



Citizens Information Board
Social Policy
Quarterly Report

July – September 2011

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1 Introduction and Overview

1.1 Introduction

This **Quarterly Social Policy Report** charts the policy issues emerging from Citizens Information Services (CISs) and the Citizens Information Phone Service (CIPS) and provides an analysis of the main policy issues affecting users of these services. There were 690 social policy returns (SPRs) in total from the Citizens information Services and CIPS during the period July to September 2011.

The Citizens Information Board has a statutory function to provide feedback on the experiences of callers to our service delivery partners¹. In this regard, the principle purpose of this report is to gather, collate and analyse the information available in relation to the experiences of our customer, so that we might have a clear understanding of current policy issues when responding to their information, advice and advocacy needs. This feedback and analysis is also essential to positively influencing policy change and in working in cooperation with other national agencies that are active in research and policy work.

In preparing this report, CIB looked to the recorded information available from the social policy returns, as well as the national statistics for CIS's and CIPS, in order that we might accurately quantify and define the main policy issues for callers. The exercise allowed us to clearly measure the extent to which certain categories, such as social welfare or health emerged as the main subjects about which policy issues were raised during QUARTER 3 2011 and to outline the problematic issues for callers, such as anomalies and inconsistencies, or gaps in coverage of the service provided. For example, a quantification of Social Policy Returns² allows us to clearly state that Medical Card Delays account for 75% of all Health related *Delays in the Application Process*; however the vast majority (77%) of *Delays in Application Process* as recorded by CIS were in the Social Welfare category. Key sections of the following report has been structured around this analysis and in doing so, this report responds directly to the evidence provided by services on the extent and nature of issues arising³.

To adequately capture the breadth of problems for users of local information services, the textual information from those services was also reviewed in order to get a flavour of the implications of the policy issues for the person/s involved. From this, we can begin to identify other themes and subjects of social policy concern. In many instances, the text contained in the SPRs during Quarter 3 2011 provides useful information on the way in which inconsistencies in one area of a public service, can bring about delays in another area or in an application process that has negative consequences for the individual or family involved. In particular, it highlighted the experience of families struggling on low incomes.

1.2 Overview of Main Categories

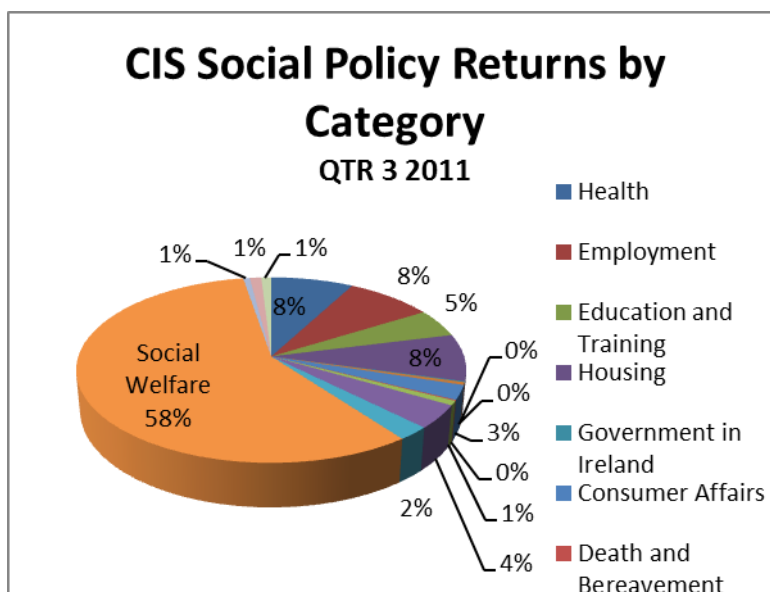
¹ The CIB funds and supports the national network of Citizens Information Services and the Citizens Information Phone Service and is responsible for the Money Advice and Budgeting Service (MABS). CIS's handled over half a million callers in 2010 and over a million queries from the public on all aspects of welfare provision.

² Returns are cases that are selected by services as indicative of the type of problems that are arising for the public.

³ It is important to note that in order for the CIB Social Policy & Research team to adequately reflect the extent to which an issue is arising for the CIS and CIPS customer, Social Policy returns must adequately record the frequency at which an issue is arising. Social Policy Returns are our main source of evidence for Social Policy Submissions to government and inform research topics on an on-going basis.

CIS Social Policy Returns for the 3rd quarter of 2011(Q3) were dominated by Social Welfare related issues, which accounted for 58% of all returns made by CISs. Health (8%), Employment (8%) and Housing (8%) represented the next three largest groups of returns from CISs, while the remaining 18% of social policy returns were spread across the Education and Training (5%), Money and Tax (4%), Government in Ireland, Birth, Family and Relationships, Consumer Affairs, Death and Bereavement, and Justice categories.

