Citizens Information Board

Social Policy
Quarterly Report

1st July - 30 September 2013
## Contents

1. Introduction and Overview .................................................. 3

2. Statistical Overview ......................................................... 4

3. Main Policy Issues
   - Family Income Supplement ........................................... 8
   - Disability and Illness .................................................. 12

4. Emerging Themes
   - Older and Retired People ............................................. 17
   - Other Issues Emerging ................................................. 19

Appendix
   - CIB’s Social Policy Role
1 Introduction & Overview

Introduction

This quarterly report summarises policy feedback received by CIB from Citizens Information Services (CISs) located nationwide and the national Citizens Information Phone Service (CIPS). It covers the period 1st July to 30th September 2013. All statistics are drawn from information recorded by services delivering an information, advice and advocacy service to the public.

When a CIS or CIPS identifies a policy issue it sends in a short policy report which is indicative of the evidence presented to services.\(^1\) This is known (and referred to in this report) as a Social Policy Return (SPR). This quarterly report is based on an analysis of 731 SPRs received during the third quarter (Q3) of 2013.

Overview

Feedback from services via the social policy returns covers both policy and administrative or operational issues across a range of public services and entitlements. This Quarterly report explores primarily the policy matters raised by services as it impacts on their clients.

The vast majority of SPRs from both CISs and CIPS during Q3 were social welfare related concerning administrative and policy areas. This is consistent with overall query patterns for these services. Concerns about delays in payments are down to 12% of all feedback received from CISs and CIPS during Q3, 2013. This continues the pattern that began early 2013, when overall processing delay figures began to drop to 20% in Q2 and further in this quarter.

While a wide range of issues were raised by services - some issues represented significant numbers of returns from both CISs and CIPS - and are featured in this Report:

Case study material and an analysis of the issues are provided in Section 3 of this Report.

A number of emerging issues are dealt with in Section 4 of this Report, with a particular focus on the experience of older and retired people that contacted CISs and CIPS.

2 Statistical Report


There were 731 indicative social policy SPRs (SPRs) in total this quarter (549 from CISs and 182 from CIPS). Overall, the top three categories of SPRs were Social Welfare (64%); Health (including medical cards and health services for people with disability (9%); and Education and Training - including Third Level Education (7%).

A breakdown of the top level subject categories is illustrated in the following chart:

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\(^1\) By 'case study evidence', we mean a short description of the particular circumstances being experienced by an individual/family seeking assistance from the CIS or CIPS. What is their situation? What are their needs? How has the particular policy (or perceived gap/anomaly in the policy or in the administration of the services linked to that policy) affected the person/family? We provide examples of such case studies throughout this report.
2.1 Social Welfare SPRs, Q3 2013

During the first six months of 2013, CISs assisted over 300,000 people and answered over half a million queries. Almost half of all queries were social welfare related. The highest number of queries were in relation to Claiming a Social Welfare payment (27,510 or almost 12% of SW queries), followed by Disability and Illness (25,289 or 11%).

During this period, over 40% of the calls to CIPS were in the area of Social Welfare, followed by Money and Tax (16.2%)\(^2\) and Employment (13.3%).

- Citizens Information Services (CISs)

CIS Social Welfare (SW) SPRs represented 64% (351) of all SPRs, similar to the same period last year and significantly higher in volume than has been recorded in recent times (Social welfare represented 42% of SPRs during Q2). 13% of SPRs were in relation to Disability and Illness, while a further 13% were in relation to Supplementary Welfare Schemes.

\(^2\) 57% of CIPS Money and Tax queries related to Housing Taxes and reliefs during this six month period. This is explained by the surge of queries in March, April and May to CIPS relating to Local Property Tax. The CIPS telephone number was printed on all notices sent out by Revenue which contributed to this increase in queries. There was a similar increase in queries to do with Local Property Tax to the CISs. See the CIB Social Policy Quarterly Report, Q2 2013 at [http://www.citizensinformationboard.ie/publications/social/social_update.html](http://www.citizensinformationboard.ie/publications/social/social_update.html)
The highest number of Social Welfare SPRs (14%) were in relation to **Families and Children**. Within this category, the main issues reported on were in relation to **Family Income Supplement (FIS)**. In total, three quarters of the feedback in this category related to this scheme. 11% of all CIPS returns were focused on issues to do with FIS. Case study material and an analysis of these issues are provided in **Section 3** of this Report.

