



Attending the *Dealing with Debt* seminar (L to R):
 Back row: Bernie McMahon (National Traveller MABS), John Mark McCafferty (Society of St. Vincent de Paul Social Justice Section), Joe Hartnett (Living Life Centre). Middle row: Larry Wyer (Legal Advice Bureau, Citizens Information Centre, Bray), Mary O'Carolan (Bray Area Partnership), David Stratton (Citizens Information Board), Denise Cahill (Little Bray Family Resource Centre), Deirdre Rice (Bray MABS). Front row: Tina Donohue (Little Bray Family Resource Centre), Rosie McDonald (Little Bray Family Resource Centre)

Dealing with Debt seminar

At a seminar on debt, organised by the Bray Area Partnership Information Givers Network and funded by CIB through its Social Policy Grants Scheme, local groups in Bray dealing with debt issues came together to share their experiences. Having looked at the issues facing people in debt, some practical solutions on how to manage debt and how to deal with the courts and money lenders were explored. The social consequences of debt and the impact on people's well-being were also explored. One of the outcomes of the seminar was the need to create better awareness within the local community of the supports available to people, including MABS, the CIC, the Credit Union, and free legal advice and counselling services, so that people do not feel they are alone or have to carry their debt burden by themselves.

Social Policy Grants

Every year CIB provides a small number of grants to pursue social policy initiatives at local level. The purpose of the grants is to provide support for social policy initiatives being undertaken by CISs, particularly those working in conjunction with statutory or voluntary organisations. Further information on the grants is available from:

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Publications

Know Your Rights booklets



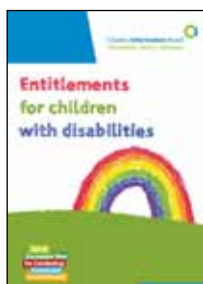
The Irish Council for Civil Liberties (ICCL) launched a series of booklets to inform people in clear and accessible language about their rights on various areas of the law in Ireland, including Criminal Justice and Garda Powers, Protect your Privacy and the European Convention on Human Rights (ECHR) in Ireland. As well as being distributed to libraries and Citizens Information Centres nationwide they are available to download from the website knowyourrights.ie.

Information for School-leavers



CIB has produced an information leaflet for school-leavers, dealing with some practical issues, including managing money, further education, employment and social welfare.
citizensinformationboard.ie

Entitlements for Children with Disabilities



As part of CIB's contribution to the European Year for Combating Poverty and Social Exclusion, CIB has published a new booklet giving information for parents and carers on the services and supports available for children with disabilities.
citizensinformationboard.ie

Family Caring in Ireland



Care Alliance Ireland recently published a research report, *Family Caring in Ireland – An Overview*, which was part-funded by CIB. The report answers the questions: Who are family carers? What do they do? What impact do they have? What supports are available to them?
carealliance.ie

DVD about the functions and role of the Ombudsman



This DVD makes available fully accessible information on the role of the Ombudsman and the free, impartial and independent service that the Office provides. It is accessible in subtitle, sign language and lip-reading formats.
ombudsman.gov.ie

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Voice

Influencing Social Policy

The Citizens Information Board aims to influence policy developments by highlighting the concerns of service users as to the effectiveness of public and social services.

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Volunteering in Citizens Information Services



Pictured at the launch of *Volunteering in Citizens Information Services* were Éamon Ó Cuív, Minister for Social Protection, Tony McQuinn, CIB Chief Executive and Andrew O'Regan, Centre for Non-Profit Management, TCD.

A research report on the role and contribution of volunteers working within Citizens Information Services (CISs) was launched by the Minister for Social Protection, Éamon Ó Cuív TD, at an event in Croke Park in May to recognise the work of volunteers in CISs. The research was carried out by the TCD Centre for Non-Profit Management on behalf of the Citizens Information Board.

Volunteers play a key role within CISs as information providers and as board members. In 2009, 1,175 volunteers in front-line services in CISs provided the equivalent of one third of the hours delivered by the service nationally. Volunteers saw their role as one of connecting the local community with the services provided by the CIS and stated that their belief in the importance of the work carried out by the CIS was a key factor in their decision to become a volunteer.

The report showed that information and advice provision is becoming more complex and that the demands on CISs are increasing. However, increasing unemployment has potentially generated a large new pool of volunteers for the service. A key recommendation in the report is to develop a national volunteer strategy consistent with CIB's new Strategic Plan.

Social Policy Feedback from CISs

In the first half of 2010, social policy issues reported by Citizens Information Services (1,541 in all) continued to reflect the financial difficulties being experienced by clients due to the downturn in the economy. Some of the issues reported also reflect difficulties experienced by public services meeting the extra demands placed on them. The impact of Budget 2010 was also reported upon. While many of the efficiency issues concerning

backlogs in payments are now being addressed, for example through the introduction of on-line application forms (most recently for medical cards), a number of issues have yet to be resolved in terms of improving the effectiveness of schemes to meet the needs of clients.