Chart 1 - Categories of Social Policy Returns, QUARTER 3



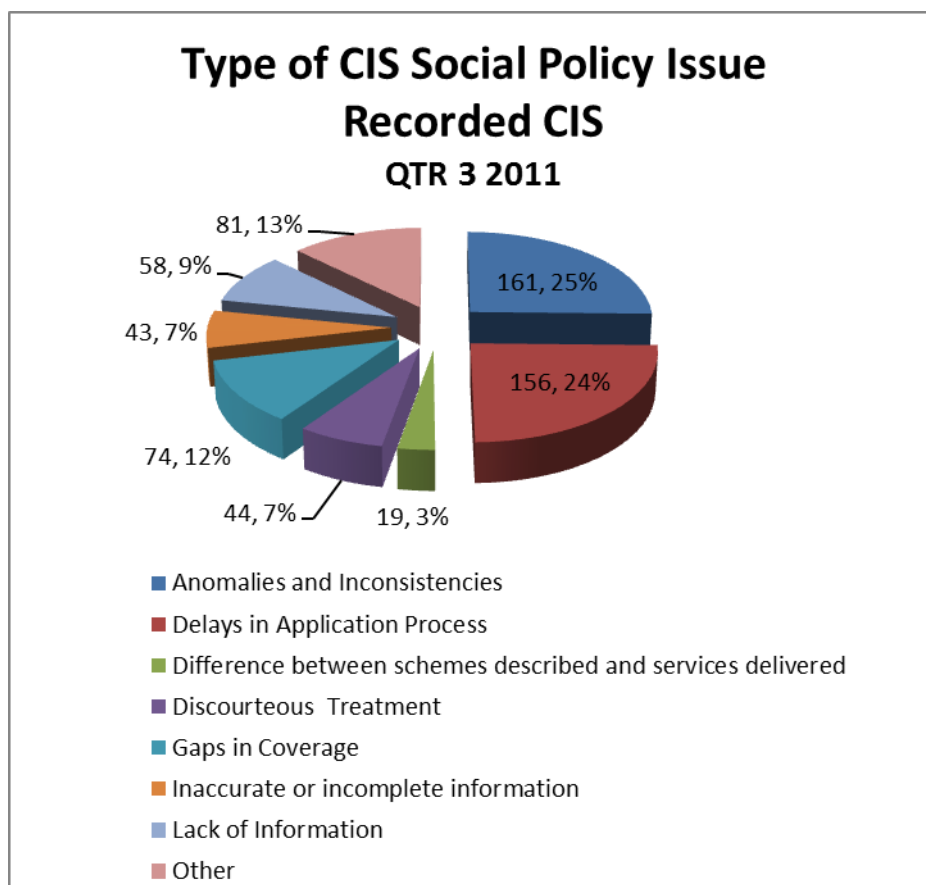
This breakdown of social policy issues is consistent with the overall trend in Caller and Query categories for 2011, whereby 46% of queries processed by CISs in the first half of 2011 were in relation to Social Welfare - 240,163 in total. The next highest query categories were Employment (10%), Health (8%), Local (6%), Housing (6%).

The largest (42%) portion of SPRs from the National Phone Service (CIPS) described *Delays and Discourteous Treatment* experienced by the public when using social and public services.

In order to understand the range of social policy issues being highlighted by CISs, it is important to look at the nature of the issues emerging across these categories. Chart 2 provides a breakdown of the returns into the sub-categories that describe the nature or type of social policy issue that arose. The most common social policy issue being recorded by CISs during the third quarter of 2011 were in relation to *Anomalies and Inconsistencies* (25%) in the type of social and public service being provided to the public. The next most significant issue was *Delays in the Application Process* for a range of benefits and services, representing just under a quarter of all social policy returns. While this percentage is useful to understand the extent of the delays being experienced by the CIS customer, it is worth noting that in some instances one social policy return made to CIB represented multiple callers that experienced delays.⁴

⁴ A key feature of the Service Delivery Feedback to CIB has been the experience of CISs that their Information Officers frequently do not have time to record Social Policy issues as they arise.

Chart 2 CIS - Nature of Social Policy Issues



53% of the *Anomalies and Inconsistencies* and 77% of *Delays in Application Processes* highlighted by CISs were experienced by the caller in relation to social welfare. This would suggest that quantifying both query return categories and the type or nature of the issues, social welfare features heavily in the issues arising for the CIS and CIPS caller and poses most policy concerns in relation to queries made.

We can also see from Chart 2 that the categories of *Anomalies and Inconsistencies* and *Delays in the Application Process* together represent nearly half of all issues arising in the queries to CIS.

A small number of *Anomalies and Inconsistencies* were also experienced in the area of Housing (13%), Health (9%), Education and Training (6%), and Employment (4%). Medical Card applications accounting for 64% of all Health anomalies, the remainder were in Children’s Health, Health Services for Older People, Health Services for People with Disabilities, Women’s Health and Other categories. Third level education accounted for more than half (55%) of Education and Training anomalies, the remainder were in Vocational Training and Other categories; and Employment anomalies were spread across a broad range of categories, with no one subcategory standing out as significant.

Delays in the Application Process were also experienced in the area of Health (8%), Employment (4%) and Housing (4%), specifically:

- 66% of Employment delays were in relation to Enforcement and Redress;

- Delays were also spread across *Renting a Home, Local Authority and Social housing* and *Other* categories.

Chart 3 provides a breakdown of the subjects as they relate to anomalies and inconsistencies recorded. Table 1 details the categories where delays took place.