During this quarter, a number of CIS SPRs were in relation to older and retired people. While just 5% were recorded as Social Welfare SPRs, further analysis of the data showed that SPRs to do with older and retired people were spread across other categories also: Health (mostly medical card related), Consumer Affairs (utilities companies), Money and Tax (Local Property Tax), and Housing (grant related).

Overall, social policy issues directly relating to older and retired people account for 10% of all SPRs from CISs - and are dealt with in **Section 3: Emerging Themes**.

- **Citizens Information Phone Service (CIPS)**

CIPS Social Welfare (SW) SPRs represented 65% (118) of all SPRs. The vast majority of these (59%) were in relation to **Claiming a Social Welfare Benefit**, covering issues to do with claiming jobseekers payments, FIS and OPF payments, as well as a number of secondary benefits. SPRs also related to Disability and Illness (22%), and Families and Children (8%), with policy issues to do with FIS also accounting for most of the SPRs in the latter category.

CIPS remaining SPRs were spread across Money & Tax - including housing taxes and reliefs such as property tax (9%), Education and Training (9%), Birth, Family and Relationships (6%), and Housing (5%) categories.
A number of CIPS Claiming a Social Welfare Benefit SPRs related to financial hardship following family breakup, and a change in living arrangement or other circumstances that impacted on their means. Across all social welfare categories, large numbers of clients called the national phone service CIPS in order to access information about how to maximise their income.

There was not a similar representation of issues relating to older people in social policy feedback from CIPS as there was in feedback from CISs.¹

### 2.2 Categorisation by Nature of Query

Social policy issues raised during Q3 ranged from situations where a person was unable to make contact with a public service - to perceived anomalies in the provision of that service. The top three categories as defined by the information providers were Gaps/Inconsistencies in Service Provision (19%), Anomalies (19%), and Access/Administrative Barriers (17%). However, as illustrated in the chart below, the nature of the issues raised were somewhat evenly spread across a number of possible concerns, with enforcement issues (2%) and concern about differences between schemes described and services delivered (5%) at the lower end of the scale this quarter.

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¹ However, during the first half of 2013, 7.3% of social welfare related calls to CIPS were in relation to older and retired people. 10% of Social Welfare queries to CISs were about older and retired people, and a further 4% of Health queries were in relation to Health Services for Older People.
3 Policy Issues: Social Welfare

3.1 Family Income Supplement (FIS)

During Q3, 11% of CIS social policy returns (SPRs) were in relation to the Family Income Supplement (FIS). These were primarily recorded under Families and Children (representing 78% of this category) but also emerged as an issue in SPRs across a range of other welfare related categories, such as Claiming a Social Welfare Payment.

Issues to do with FIS also featured in 11% of all SPRs received from CIPS during this quarter. The majority of these were recorded as Claiming a Social Welfare Payment.

Expenditure on FIS for 2012 was €224 million in respect of some 32,000 families. The estimated expenditure for 2013 is expected to be €229 million. To qualify for payment of FIS, a person must be engaged in full-time insurable employment which is expected to last for at least 3 months and be working for a minimum of 38 hours per fortnight or 19 hours per week. Furthermore, the average family income must be below a specified amount which varies according to the number of qualified children in the family.

FIS plays a dual role in the Irish labour-market: it incentivises work for adults by supplementing income in circumstances where the employee might only be marginally better off than if he or she were unemployed and claiming other social welfare payments; and it aims also to address child poverty objectives.

FIS: Limitations and Restrictions

A number of FIS SPRs describe the factors which they consider lessen the effectiveness of FIS as an income supplement for low-income families.

Feedback from services illustrates how the working hours rule impacts on families who require some flexibility in relation to the amount of hours worked each fortnight (and/or any seasonal adjustment of working hours within a tax year).

For some low income families in receipt of FIS, a slight reduction in working hours brought them below the 19 hours/38 hours per fortnight rule, at the very time when they began to earn less. Other families experienced a reduction in their income because of a change in their working arrangements but discovered on visiting the local CIC that they were without recourse to claim a supplement (because they were working less than 19 hours per week) and could not claim Jobseekers Allowance because their hours of work were spread across 5 working days.

A key issue outlined in SPRs this quarter is a perceived inflexibility FIS as an in work benefit to respond to atypical working situations, which require some flexibility in the eligibility criteria used, in order that the policy continue to incentivise work for low income earning families. Some typical cases are featured below.

