000-2000	0	0	0	36	23	9	23	91
2000-3000	0	10	99	125	226	39	43	542
3000-3300	3	44	189	249	116	15	31	647
3300-3400	3	75	179	154	110	26	76	623
3400-3500	2	100	194	138	103	17	45	599
3500-4000	15	509	792	442	263	54	147	2222
4000-6000	17	503	456	183	80	11	16	1266
>6000	1	109	16	5	2	0	0	133
Total	43	1361	1930	1349	937	174	394	6188

Table A.13. Registered One-Side Orphans by Score and Income Group

score	Income group									total
	0	0-1000	1000-5000	5000-10000	10000-20000	20000-30000	30000-50000	50000-60000	60000>	
0	3	0	2	12	8	1	19	4	18	67
1.00-10.00	0	0	0	0	0	0	2	2	16	20
10.00-20.00	0	0	0	0	0	0	33	18	75	126

20.00-30.00	0	0	1	7	21	92	194	57	136	508
30.00-33.00	14	1	24	47	85	109	215	54	62	611
33.00-34.00	91	5	54	119	249	232	676	241	964	2631
34.00-35.00	79	7	36	142	176	144	271	48	130	1033
35.00-40.00	349	27	448	998	1263	1020	1140	269	740	6254
40.00-60.00	233	6	1091	2759	3690	1949	1332	212	591	11863
>60.00	3	0	0	6	21	5	0	0	0	35
Total	772	46	1656	4090	5513	3552	3882	905	2732	23148

Table A.14. Registered Both-Side Orphans by Score and Income Group

score	Income groups									Total
	0	0-1000	1000-5000	5000-10000	10000-20000	20000-30000	30000-50000	50000-60000	60000>	
0	0	0	0	0	0	1	0	0	0	1
1.00-10.00	0	0	0	0	0	1	0	1	1	3
10.00-20.00	0	0	0	0	0	3	4	3	1	11
20.00-30.00	0	0	0	0	2	4	27	15	30	78
30.00-33.00	0	0	0	0	2	14	18	11	21	66
33.00-34.00	0	0	0	0	1	11	12	8	40	72
34.00-35.00	1	0	1	1	2	5	8	5	10	33
35.00-40.00	12	0	4	4	13	29	36	3	27	128
40.00-60.00	24	1	10	23	39	29	16	7	0	149
>60.00	6	3	6	8	6	0	0	0	0	29
Total	43	4	21	36	65	97	121	53	130	570

Table A.15. Both-Side Orphans' Families by Score and Income Group

Income group/score	Families with one member			Families with two members			Families with three members		
	0-30	30-33	>33	0-30	30-33	>33	0-30	30-33	>33
0	0	0	11	0	0	8	0	0	9
0-5,000	0	0	6	0	0	12	0	0	1
5,000-10,000	0	0	5	0	0	15	0	0	8
10,000-20,000	2	0	4	0	0	29	0	1	12
20,000-30,000	4	1	1	2	10	17	2	0	18
>30,000	2	0	0	26	6	8	37	11	41
Total	8	1	27	28	16	89	39	12	89

Table A.16. Registered Children up to age 2 by Score and Income Group

score	Income groups									Total
	0	0-1000	1000-5000	5000-10000	10000-20000	20000-30000	30000-50000	50000-60000	60000>	
0	37	1	4	17	13	11	13	3	13	112
1.00-10.00	0	0	0	0	0	0	0	0	6	6
10.00-20.00	0	0	0	0	0	0	1	3	46	50
20.00-30.00	55	1	11	7	48	47	111	43	137	460
30.00-33.00	161	4	37	66	137	111	130	28	124	798
33.00-34.00	897	66	245	255	309	236	308	87	369	2772
34.00-35.00	1218	60	192	225	307	247	198	66	193	2706
35.00-40.00	3027	154	734	1016	1111	643	511	147	447	7790
40.00-60.00	1250	61	143	291	259	102	57	28	62	2253
Total	6645	347	1366	1877	2184	1397	1329	405	1397	16947

Table A.17. Registered Pensioners aged 75 and over by Score and Income Group

Eligibility score	Income group							Total
	1000-5000	5000-10000	10000-20000	20000-30000	30000-50000	50000-60000	60000>	
0	0	11	33	41	39	9	25	158
0-1.00	0	0	0	1	0	0	2	3
1.00-10.00	0	0	0	46	8	7	13	74
10.00-20.00	0	0	283	190	186	38	61	758
20.00-30.00	4	123	3295	1500	1168	93	249	6432
30.00-33.00	10	573	1871	1184	392	93	228	4351
33.00-34.00	15	731	958	729	586	199	588	3806
34.00-35.00	11	694	908	458	420	133	367	2991
35.00-40.00	45	1998	2775	1256	945	211	696	7926
40.00-60.00	318	1089	1553	559	209	23	79	3830
>60.00	7	5	5	1	0	0	0	18
Total	410	5224	11681	5965	3953	806	2308	30347