Chart 3 – Anomalies and inconsistencies across Categories, Quarter 3 2011

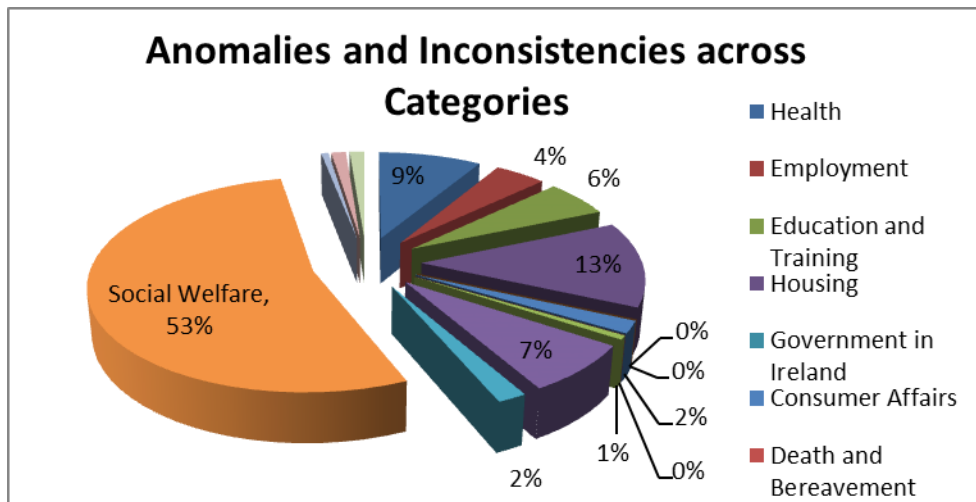


Table 1 - Overview of Delays in the Application Process, Quarter 3 2011

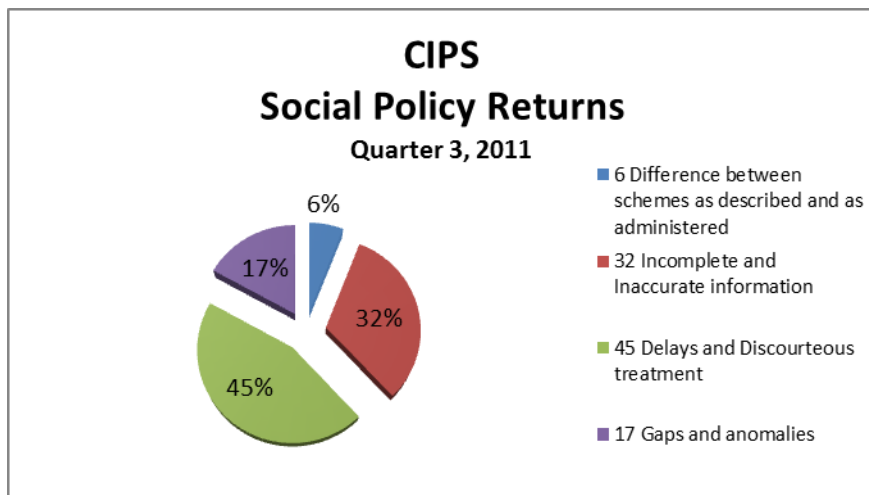
Type of Social policy issue across categories		
Category	Delays in Application Process	
Health	12	8%
Employment	6	4%
Education and Training	2	
Housing	6	4%
Government in Ireland	0	
Birth, Family and Relationships	2	
Consumer Affairs	2	
Death and Bereavement	0	
Justice	1	
Money and Tax	0	
Moving Country	5	
Social Welfare	120	77%
Local	0	
Travel and Recreation	0	
Environment	0	

Citizens Information Phone Service

Chart 4 shows the Social Policy issues highlighted by the National Citizens Information Phone Service (CIPS). The majority (45%) of issues raised were in relation to *Delays and Discourteous Treatment* experienced by the public when accessing a social and civil service. The next largest issue represented was *Incomplete and Inaccurate Information* provided to the public by frontline staff in the social and civil services. This represented 32% of the policy concerns raised by CIPS.

42% of all delays highlighted by the phone service were specifically in relation to the Back to School Clothing and Footwear Allowance.

Chart 3 - Type of Social Policy Issue Recorded CIPS, Quarter 3 2011



2 Analysis of Social Policy Returns

2.1 Delays in the Application Process

One of the most common social policy issues recorded by CISs was in relation to Delays in Application Processes for a range of benefits, services and entitlements (24%). Over three quarters (77%) of these delays were related to social welfare payments, covering a range of sub-categories: Families and Children, Disability and Illness and Supplementary Welfare Schemes.

Specifically, delays were reported in applications for JobSeekers Allowance (JA) (including transferring from JobSeekers Benefit to JA), Family Income Supplement (FIS) applications, the Back to School Clothing and Footwear Allowance (BTSCFA) and Illness Benefit (IB). This is consistent with Quarter 2, 2011 when SPRs highlighted the impact of delays on the CIS and CIPS customer across a number of social welfare benefits, and represented 69% of all delay related SPRs from the Citizens Information Services, compared to the 77% in Quarter 3.

The type of delays experienced by callers to their local Citizens Information Centre (CIC) in Quarter 3 highlighted in the first instance the crucial link between certain social welfare payments and supplementary welfare allowance (SWAs), the 'safety net' payment - and secondly, the implications of delays for individuals and families already living on the margins. In a climate of unemployment and loss of earnings, these delays frequently resulted in households living on income levels below that which is necessary for subsistence.