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4 Written Answer No. 121, on Family Income Supplement Eligibility, Minister Joan Burton TD, 09/10/2013, Dáil Éireann Debate. See http://www.kildarestreet.com/wrans/?id=2013-10-09a.311
Client’s working hours reduced below 19 hours (a requirement for FIS), for a 6 week period. She will have to inform the DSP and will be taken off the FIS payment and be reinstated in Sept when she will be working 20 hours again. Her employer is quite prepared to let her work extra hours in Sept to make up the lost hours but SW won’t agree to this. (Cork City South CIS)

**Hours Worked condition**

Part-time underemployment has only just begun to decrease in Ireland, down 7,300 or 4.6% to 149,400 in Q3, 2013. This is the first annual decline in part-time underemployment recorded since the third quarter of 2010. Many people are relying on a combination of temporary part-time work and social welfare payments for income.

The “full-time” employment condition has been a fundamental part of the FIS payment, as laid out in legislation, since its introduction although the number of hours worked in order to satisfy this condition has been reduced considerably. DSP advises that the requirement was initially set at 30 hours per week but was progressively reduced to 19 hours per week in 1996. Other adjustments concerning the minimum hours worked were to allow a couple to aggregate their hours worked to meet the requirement (1989) and an extension to job-sharers (1996).

FIS is payable to persons engaged in full-time paid employment as employees. This is defined in legislation as not less than 38 hours per fortnight. When a claimant is awarded FIS they are informed that their entitlement ceases if their hours of employment are reduced below 38 per fortnight.

The Department of Social Protection’s response is that further reducing the “hours worked” requirement could have expenditure implications and could only be decided on in a budgetary context. For low income workers (or potential workers) with less than the minimum hours of employment or who are working on a casual basis, unemployment payments provide for daily disregards and tapered withdrawal of payment which address the loss of social welfare benefits through taking up employment. Therefore, those who are working below the required hours to qualify for FIS have the option to avail of Jobseekers Payments if they satisfy the conditions.

The CIB submission on Working Age Supports to the Advisory Group on Tax and Social Welfare highlighted a number of cross cutting issues identified by CIB supported services. Amongst them it suggested that current working age supports, do not take sufficient cognisance of the type of atypical work arrangements that have developed in the Irish economy.

Services also describe the frustration experienced by families trying to access family income supports.

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A CE participant called the Citizens Information Phone Service to review pay. Was not expecting PRSI deductions. Has 6 children and an adult dependant. His gross is €511.60. He is paying €20.46 PRSI giving him a net of €490.53. If he was on JA he would be paid €491.60/wk. Doing the CE scheme is of no financial benefit to the family. Caller outlined that travel costs meant that he was at a disadvantage financially compared with JS situation. CE participants cannot apply for FIS, even though they are required to pay tax and are considered employees from an employment law perspective and pay PRSI. (CIPS)
**FIS: Recent Changes**

The *Social Welfare and Pension (Miscellaneous Provisions) Act, 2013* provides for changes to the ‘review’ for lone parents who are getting both One-Parent Family Payment (OFP) - and FIS and who lose their OFP because of the change to the age limit. If a person is getting OFP and FIS and no longer qualifies for OFP because their youngest child reaches the age limit, the amount of FIS they get can now be reassessed when their OFP stops.

A woman called to the centre with a query regarding her entitlement to FIS; she also had a query relating to OFP. Her son was 17 year old so the OFP was no longer being paid. She had been in receipt of FIS and worked 4 hours per day, 6 days per week - however her working hours had been reduced and she is now works 3 hours per day, this meant she was no longer entitled to FIS either. The woman worked 8.30 am to 11.30 am and would not be entitled to a jobseeker payment either. Her take home pay is slightly below the jobseekers personal rate but she is not entitled to any payment because of the hours/days she works. Her 17 year old son is not entitled to a payment and this woman is not entitled to a payment for her son. (Waterford CIS)

Client was on OFP for many years and now her daughter has reached 18 years and the OFP has stopped. She is on supplementary welfare and works 12 half hours per week. Her weekly income is reduced by €100. She does not qualify for FIS because she does not work over 19 hours per week - or JA, as her work is spread over 5 days. (Cork City South CIS)

Caller is on OFP but this is coming to an end due to the age of her youngest child. She is also on FIS and called the FIS section to ask them to review her payment. They said that they knew her OFP was ending but cannot review her FIS within the 52 week period. The guidelines for FIS have been amended to take into account the loss of OFP. The advice given is not in accordance with the changed policy. (CIPS)

Feedback from CISs and CIPS suggest the need for a reformed FIS payment which will be cognisant of other cross cutting payments and situations where people may require the amount of FIS received to be reassessed within the 52 week period. In particularly feedback highlights the need for a more nuanced FIS payment that responds to the changing types of employment, underemployment and part-time working arrangements that have emerged in recent years - and which will allow for a tapering of income support on taking up employment. Such a reformed FIS scheme would include an adjustment of the income threshold and of the 19 hours weekly or u/38 hours a fortnight working hours rule.