Jobseeker's Payments (JB and JA), Family Income Supplement (FIS) and Supplementary Welfare Allowance (SWA) are the main welfare schemes to help workers on reduced hours or income. Some of the difficulties encountered with these schemes include: JB only benefits workers whose days are reduced but not workers whose hours are reduced; the self-employed on Class S social insurance are not eligible for JB; FIS is only available to those who work 19 hours or more per week and any reduction in income does not mean an automatic increase in FIS as it is only reviewed annually; SWA is means-tested and is only available to those working less than 30 hours a week. (The introduction of a universal social contribution, as proposed in Budget 2010, to replace employee PRSI, the health levy and the income levy, provides an opportunity to reassess the type of benefits those paying social insurance can expect to obtain for their contributions in future.)

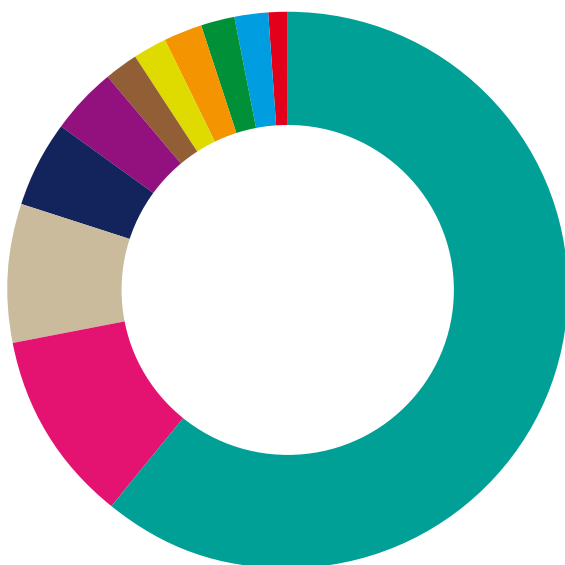
Concerns about losing one's home were raised by a number of CISs, particularly in relation to clients who have lost their job and are now struggling with mortgage repayments. Those with second properties are often excluded from means tested payments, even if they derive no income from these properties and may be unable to sell.

Some people have extra travel expenses as a result of hospital closures. The restrictions on dental and optical benefits obtainable on PRSI and the exclusion of all but emergency dental treatment for medical card holders have added to personal healthcare costs.

Issues in relation to employers cutting wages and salaries or reducing hours of work continue to be reported by CISs. One of the difficulties for those who have taken a case to the Employment Appeals Tribunal is the lack of compliance by some employers with decisions of the Tribunal.

For more details and case examples on these and other issues, see Social Policy Quarterly Reports on citizensinformationboard.ie/publications.

Social Policy Issues



- Social Welfare 61%
- Employment 11%
- Health 8%
- Housing 5%
- Money and Tax 4%
- Education and Training 2%
- Moving Country 2%
- Consumer Affairs 2%
- Birth, Family and Relationships 2%
- Travel and Recreation 2%
- Justice 1%

Policy Issues

Mortgage Arrears and Personal Debt

The government's Expert Group on Mortgage Arrears and Personal Debt has issued its first report and the Department of Social Protection has also issued its review of the Mortgage Interest Supplement (MIS) scheme to coincide with the recommendations on MIS from the Expert Group (both reports were issued in July 2010).

CIB made a submission to the Mortgage Interest Supplement (MIS) review group, outlining issues arising for clients of CISs. Among the concerns raised by CIB were: (i) People who took out mortgages but whose income at the time would not have been within standard guidelines for the size of the mortgage they took were being refused MIS. (ii) Others were refused MIS because the level of the mortgage exceeded the amount considered reasonable in guidelines for SWA. (iii) The eligibility criteria for MIS excludes those who work more than 30 hours a week and, for couples, this applies if either partner works more than 30 hours. (iv) Assessment of means or assessment of one's housing need can cause problems for those who have joint ownership of a property where the person has moved out of the property due to a relationship breakdown and thus derives no benefit from the property. (v) While MIS helps with the interest portion of a mortgage, clients may need assistance in re-negotiating the mortgage with their lenders as any renegotiating of mortgage repayments tends to take place on the lender's terms.

The first four points were addressed by the review group on Mortgage Interest Supplement in its report. It proposed that the rule preventing payment of MIS to couples where one person is working in excess of 30 hours should be removed, that the rule excluding MIS where a property is offered for sale should be suspended, that the eligibility conditions regarding ability to meet loan repayments when the mortgage was commenced should be revised and that guidance on the issue of ownership should be revised to deal with circumstances where couples are separating. The review group acknowledged the work of CIB and MABS and made reference to the Social Policy Quarterly Reports.