Social Welfare

Increasingly, people who call to the local CIC following a lengthy delay in their application for social welfare are also those living with insufficient income to meet the imminent Back to School costs or to pay their utility bills. A small number of callers this quarter did not have the means necessary for living, while many families eligible for FIS (and also qualifying for BTSCFA), found that their applications were frustrated and frequently ineffective in assisting them in the period of greatest need, when children are returning to school.

While the delays in and of themselves were not the main cause of concern for the callers, combined with other factors in their personal circumstance such as un/underemployment, disability or illness, the impact of delays resulted in the caller having to live with an unnecessarily low-income and experience undue hardship during the months when an application was being processed. Coupled with the increasing costs of staples, such as food, fuel and insurance, services described how many families are now presenting to a CIC for the first time in order to get information on how they might maximise their income through a combination of part-time employment and social welfare. Social Policy Returns (SPRs) illustrated how the availability of certain supplementary allowances in a timely and equitable manner can, in the current economic climate mean the difference between a family being able to meet the cost of mortgage repayments, paying rent or keeping up to date with utility bills costs or not. However, the time period for transferring from JA to JB, applying for FIS, the BTSCFA or medical cards were recorded in CIS and CIPS returns in terms of months, rather than weeks.

Frequently services recorded lengthy delays in applications for SWA until an earlier application for another social welfare entitlement had been processed. For example, one CIS customer applied for FIS in April 2011. This application underwent a significant delay due to the countrywide back log in FIS applications - and was not processed in time for the family to apply for the BTSCFA in September 2011. Another customer applied for FIS in February

2011 and received a letter acknowledging the application at the end of March. When the application had not been processed by July, the customer followed up with phone calls and was advised she was on a waiting list. The local CIC followed up in August, while the customer, the CIC states '*is becoming increasingly desperate*'. A recorded message on the FIS telephone line stated that applications are taking 15 weeks to process. However, the SPRs for Quarter 3 indicate that many callers had to wait up to six months for their FIS application to be processed.

The sub-text of many returns made by CISs and CIPS are the feelings of 'frustration' and isolation the public experiences when they query the delays in such applications. Some describe disappointment at having to avail of social welfare supports after decades of gainful employment, while others are working to maximise the family income within the limitations and thresholds of the current welfare and taxation system. Services found that for these individuals, the experience of delays can act as a disincentive to their efforts to make their circumstance work without undue reliance on the state for support.

In response to the issues arising out of these frequent delays, several CICs proposed in their returns that the BTSCFA application process should begin in spring of each year. They suggested that an increased time frame for applying for BTSCFA would help ensure that those most in need of this payment receive it in time. Policy returns for this quarter also demonstrate a need for additional assistance for low income working families in relation to meeting the costs of living. An enhanced scheme for supplementing the lower-end incomes is needed to address many of the social policy concerns raised by CISs where families, despite their best efforts to maximise incomes are without sufficient means at key vulnerable times of the year, e.g. back to school and winter months. A significant portion of the CIS returns also highlighted the limitations of FIS as a support to low income families, particularly in instances where, the focus is on helping them identify and access the most favourable combination of work/welfare options. This is not made possible when a customer must wait for some months to find out if they will receive a social welfare payment. While delays in themselves are not exclusive to the CIS and CIPS customer, they were found to have a negative impact on the individuals and families involved and their ability to cope in the current economic climate.

Sample cases are contained in Appendix 1.

Health

A number of delays in the application process were also experienced in the area of health (8%). The type of delays experienced, were spread across Medical Cards, Dental, Aural and Optical Health and Health Related benefits.

Medical Card applications featured heavily in the Health delays accounting for **75% of all Health service delays reported** and 62% of all social policy returns made in relation to Health in general. This 75% of Health related delays signals a decrease in recorded social policy returns on medical card delays during this quarter. This type of delay represented 77% of all health delays during Quarter 1 2011 and rose to 93% in Quarter 2.

The types of issues arising during this quarter have to do with lengthy time periods waiting for an application to be processed. In the case of one customer who had recently experienced a stroke, 5 months had lapsed since the initial application at the time of the CIC raising the issue. During that time the client received an identical letter every month during those five months requesting the same set of documents to be forwarded to complete the application. The documents had been forwarded to 'Clients Registration' five times but no

progress had been made in his initial application process and the customer was still receiving the same letter.

There were some instances where callers delayed attending a doctor even though they were ill, because they could not afford the cost of a private doctors visit.

2.2 Anomalies and Inconsistencies

A common social policy issue recorded by CISs during the third quarter of 2011 was *Anomalies and Inconsistencies* in the type of social and public service being provided. More than half of these *Anomalies and Inconsistencies* were in the area of **Social Welfare**, with a smaller numbers experienced in the areas of Housing (13%), Health (9%), Education and Training (6%), Employment (4%).

Social Welfare

Taking the largest portion of the issues raised by CISs, which were social welfare specific, 16% were in relation to Supplementary Welfare Schemes, 14% Extra Social Welfare Benefits, 12% Families and Children, 12% Unemployed People and 10% Disability and Illness. The types of irregularities presenting to services, illustrated the multi-faceted or complicated nature of people's engagement with social welfare and the consequence of that engagement when applying for new or additional schemes, or simply returning to work and education.