**Annual Review Process**

The DSP says that an integral part of the FIS scheme is that once the level of payment is determined, it continues to be payable at that rate for a period of 52 weeks, provided that the person remains in full-time employment. The rate of payment may be increased if an additional child is born in the course of the 52 weeks or where a customer who had the One-Parent Family Payment (OFP) assessed in their last FIS income test, lost their OFP due to their youngest child reaching the OFP age threshold. On the other hand, the rate of payment will not change if there is an increase or decrease in the recipient’s earnings during this period.
An advantage of this approach, which is unique to the FIS scheme, is that claimants can be certain that they will receive a guaranteed level of income support throughout the period. This certainty is important to the success of the scheme as it provides a real incentive to workers with families to avail of employment opportunities.

**Advisory Group on Tax and Social Welfare**

The DSP advises that while the Advisory Group on Tax and Social Welfare report on child and family income supports recommended the abolition of FIS, it also acknowledged that FIS has a dual role, not only as a child income support but also as a support for parents in work on low incomes. The Group determined to give further consideration to the reform of FIS as part of its module of work on working age income supports. This issue is currently being examined and the Group is looking at atypical working patterns and the role in-work supports, such as Family Income Supplement, play in incentivising employment. The Group’s findings/recommendations will have an important bearing on possible approaches to the reform of child and family income supports.

Minister Joan Burton TD, recently stated in a Written Answer to the Dáil that the Department is cognisant of a move away from the more traditional work patterns, resulting in an increase in the number of persons employed for less than a full week. The Advisory Group are due to make recommendations on this issue over the coming months.

### 3.2 Disability and Illness

During the first half of 2013, 11% (or 25,289) of social welfare queries to CISs were Disability and Illness related queries. Services have in the past reported issues in processing applications for Invalidity Pension (IP) Disability Allowance (DA) and Illness Benefit (IB). These were raised with the DSP. By quarter 3 2013, backlogs of new invalidity pension (IP) claims applications were eliminated and good progress had been made in reducing the backlog of new disability allowance (DA) applications.

Residual delays existed during that period where IP and DA cases were disallowed and were under review and/or appeal. Due to a number of factors including the quality of evidence supplied by applicants and their treating physicians in support of their medical or other eligibility and the increase in the number of such requests for review and appeal arising from backlog clearance programmes, the focus of these scheme areas is now on the minimising of delays in the area of review requests and appeal processing. However it should be noted that, in the interests of fairness, the procedures of both the Department and the Social Welfare Appeals Office (SWAO) allow for maximum opportunity for a disallowed applicant to have additional evidence assessed and considered and for their case to be appropriately examined and determined. These procedures take time.

**Transport and Mobility Supports**

Transport and mobility support schemes play a crucial role in enabling access to health and social services for many CIS and CIPS clients. CIB highlighted the role of transport in combating social inclusion and enabling access to services in the Social Policy Report *Getting There: Transport and*

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For many people such schemes are the key to accessing social and health services and make a significant contribution to enabling them to participate in society. While the specific social benefits of transport and mobility schemes are difficult to quantify, it is clear that they provide an important additional resource, particularly for those reliant on income support payments - and who otherwise might be excluded from accessing services appropriate to their needs - and from engagement in social, educational and economic activity.

The Government decided on 11th June last, to extend payments of Mobility Allowance to those currently in receipt of the payment for a further number of months, pending establishment of new statutory provisions that would provide individual payments to people with severe disabilities who require additional income to address the costs of their mobility needs. An inter-departmental group, chaired by the Department of the Taoiseach, is working to develop detailed proposals for the operation of a new statutory scheme.

A small number of SPRs highlighted issues to do with the absence of adequate Mobility and Transport supports for people with disabilities. The feedback illustrates how a withdrawal of services such as transport and mobility supports can impact significantly on some families with a person with a disability and the concern expressed by people with disabilities about the original decision to suspend the two schemes.10

8 months awaiting review of DA decision to stop payment. Payment was in place since 2005 and stopped in Dec 2012 stating [client] no longer met medical criteria. Household benefits stopped and client returned travel pass as per letter from DSP. Client has permanent disability and GP states is unable to work. (Dublin City Centre CIS)

A mother gets Carers Allowance to look after her disabled child who is getting Domiciliary Care Allowance. The mother has free travel. When they go to medical appointments for the child on public transport, the mother travels free but she has to pay for the child who has no entitlement to free travel. (Waterford CIS)

Applications Refused

The refusal of applications for Disability and Illness related payments has been the subject of SPRs during the last quarter. This usually means that they experience a lengthy wait for an appeal to be processed. This can lead to hardship and stress and to loss of secondary benefits.