The difficulties regarding negotiations with lenders were addressed by the government's Expert Group on Mortgage Arrears and Personal Debt. It recommended a five step resolution process to deal with mortgage arrears, disallowing the imposition of penalties or extra interest charges while borrowers are engaged in the resolution process and allowing borrowers who do not agree with the resolution to appeal to the Financial Services Ombudsman. Among the expert groups other recommendations are that the website developed by CIB in conjunction with the Money Advice and Budgeting Service (MABS), keepingyourhome.ie, should act as the first online point of contact for consumers experiencing mortgage difficulties. Other proposals to help those struggling with debt are expected in the final report from the Expert Group in September.

Wellbeing Matters: A Social Report for Ireland



According to the National Economic and Social Council's social report, *Well-being Matters*, there is more to measuring progress than GDP. Findings from the *European Quality of Life Survey (EQLS 2007)* showed that health is the most important factor affecting life satisfaction,

followed by employment. There is strong evidence too to suggest that more equal societies contribute to individual and collective well-being through better health, better educational performance, less crime and greater levels of trust.

The report from NESC looks at six domains significant to well-being (economic resources, work and participation, relationships and care, community and environment, health, democracy and values) and develops indicators to monitor progress in relation to these.

One of the challenges in setting Ireland on the road to recovery, as outlined in the report, is how to harness the collective resources of those working in the policy arena to support people.

"They must be enabled to deliver a reform agenda by having a clear vision of the type of society we are working towards as well as systems which support new ways of doing things." (*Well-being Matters*, Vol. 1, p.xxii)

Support for Jobseekers



In a follow-up of the EU Lisbon strategy, the *Lisbon Agenda*, the European Commission has launched a new policy document, *Europe 2020*, which sets out a 10 year vision for growth and jobs in Europe (See *Relate*, April 2010). Country-specific programmes will be brought forward in the autumn.

A series of seven flagship initiatives have also been identified where joint action can be initiated between the European Commission and the EU Member States: on innovation, youth, the digital agenda, resource efficiency, industrial policy, skills and jobs and the fight against poverty. One of these, *New Skills for New Jobs*, will support EU countries and regions in developing more effective ways to analyse and predict which skills will be required in tomorrow's labour markets and, with this knowledge, develop and adapt education and training so that workers gain the required skills.

The European Commission is also setting up a new European Microfinance Facility (EMF) to provide microcredit and guarantees for unemployed or inactive people who want to go into self-employment but do not have access to credit.

Dealing with homelessness

The Minister for Housing and Local Services, Michael Finneran TD, has introduced an enhanced package of measures to help local authorities meet their targets for providing long-term housing for homeless people. It involves an allocation of €20 million in capital funding for the procurement of accommodation, which is in addition to funding under the social housing leasing initiative, and will require the Minister's Department, the local authorities and the non-Governmental "Approved Housing Bodies" to work together to achieve the objectives set out in the Homelessness Strategy, *The Way Home*. Accommodation will be sourced from either unsold affordable housing or under the social housing leasing scheme. Additional resources for social housing are to be generated through the Incremental Purchase Scheme (IPS) which came into operation in June 2010.

Separately, the minister with responsibility for mental health, John Moloney TD, is drawing up plans to re-house mental health patients from the state's 15 ageing psychiatric facilities. The proposal to move residents into unused social and affordable housing in the community will help to deliver on the government's policy for developing mental health services, *A Vision for Change*.

Enforcement of EAT awards

At a recent policy seminar organised by CIB on employment rights, the issue of enforcement of awards granted by the Employment Appeals Tribunal was raised. If an employer fails to honour an award granted to an employee by the Tribunal, the only avenue of recourse for employees is to take a case to the civil courts. However, if they are not in a position to do so, they can refer the matter to the Enforcement Services Unit of the National Employment Rights Authority (NERA), which may in certain circumstances make an application to the courts for an order on their behalf.

In the UK in 2009, it was found that 39% of people granted awards by employment tribunals had not been paid and only 53% were paid in full. Following a successful campaign by the Citizens Advice Bureau (CAB), a new fast track scheme to improve payments has been introduced which involves the services of a commercial firm of High Court Enforcement Officers.

CIB Submission

Code of Practice on the Mental Health Act 2001

In response to the Mental Health Commission's consultation on the Code of Practice on the Mental Health Act 2001, the Citizens Information Board identified two aspects of provision that need to be enshrined in the Code – information and advocacy. Information should be comprehensive and transparent and delivered in a manner that promotes autonomy, while being sensitive to the need to protect privacy. In terms of advocacy, guidance should be provided on how people with mental health difficulties can access independent advocacy. Provision also needs to be made within the Code for the particular needs of young people transferring from children's services to adult services and for people transferring out of hospital into the community.