Services describe circumstances where callers were denied access to BTSCFA on the basis that they did not previously avail of a child increase on an existing illness benefit claim or for their Family Income Supplement⁵. While the opportunity exists for the client to write a letter to the BTSCFA Review Section asking that a claim be reviewed, many callers to services respond with frustration and disbelief that they must request a higher benefit payment which has cost implications for the state, in order to claim a once off income supplement, such as the BTSCFA.

Back to Education & Social Welfare

Other inconsistencies described during this quarter lie in the conflict of interest that occurs for the state when the administration of an allowance at a local level does not support the overarching vision for a national welfare system that supports people at a time of need.

⁵ In general you must be getting an [Increase for a Qualified Child](#) with your payment. There are some exceptions to this. For example, you may be getting a qualifying payment but you are not getting an increase for your child (because the rules of the scheme do not provide for a child payment), e.g. Maternity Benefit or Adoptive Benefit. In such cases you can still claim BSCFA if you satisfy the other criteria. In other cases a qualified child increase is not paid because the income of your spouse or partner is over the specified limits but if your overall household income is within the limits specified below you may qualify. See www.citizensinformation.ie

During Quarter 3 social policy returns depicted situations where young people that qualify for the Back to Education Allowance (BTEA) still could not take up a college course as they would lose the income previously available to them from the Rent Supplement. The new rules governing Rent Supplement acted as a barrier and disincentive for those also in receipt of BTEA but who must move away from remote often rural locations to urban centres to attend college. This often resulted in students being reluctant to take up a course as they were of the view that the BTEA would not be sufficient to make ends meet.

In such instances the strict interpretation of the rules governing a social welfare allowance does not facilitate the public service involved in seeing the 'wider picture'. Other returns described situations where people who had been accepted to a course were unable to access BTEA because the time period between being made redundant was too short or because the course they were accepted for was not at a higher level than previous qualifications they attained (e.g. moving from level 8 FETAC to level 9 FETAC courses). During a national recession, such strict administration of the rules mitigates against the reasonable choice made by an individual to retrain and/or participate on a course that provides some opportunity to up-skill in their area of work rather than solely claiming social welfare.

One CIS customer in receipt of the BTEA changed to JA during the summer months. He was due to sit exams on the day following his visit to the local CIC, a call that was prompted by a letter he received from Tus advising him that he had an interview for the same time as his exams. He queried this with the local CIC but the letter he received indicated that if he did not attend the interview his JA could cease.

Similarly, another CIS caller was discouraged from engaging with work by a scenario, which the CIS describes as an anomaly in how the welfare system works. The customer in this instance found that Occupational Injury Benefit⁶ is not counted as an Illness Benefit for the purpose of taking up rehabilitative work while maintaining social welfare payments. As a result of this, the client was not incentivised to engage with work when ready to do so, but must avoid part-time working for a longer period than necessary for recovery. The CIS and its customer experienced this as a disincentive to return to work after a period of illness.

The services involved highlight these issues of policy and practice at a very practical and human level to illustrate problems in the way social welfare supports are currently managed. The issues raised during Quarter 3 suggest that new employment incentives must be balanced against existing disincentives if low income callers are to be encouraged to access *and stay in* employment, education and training. It would also seem to services that overly strict interpretation of the rules governing a benefit can and frequently does mitigate against national activation measures to address long term unemployment, particularly in employment black spots.

In addition, the Information Officer involved in the first case (described above) has found the current system of engagement where by Tus invitations are issued centrally from the DSP offices but interviews are carried out locally by private HR companies does not allow the type of flexibility needed to ensure that the people involved have the opportunity to make reasonable choices about their future.

⁶ Injury Benefit is one of the benefits available under the [Occupational Injuries Benefit Scheme](#). It is a weekly payment made to you if you are unfit for work due to an accident at work; An accident while travelling (on an unbroken journey) directly to or from work; an occupational disease.

Third level education accounted for more than half (55%) of Education and Training anomalies during this quarter, the remainder were in Vocational Training and Other categories. The significance of the issues raised is two-fold in the CIS and CIPS experience of recent months: it frequently results in the customer having to go through a lengthy application and appeals process after being denied a service and it acts as a type of penalising social policy, which denies access to an entitlement at a time of need and reflects on the mitigating factors later.

Maximising Income

As stated earlier, the initial query made by a caller to a CIS and CIPS is often focused on helping them identify and access the most favourable combination of work/welfare options in order to maximise his/her income. The type of irregularities raised by services describe scenarios where following the introduction of a new social scheme or employment incentive, the individual finds that they have effectively reduced or altogether eliminated their opportunity to avail of that scheme because of the way in which one welfare support interacts with one another.

One such anomaly highlighted through the SPRs this quarter outlined the implication of being in receipt of one payment over another for employment opportunities under the new Tus Employment Scheme. A CIS customer in her 30s applied for a Tus job position and subsequently had to refuse a job offer on the grounds that, even though she was unemployed, she was not in receipt of JA at the time of application. The client had previously been in receipt of JB and when she exhausted this entitlement was placed on OFP to maximise her income. She continued to look for full time employment and her local office indicated initially that she was eligible for employment under this new scheme but later withdrew the job offer. In human terms the opportunity for employment was lost to this individual (who was willing to work) due to a glitch in the application of different social welfare entitlements which rendered her ineligible for the employment scheme. Had she been in receipt of JA instead of OFP (a decision made solely on needing to maximise her income) she could have returned to employment.