The Ombudsman has noted that decisions to discontinue DCA, in particular following review, were placing stress on families who had come to rely on the payment to meet the additional costs of daily living.11 A key point made by the Ombudsman was that members of the public need to be told why they were being denied benefits and, in cases which involved a medical opinion, decisions needed to be evidence-based.12

Indicative cases below.

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10 See http://www.dohc.ie/press/releases/2013/20130611.html

11 The Final Report of the Review Group on Domiciliary Care Allowance, 2012, set up by the Government, outlined peoples concerns in relation to the application process, medical assessment criteria, the support needs of children with significant disability, DCA as a gateway payment for other supports, the communication of decisions to families and the current appeals process. Submissions from a range of service providers including CIB informed this Report. See http://www.welfare.ie/en/Pages/Domiciliary-Care-Allowance-Review.aspx

A carer of a 16 old, with an acquired brain injury, applied for DA once her son turned 16. She was in receipt of DCA. A medical review form was sent to her. The doctor confirmed that there was an indefinite full time care need and work would not be possible. DA was not granted. Was told that she would have to appeal it and there was an 8 month delay on processing appeals currently. She is anxious about how the family will cope with the financial loss of the DCA until appeal is processed. She is also alarmed that he might not qualify for DA. (CIPS)

Client applied for DA and was refused. He was successful at an appeal hearing. He is now three months waiting for payment of arrears. (Longford CIC)

Refusals on medical grounds of applications/claims

The medical eligibility of new claims for IP and DA are desk assessed by qualified medical assessors of the Department based upon the information provided by the claimant and his/her treating physician in support of the claim. The Department considers that this is the best and most efficient use of resources and allows for a more responsive service to the customer.

It is accepted by the DSP that the rate of refusal, particularly in the IP and DA schemes, is high. Consequently, the rate of requests for deciding officer review of refused claims and of appeal to the SWAO is high. This is an issue for the Department and the SWAO as well as for the customer making the claim. From the perspective of the Department, one of the main factors contributing to this dynamic is the incompleteness and/or insufficiency of medical evidence provided by claimants and their treating physicians in support of their claim in the first instance. In the vast majority of cases, it is not until the claim is examined and refused that the applicant reverts to the Department with stronger evidence of his/her eligibility. This results in delays for customers and in a heavy impact on the Department’s resources.

The Disability Consultative Forum of the Department, upon which the CIB is represented, is aware of these issues and has decided to undertake an initiative to increase understanding of the processes and procedures and to promote awareness of the importance of providing all relevant evidence in the first instance.

In addition, the Department is in the process of re-drafting the application form for DA and the improvements include an opportunity for an applicant to describe how their illness/disability affects them in their everyday life and better advice and information to both customers and their treating physician regarding the supporting medical evidence that is required.

3.3 Rent Supplement.

Problems in relation to Rent Supplement (RS) were the main social policy issues identified under the SW - Supplementary Welfare Schemes from CISs and represented 66% of this category. A range of issues were raised. Some CIS and CIPS clients contacted services for information and assistance while their Rent Supplement was under review. They raised concerns about the fact that they were paying rent above the rent limits for their personal situation, (that their landlord was unlikely to reduce that rent) and that following the review they would not be in receipt of this much needed rent support. Much of the feedback received by CISs points to the very real difficulties experienced by individuals
and families attempting to move into or remain in rented homes. Feedback suggests that the revised maximum rent limits fall short of the minimum rent being charged for accommodation suitable for the different household types.

Clients in Co Longford had Rent Supplement Review. For a couple with three children the maximum rent supplement limit is set at €350. Most house rents in Longford for a 3 bedroom family home are higher than the maximum rent supplement limit and landlord has refused to reduce the rent again to meet another rent supplement deduction. Client has rented from same landlord for 6 years. The other aspect of this issue is that the landlord is accepting part cash payment and therefore potentially not paying tax on all income. (Longford CIS)

A CIB Submission Rent Supplement Problems, in November 2012 on the evidence of SPRs raised issues relating to rent supplement as some of the core concerns for people needing income/housing support at that time. This was also dealt with in the Quarter 1 SPQR\textsuperscript{13}. The ongoing issues raised by services have been brought to the attention of the DSP.

