

Cross-cutting introduction to Invalidity (Table V)

Invalidity benefits exist to support those who through long-term sickness or disability are unable to undertake paid employment. In many countries invalidity benefit has been closely aligned to retirement pension. However, the growth in the number of invalidity benefit recipients in many countries has been linked as much to the need to direct claimants away from unemployment benefit as it has been to align with retirement pension.

The definition of invalidity or incapacity has long been contested and in practice the circumstances of an individual claimant may be subject to medical examination and review. A conventional approach distinguishes between:

- Physical invalidity as a result of loss or partial loss of either a part of the body or mental capability irrespective of its employment or economic implications;
- Occupational invalidity caused by an inability to continue working in a particular occupation as a result of ill health;
- General invalidity due to an inability to obtain to secure and retain employment in the general labour market even if employment entailed a change in occupation or a loss of occupational status.

Employment injuries and occupational diseases are dealt with in Table VIII.

It is also necessary to divide invalidity benefits into those derived from insurance-based entitlement and those that are categorical benefits, funded from general taxation. A key element in the establishment of entitlement to Invalidity Benefit is a need for a medical examination, necessary to determine the level of incapacity for work. Continued receipt of benefit is usually contingent upon a review of medical circumstances.

The value of the benefits received will also vary, sometimes differentiating between long-term rates (which may be higher) and short term rates with supplements to reflect the eligibility of dependents.

Cross-cutting introductions to MISSOC Tables

In addition to cash benefits there may be right of access to benefits in kind (preventative health care, medical rehabilitation and therapies), including vocational training. There may also be legislation making it illegal to discriminate against disabled people in the areas of recruitment, training, or other terms and conditions of employment.