In response to new government policy and activation measures, change must also take place amongst front-line staff in public services, so that claimants are properly informed of all employment initiatives. Citizens Information Services and the National Phone Service deal with a number of such calls each year. 32% of the policy concerns raised by CIPS describe *Incomplete or Inaccurate Information* being provided to the public by frontline staff in the social and public service. Coupled with an overly complex welfare system where delays have become the norm, the feedback from information services illustrate that incomplete or inaccurate information also acts as a disincentive and can have a demoralising impact on the customer who may simply wish to make ends meet.

According to the Quarterly National Household Survey (QNHS) for Quarter 2 2011, The long-term unemployment rate increased from 6.5% to 8.4% over the year to Q3 2011. Long-term unemployment accounted for 56.3% of total unemployment in Q3 2011 compared with 47.0% a year earlier and 25.5% in the third quarter of 2009⁷. In the Programme for Government, a number of job initiatives have been put in place to address this, but the challenge is that even with such initiatives in place, the multi-faceted and complex nature of our social welfare and taxation system (which many Citizens Information callers are engaged with), has resulted in barriers being put in place for the ordinary individual who wants to be in employment. Despite new and positive initiatives callers to CIS's are being 'tripped up' by anomalies in how the welfare system actually works.

⁷ See <http://www.cso.ie/en/qnhs/releasesandpublications/qnhs-calendarquarters/> for further detail.

Another feature of the policy returns in relation to these anomalies is the financial implications for people of certain policies and practices being implemented. For example, one CIS customer had his FIS payment stopped while undergoing a yearly review. This review can take up to 12 weeks to process because of the current backlog. When FIS was stopped, Rent Supplement was also suspended until FIS has been reviewed. In the case of this customer, his weekly income is reduced by €363.23, leaving him with €203 a week to help support a family. As an implication of the FIS review policy, two sources of income were withdrawn simultaneously, resulting in the family experiencing poverty and a risk of eviction from their home.

Social Policy Returns would suggest that all too frequently the implications of one policy decision is not thought through at a human level before been put into practice.

Habitual Residency Condition

The Habitual Residency Condition features in a number of social policy returns in the context of social welfare payments being *inconsistently* granted or denied on the grounds that the applicant does not have leave to remain in Ireland. The husband of one CIS customer was refused JA and subsequently SWA and Rent Supplement on the grounds of the HRC. Following this, the CIS client (the wife) applied for SWA but was initially refused. On providing a letter from Child Benefit stating that she had previously been HRC approved, her SWA application was then approved.

The guidelines for HRC approval state that when a person is approved for a social welfare payment they should also be HRC approved for other payments. As a result of the HRC being applied differently to each spouse in this case, the family in question were without financial support other than some help from the St. Vincent de Paul for some time. The CIS in question raised the social policy concern that as the couple came to Ireland together and received leave to remain in Ireland at the same time and for the same reasons, then the husbands JA application should have been approved in the first instance.

Health

Medical Card applications accounting for 64% of all Health anomalies, the remainder were in Children's Health, Health Services for Older People, Health Services for People with Disabilities, Women's Health and Other categories.

The type of anomalies recorded by information officers described again how a strict interpretation of the rules can diminish the effectiveness of welfare supports such as the medical card, raising issues around the inequity in access to health supports as a result of social policy and practice. Some services during this quarter became aware of instances where callers were refused a medical card on the grounds that their income was below the threshold of €188 per week. In one instance the caller was earning just €100 per week and in another, the client was in receipt of JobSeekers allowance at a rate of €144 per week. When the CIS involved contacted the Medical Card Section to query this, the service was informed that a person can be refused a medical card even if their income is below the threshold.

Services found it difficult to explain the rationale behind this and other rules governing the application of supports such as the Long Term Illness (LTI) card and the medical card, describing how a person with a LTI card does not have to pay prescription charges on

medication for their illness, but a person with a medical card and on low income may have to pay for prescription charges for medication for the same illness.

The practice of some GPs charging medical card holders for blood tests also causes confusion, particularly for the elderly, many of whom were reliant solely on the state pension for their income.

2.3 Families Struggling on Low Income

A key facet of the concerns raised for this quarter is the proportion of callers, particularly those with children that are living on low-incomes.

The experience of the Citizens Information Services is that significant numbers of people are looking for information, advice and advocacy on their rights and entitlements due to a change in their living standards, which is leaving them at risk of poverty and experiencing hardship at all levels. The most common feature of returns outside of social welfare delays and anomalies is the need for help experienced by households and individuals living below the level of income necessary for subsistence.

Recent figures from the CSO show that there was an increase in income inequality between 2009 and 2010, with the average income of those in the highest income brackets 5.5 times more than that of those in the lowest. (The ratio was 4.3 just a year earlier). The at-risk-of-poverty rate for the state rose from 14.1% in 2009 to 15.8% in 2010 and the deprivation rate (that is, those experiencing two of more types of forced deprivation such as not being able to afford two pairs of strong shoes or to keep the home adequately warm) was almost 23% in 2010 compared with just over 17.0% in 2009⁸.

People often call to CISs and CIPS when there is a change in working conditions: from employment to unemployment or a reduction in working hours to part-time and atypical working arrangements. In many instances, they are going through a change in living arrangements or in marital status. Many, due to the ever constant rise in staple products, cannot meet the cost of living and are looking for information on supplementary welfare. Increasingly, individuals are accessing Citizens Information Services because they do not have enough resources to meet basic needs.