The Department undertook a review of the rent limits during 2013 which involved an extensive review of the private rental market based on the most up-to-date data available. Revised rent limits under the rent supplement scheme came into force with effect from 17 June 2013. The Department continues to monitor the rent limit levels and properties available to rent supplement recipients.

\textsuperscript{13} See \url{http://www.citizensinformationboard.ie/publications/social/social_update.html} for all CIB published Social Policy Quarterly Reports.
4 Emerging Issues

Older and Retired People

A qualitative analysis of the social policy SPRs from CISs and CIPS highlighted other emerging themes in the issues raised by services.

State Pension (Transitional)

There was a high number of social policy returns (SPRs) in relation to older and retired people during the third quarter of 2013. Many of these were in relation to the new retirement age and removal of the (Transitional) State Pension. Changes announced in Budget 2012 mean that following 1 January 2014 there will be a standard State Pension age of 66 years for everyone.

Previously the State Pension (Transition)\(^{14}\) was paid to all people aged 65 who have retired from work and who have enough social insurance contributions. It was not means-tested. At age 66, a person transferred to the (Contributory) State Pension, which allowed you to work and receive a pension. This was important as people retired at different ages depending on their contracts of employment and personal circumstances\(^{15}\).

Feedback from CISs and CIPS during Q3 highlighted that a number of older and retiring CIS and CIPS customers, who either qualify for the state pension after 1 January 2014 or have employment contracts to the age of 65, from January 2014, must apply for Jobseekers Benefit for income support as there will be a ‘gap’ year between the age of 65 and 66 (the new pension age)\(^{16}\).

Social policy feedback suggested that this was problematic for a number of reasons: as a recipient of Jobseekers Benefit, older jobseekers could be subjected to the same activation measures required of those genuinely seeking employment and they will be competing for short term work and training opportunities with jobseekers that are much younger and in a position to take up longer term contracts.

Following the Budget announcement many CIS and CIPS clients were unclear about the implication of the change in pension law for their personal circumstance. Some indicated to services that they were not aware of how to go about accessing income support during this ‘gap’ year. A personal challenge was posed for others, who find it difficult after decades of unbroken employment history to claim a social welfare payment at the age of 65 for income support.

 Cliente has employment contract to age 65. Will not reach 66 until 2015 at which time Transition Pension will no longer exist. Concerned over the year/gap between 65 & 66. Outlined options re: Jobseekers & length of time this is payable. Need more specific/tailored information to address this ongoing concern. (Leitrim CIS)

 Cliente is in employment all of his working life. His contract of employment states that he must retire at 65. The client will be 65 in June 2014 and therefore was upset to learn that he cannot apply for State Pension Transition - Transition Pension is abolished as and from the 1st January 2014. The client was annoyed to learn that the only payment available to him will be JB, which he can claim until the age of 66. (Tipperary CIS)

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\(^{14}\) The name of the Retirement Pension changed to State Pension (Transition) in 2006.

\(^{15}\) If you have qualified for the State Pension Transition before 1 January 2014 you remain entitled to it for the duration of your claim (1 year).

\(^{16}\) The main social welfare payment available to those who leave employment before pension age is Jobseeker’s Benefit. Persons who qualify for a Jobseeker’s Benefit who are aged between 65 and 66 years are generally entitled to receive payment up to the date on which they reach pensionable age (66 years).
The only information available to client about potential pension entitlement is a record of PRSI. The withdrawal of pension forecast service means people are having to deal with complicated rules and information themselves in order to determine pension entitlements. Even with the PRSI records which are sent the columns of figures are not added up – we have written to the Dept. to point this out. (Mayo CIS)

Recently Minister Joan Burton TD, announced new arrangements for older jobseekers. With effect from 1 January 2014, fully unemployed jobseekers aged 62 or over will be placed on yearly signing and will be given the option of transferring to EFT payments. Furthermore, they will not be subject to mandatory activation measures but may avail of employment supports which will continue to be available to them and they will not be subject to activation-related sanctions17.

The Minister also advised the Dáil that that a significant number of people coming on to State pension (Transition) in 2012 did not come from work as many were already on other social welfare schemes. In December 2012 there were approximately 14,400 State pension (transition) claims in payment and of those, just 12.5 per cent came from work with over 50 per cent coming from other social welfare schemes such as illness benefit, jobseekers benefit and assistance, invalidity and carers, indicating that significant numbers of people are leaving the workforce for a variety of reasons well in advance of State pension age.