In the main, social policy feedback points to increasing numbers of service users becoming at-risk-of-poverty for the first time and needing to access information on how to maximise their household income. This is hardly surprising given that the average annual disposable income in 2010 was €22,168 per individual, a drop of 5% on 2009⁹.

The specific but often inter-related factors that are causing hardship and in many cases poverty for individual and families, as exemplified through the Citizen Information Services Quarter 3 Returns are:

- Children being raised in consistently low-income families where the costs of schooling is creating hardship;

⁸ The European Anti-Poverty Network (EAPN) Ireland, Europe 2010 Strategy – Briefing September 2011, Appendix 1 provides an accessible, easy to read explanation of poverty measurements. See www.eapn.eu

⁹ CSO Survey on Income and Living Conditions (SILC) *Preliminary results 2010*, p. 1. See http://cso.ie/en/media/csoie/releasespublications/documents/silc/2010/prelimsilc_2010.pdf

- Households where there is no one working and no apparent income;
- Individuals experiencing difficulties in meeting the costs of utility bills and heating a home;
- Callers experiencing limited or lack of access to educational and training opportunities, which limits life potential and in the long term access to the resources needed for living;
- Limited or delayed access to basic services and supplementary welfare supports which minimise the risk of experiencing poverty and deprivation at key times during the year;
- Difficulties in meeting the increased medical costs associated with disability;
- Homeless and/or lack of access to adequate housing.

This experience is not exclusive to families. Individuals are experiencing '*undue hardship [as a result of a] delay in transferring from JB to JA*. One man presented to the local CWO 'to ask for help with utility bills' after 27 years of being in employment. However, the Return was recorded as *discourteous treatment* as he subsequently complained about the discourteous response he received from the CWO. A state pensioner found out from the Post Office that her units for her electricity and phone had been cut without any notice from the DSP. She was '*very distressed that she will not be able to pay this current bill and more bills throughout the winter months*'. In a number of instances the social policy returns state that people are unable to pay their bills or have no apparent income.

Ireland is currently engaged in a process to review its National Poverty Targets as set out in *Ireland's National Reform Programme for the Europe 2020 Strategy (2011)*¹⁰. This review is necessary to take account of the different levels of ambition for poverty reduction that have come about as a result of our economic and fiscal scenario and the EU/ECB/IMF agreement. The Irish Government has adopted the following official definition of poverty:

People are living in poverty if their incomes and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society. (National Anti-Poverty Strategy, 1997)

Reflecting on this definition, the current rates of deprivation as highlighted by the CSO and the reality that many people presenting to our information services are currently living without the resources necessary for subsistence, it is clear that some consideration will have to be given to poverty as a new determinant of way of life for people who heretofore have been self-sustaining or coping on a combination of part-time employment and social welfare.

Social policy returns describe a climate of change where people are new to welfare support as a result of the continuing recession. The most common presenting need for households with children is the cost of schooling, which has emerged as a significant issue for CIS and CIPS callers with many families describing not being able to meet the costs and some children returning to school without uniforms. The CSO analysis of deprivation by age group in 2009 and 2010 showed a significant increase in the deprivation rate for children (aged 0-17) which was 30.2% in 2010, up from 23.5% in 2009. While the 'benefit trap' continues to be such that, some families will earn more income on a combination of social welfare payments than they will with one parent continuing in full time employment on a minimum wage, or by taking up employment through a new employment scheme. Some social policy returns illustrate that even when offered employment through a new initiative, the extra cost of travelling to work is not sufficiently compensated for by the additional income they will receive. For many in Ireland, the margin is too tight and they find that they can only maximise their income by staying on social welfare. This is despite the fact that research has

¹⁰ See the Europe 2020 website (http://ec.europa.eu/europe2020/pdf/nrp/nrp_ireland_en.pdf)

shown that children raised in families where there is employment do significantly better in every dimension of child well-being.¹¹

This shift in the experience of the callers to our services suggests that previous concerns about maintaining a certain standard of living in Ireland may now need to change to a concern with safeguarding the citizen's right to a minimum level of resources for living. Indeed, in the public domain, two leading poverty charities *Barnardos* and *The Society of St. Vincent de Paul* have recently stated that Ireland's current measures of poverty do not adequately reflect children's specific experience of poverty and deprivation. On foot of research conducted by the Children's Research Centre, TCD they suggest that child and household deprivation are not one and the same phenomenon and that the experiences of adults and children within a family can vary. Therefore it is crucial that both the measures we use and our responses to child poverty take into account the complexities that this implies.¹²

The experience of the Citizens Information caller is indeed that there are many stages and levels at which a family can struggle on a low income. While the right to a minimum level of resources has not been widely adopted as a measure of poverty, the experience of the CIS and CIPS caller suggests that an alternative measure of the hardship experienced may have a new value and merit in current recessionary times.