The DSP has advised that increasing the State pension age and the abolition of the State pension (transition), from January 2014, are steps that have been taken to ensure the sustainability of pensions into the future. The decision to reform State pension was taken in the context of changing demographics and the fact that people are living longer and healthier lives.

Depending on the person’s pension scheme, they may be entitled to an occupational pension at age 65 and they should contact their employer in this regard. In terms of social welfare supports available to those at age 65, all short term social welfare schemes are payable to age 66. The main payment available on leaving employment before pension age is jobseeker’s benefit. Existing legislation provides that jobseekers whose benefit expires in their 65th year will continue to be paid benefit up until the age of 66, subject to the general scheme conditions.

The Department has put in place new administrative arrangements to ease the transition from the labour force into retirement and to support those who are no longer eligible for State pension (transition). For people aged 62 or over who are claiming Jobseeker’s Benefit or Allowance, they will no longer be required to engage with the activation process and will not be subject to penalty rates for non-engagement. However, they can, on a voluntary basis, avail of all supports available in training or employment support programmes.

In addition, signing period will be reduced to a yearly signing arrangement for this age group and most will be transferred to Electronic Fund Transfer (EFT) payments so payment can be made directly into their bank account.

Consumer Affairs

Consumer issues raised in the feedback were in relation to older and retired people who had entered into contracts with utilities companies that they did not understand or which they had agreed to following a ‘hard sell’ promotion of a product. In most cases, the CIS described the older person as vulnerable and in need of clearer communication from the company about the terms and conditions of their contract. Indicative cases below.

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17 See Written Answers Nos. 344–365, Tuesday, 19 November 2013 at http://oireachtasdebates.oirachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2013111900065
Client contacted supplier last week to cancel her landline and was told there was a disconnection fee of €180.95 as she has a contract with them until next May. She knows nothing about having a contract. Contacted company on client’s behalf. Client has a contract since last early May when she rang to disconnect but was offered a package deal and a credit on next bill. Client accepted the offer. However, next bill did not reflect the promised changes. Hence her phone-call to them last week. Client is disbeliefing and feels helpless. Pensioners in particular, who never had contracts, have now been roped into contracts that they are unaware of through merely making enquiries as to size of their bills. It seems to have become a problem mainly since the last budget when the social welfare (Household Benefits Package) is no longer covering the costs of phone usage. Our client has made one phone-call in total (Clare CIS).

74 year old client who is hard of hearing received cold call from telecom company offering a telephone package. Client switched over and then received a large bill due to fact he left the previous supplier before contract ended. Client further received bill from new provider and it was not for amounts discussed in initial call. Service contacted company, very difficult to deal with and would not answer questions. Client decided to switch back however Universal Account Number needed from initial provider and they would not provide this over the phone. Service assisted client in exploring different packages and found suitable one. Requested UAN and client is to return next week to complete process. (Leitrim CIS)

Dealt with electricity supplier in July concerning an 80 year old client's account. She received a letter stating her account was in the clear and closed. She then received a solicitor's letter demanding payment. She was very distressed and crying. After contacting her supplier again on her behalf they apologised for the unnecessary stress but client remained upset. (Dublin North West CIS)

### 4.2 Other Issues

#### Health – Medical Card

Feedback from CISs and CIPS propose that the renewal documents for medical cards should give income limits for those over 70 years of age. Many CIS and CIPS clients are confused following changes to eligibility criteria announced in successive budgets and have expressed fear to citizen’s information staff about losing their medical cards. Measures should be put in place to clarify eligibility criteria and alleviate any distress caused.

The renewal document for medical cards should give income limits for over 70’s. People are confused and afraid of losing their medical card. This client is 85 years of age and is very afraid. He only receives non-contributory state pension for income support. (Kilkenny CIS)

Clients received letter of review from medical card section. Their cards show an expiry date of 2020. They presumed this to mean that their cards were valid until that date and so ignored the review letter. Their medical cards were then cancelled by HSE. This couple are in their 80’s and very upset and confused. Their combined income is well within the limits for over 70’s. It would be very beneficial to older people if the HSE included an over 70’s income guide with the review letter. (Kilkenny CIS)

Client is 69 years old widowed lady who is recovering from cancer. Following review client had medical card removed due to weekly income exceeding limit. Client was not offered GP Visit Card and was not aware of this. Service exploring this option with Medical Card Section and is ongoing at present. Service outlined qualifying criteria for over 70s as client will be 70 later this year and limits are higher. (Leitrim CIS)

#### Local Property Tax (LPT)

There continues to be a large number of SPRs received under the Money and Tax category in relation to the Local Property Tax. Frequently these queries are from older people. This issue featured extensively in CIB’s Quarter Two Report (April – June 2013) and were raised in a recent CIB submission to the Revenue Commissioners\(^\text{18}\).