¹¹ See UNICEF Innocenti Research Centre (2010), Report Card 9, The Children Left Behind – A league table of inequality in child well-being in the world's rich countries, UNICEF. Also, CIB Submission to the Irish Government Advisory Group in Tax and Social Welfare, 2011 at http://www.citizensinformationboard.ie/publications/social/social_submissions.html

¹² 'ALL YOU NEED IS: measuring children's perceptions and experience of deprivation' can be found at <http://www.barnardos.ie/assets/files/Advocacy/2011-09-All-You-Need-Is.pdf> together with comments from Director of the Children's Research Centre, TCD, Professor Sheila Greene at <http://www.barnardos.ie/media-centre/news/latest-news/irelands-measures-of-poverty-do-not-reflect-childrens-experience-of-poverty-and-deprivation-barnardos-and-the-society-of-st-vincent-de-paul.html>

Appendix

Appendix One - *Sample Social Policy Returns*

1. Frustration due to Delays in the Application Process

1 Carlow CIC - Client applied for Back to School payment in July and has not received payment to date. This is the second year that parents had to wait for this payment. SW should ensure that this scheme starts 1st May 2012 so that all parents can receive their payment before schools re-opens.

2 Wexford CIC - Customer came in after claiming his Jobseekers Benefit having lost job last year. He received a letter last week to say his J/B was finished, and he got €31 from SW. He thought that it would be sorted this week. On arrival to the post office this morning he was told that no money was there for him, he then went to the SW office to be told sorry not our problem we have a backlog of applications you can go to the clinic to see the CWO next Tuesday. This man is single, paying rent and was totally reliant on J/B, he has nothing to live on and no food now for over a week and will have to wait until next Tuesday to access the CWO which has left him very frustrated and upset. As he only got the letter stating his stamps were up the week prior to been cut off payment.

3 Carrickmacross CIC, Co. Monaghan - Client was refused BTSCFA as not in receipt of Qualifying SW payment. Client applied for FIS in APRIL 2011. There is currently a 5 month backlog in FIS section. If FIS claims were dealt with more promptly this client would have received her BTSCFA .Appeal sent in [and] awaiting the outcome.

The waiting times for all Social Welfare payments is becoming increasingly longer and increasingly frustrating for both clients and advice workers who are trying to assist them.

4 Newbridge CIC, Co. Kildare - Waiting for FIS for over 5 months. Lost mortgage interest supplement when returned to work. Gone into mortgage arrears. Considering giving up job.

2. Anomalies and Inconsistencies

5 Cork City Centre CIC Caller has been offered job on minimum wage but will earn more on Jobseekers Allowance and qualified adult allowance.

6 Balbriggan CIC, Fingal CIS Family has low income and are awaiting SW payment, cannot get BTSCFA as not on any SW payment.

7 Carrick-on-Shannon CIC, Co. Leitrim - Client is male approximately 30years. Client lives with female partner who is mother of his child. Client is unable to obtain Income Tax Credits in respect of partner and/or child. If client were single parent he/she would be entitled to extra tax credits. If client claimed payment under social welfare code they would also be treated as couple which may be to their disadvantage [financially].

8 Galway CIC

Two elderly brothers living at the same address. One of the brothers was receiving contributory pension and other was receiving disability allowance. The brother on disability allowance turned 66 and was automatically transferred to non-contributory pension which involved an increase in weekly income of €31. As a result they have subsequently exceeded the refuge waiver limits with Galway City Council and are now being charged 159 per annum plus on top of that the cost of the weight of the refuse. This appears unfair as the only source of income going into the house is social protection pensions. They also received inconsistent and unhelpful information from Galway City Council when they queried the reason as to why their waiver ceased.

3. Struggling on Low-income

9 Longford CIC

The client's husband gambles away the social welfare payment leaving her to try to support herself and her children on what is left. When she approached Social Welfare to get the payment in her name she was told she would need his permission. Even without this she would only be entitled to the qualified adult rate and the rate for the children while he would retain the higher €188 rate. If she applies for the payment in her own right it could take up to 12 weeks to be sorted leaving the woman in the same position and even more debt than before. There needs to be a system put into place for these individual situations that would allow a spouse to collect the main payment where the other spouse is squandering this payment.

10 Maynooth CIC, Co. Kildare

The back to school clothing allowance was included in the weekly [social welfare] payment. Many wives and partners have come to our office to ring the Dept. to say they got no payment, only to discover that the payment was paid to the spouse and spent. This should be looked at again and maybe included in the child benefit payment or given to the mother.

11 Wicklow CIC. Region 3

Client was in receipt of domiciliary care allowance for her disabled child, he is now 16 years and in receipt of disability allowance but he is no longer eligible for back to school clothing and footwear allowance although he is in full-time special needs education. This is evidence of families under more financial pressure.

12 Gorey CIC, Co. Wexford

Client was away for week and rent supplement stopped as client not there to collect. Promised to re-instate payment for Friday and client paid rent with DA payment. No payment on Friday and client has young child to care for over the weekend. JHSE office said there was nothing they could do until Monday. Lack of understanding towards client on small budget. Contacted SVP for assistance for client over the weekend.

13 Navan CIC, Co. Meath

Client received letter from back to school clothing allowance telling her payment will be made to account within 7 days - 10 days have passed and no payment, other people this week with this letter also, this is causing confusion and increasing numbers wanting to contact section but impossible to get through. This scheme appears to have been badly administered as many people thought they would automatically a their circumstances had not changed since last year's payment - then huge numbers were claiming later. So many families are struggling to pay for school uniforms etc and it titled 'back to school allowance' many children are returning to school without uniforms and as a consequence may feel they are different. This must be addressed before next year.