Co-habiting Couples

Differences between the tax and welfare codes for cohabiting couples compared to married couples continues to cause difficulties for some cohabiting couples.

This couple were cohabiting and claiming JA. The man took up a CE scheme thinking they would be better off financially. They discovered that because they were not married Revenue treated him as single and now he would have to pay PAYE which meant they had less money than before. They asked why they were considered a couple for one Government department (Social Welfare) and not for another (Revenue).

(Northside CIS)

Housing/Grants and Schemes

A number of SPRs report client difficulties with respect to housing grant schemes (including Mobility Aid Schemes). A number of older people were identified as having housing needs that appeared not to be adequately met by the availability of grants to modify their homes and facilitate independent living. The general picture that emerges is one of reduced grant availability at a time with people are already living on reduced disposable incomes.

Department of Environment has cut funding for the housing adaptation grants. Dublin City Council ceased accepting applications some months back. An 80 year old woman who lives alone and had a stroke called to our office seeking grant for an upstairs toilet as she only has a downstairs, previously outside, toilet. There is no grant available and as her only income is the pension she cannot afford to have the work done herself. She may have to seek residential accommodation as she could become a danger to herself in attempting to navigate the stairways at night from her bedroom.

(Dublin 8 & Bluebell CIS)

Elderly woman has a stair lift which is broken beyond repair. However Dublin City Council's Mobility Aid Scheme is closed until January and possibly as late as next April. There are therefore no grants available to people in such situations. A new stair lift will cost €4,000 - this woman’s sole income is a non-contributory pension. She cannot afford to purchase a new lift. Her mobility is very restricted and as a result may have to seek residential care and so end her ability to live independently and long term costing the state even more.

(Dublin 8 & Bluebell CIS)

Concluding Comments

Many of the issues identified by CIB supported services during Q3 remain the same as previous quarters. The majority of concerns were Social Welfare related. CIPS SPRs showed a predominance of issues to do with Claiming a Social Welfare Payment (59%). While CISs returns also featured this category (13%), they reported on the experience of Families and Children (14%), and those in receipt of Supplementary Welfare Schemes in almost equal numbers.

Overall, the returns suggest that many are struggling in situations which are rapidly changing as decisions from recent budgets take effect and have a negative impact on household income. Across all welfare categories, large numbers of people visited their local CIC or contacted CIPS in order to access information about how they might maximise their income and retain secondary supports that are key when accessing social and health services. Integral to many SPRs is the clear implication that further erosion of incomes for those currently reliant on social welfare, the elderly and of low income working families will result in unmanageable financial hardship for the people involved.
Appendix

The Social Policy Role of the Citizens Information Board

The Citizens Information Board (CIB) has a statutory function to provide feedback on the effectiveness of current social policy and services and to highlight issues of concern to users of those services. In order to capture and analyse people’s experiences, we rely on information provided by our ‘service delivery partners’ - local Citizens Information Services (CISs), the national Citizens Information Phone Service (CIPS), the Money Advice and Budgeting Service (MABS), and the National Advocacy Service (NAS) - who have a daily engagement with people who need information, advice and advocacy.

During 2013, CISs responded to almost one million queries from the public. The services are therefore well placed to identify policy trends and issues.

Each social policy return (SPR) sent to CIB includes non-identifying detail about the caller’s situation. This latter provides us with useful case study material that ‘gets behind’ the statistics and demonstrates how policy impacts on people’s lives. The SPR might highlight a problem with the policy itself (e.g. an anomaly, gap or inconsistency that leaves people without a service or support that they need) or with the way in which policy is administered on the ground (e.g. processing delays, information deficits or difficulties).

The Social Policy Quarterly Report (SPQR) focuses on those issues that are reported most frequently, or that are considered to have a particular importance or topicality. The SPQR is distributed to relevant agencies, departments and personnel published online at [http://www.citizensinformationboard.ie/publications/social/social_update.html](http://www.citizensinformationboard.ie/publications/social/social_update.html)

CIB communicates issues raised and proposals for change to relevant policy-making bodies (including Government Departments) via formal policy reports and submissions, membership of advisory and consultative groups and interaction with key personnel holding a policy brief.