

# Social Policy Quarterly Report

January to March 2004

## Introduction

This quarterly report contains a review of the social policy records compiled by Citizens Information Centres around the country during the first quarter of 2004. The data provided by CICs in social policy reports allows Comhairle to examine the nature of the problems as described in case studies experienced by callers for information and advice. Where possible the data is translated into policy relevant findings, which are then used to inform the policymaking process.

The topics discussed below, broadly represent the issues arising in the social policy records. It should be noted that any views and /or recommendations contained in this report are those of the CIC concerned and have not been subjected to any broader policy analysis.

In January, February and March of 2004 the largest proportion of social policy reports related to employment. A large proportion of these related to employment rights and non-compliance with employment legislation. The treatment of migrant workers on work permits is also a growing cause for concern. Issues relating to social welfare insurance, housing and social welfare assistance were also prominent.

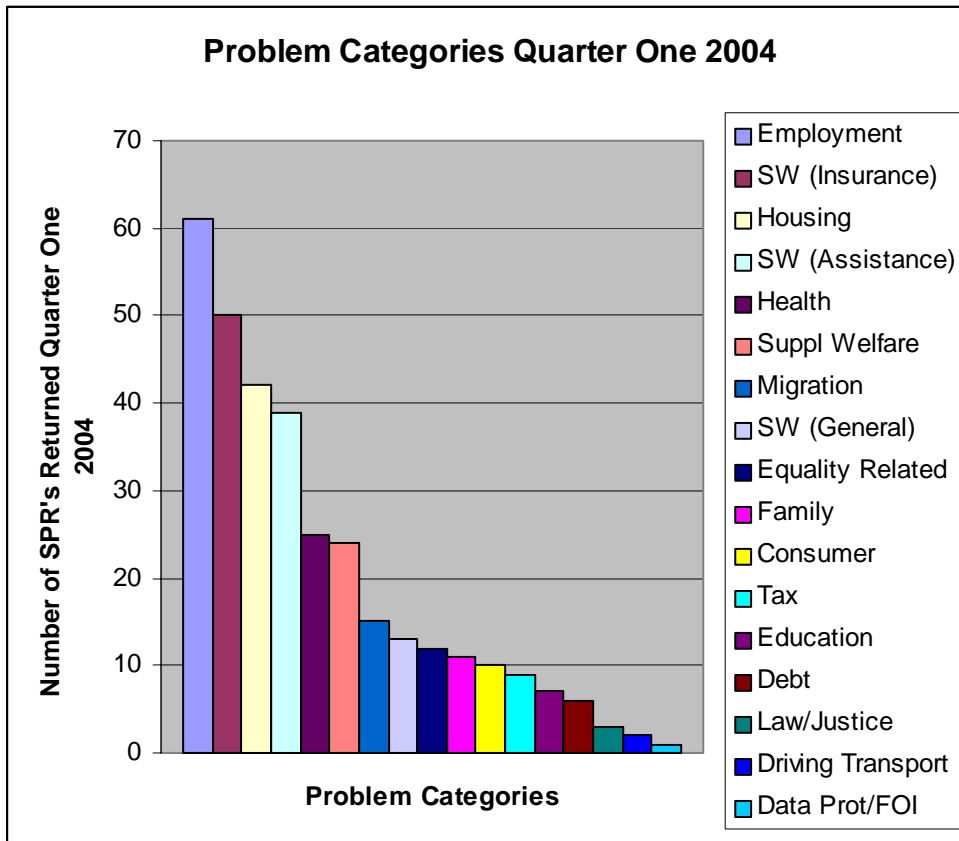
During this quarter we began to see the effects of some of the changes made in Budget 2004 as people are experiencing them on the ground. Areas where this was most evident included, retention of secondary benefits on community employment, eligibility for Unemployment Benefit on coming off community employment and non-eligibility for Rent Supplement due to the new six-month rule.

In one health board area access to community welfare offices has been curtailed. People have had great difficulty contacting their CWO in this area. The resulting hardship as people cannot access emergency support is also documented in social policy returns during this quarter.

As 2004 is the tenth anniversary of the Year of the Family, this report describes some Social Policy Records submitted by CIC's, which document issues affecting the family.

Issues that continue to cause concern include eligibility for the Medical Card, access to the Disabled Persons' Grant and disincentives to take up work while in receipt of social welfare payments.

## Numbers of Social Policy Records returned by Problem Category



## Social Policy Reports returned by CICs January to March 2004

CIC	No.
Carlow	33
CIPS	27
Clare (Ennis)	3
Clare (Kilrush)	4
Clare (Scariff)	6
Clare (Shannon)	6
Cork (City North)	1
Cork (Macroom)	1
Cork (South Mall)	14
Donegal (Carndonagh)	2
Donegal (Dungloe)	7
Donegal (Letterkenny)	12
Donegal (Milford)	5
Dublin (Blanchardstown)	20
Dublin (Clondalkin)	9
Dublin (Dun Laoghaire)	2

Dublin (Dundrum)	1
Dublin (North side)	1
Dublin (O'Connell Street)	4
Dublin (SICCCDA)	4
Dublin (Swords)	25
Dublin (Tallaght)	5
Galway	27
Galway (Clifden)	1
Kerry (Killarney)	4
Kerry (Killorglin)	2
Kerry (Tralee)	3
Kildare (Maynooth)	4
Kildare (Newbridge)	5
Kilkenny	1
Laois (Portlaoise)	2
Leitrim	11
Leitrim (Carrick-on-Shannon)	5
Limerick	3
Longford	10
Louth (Drogheda)	1
Louth (Dundalk)	6
Mayo (Ballina)	8
Mayo (Castlebar)	11
Monaghan	1
Offaly (Tullamore)	5
Sligo	3
Tipperary (Thurles)	4
Waterford	12
Westmeath (Mullingar)	4
Wexford	5
<b>Total</b>	<b>330</b>

## Problem Category Breakdown January to March 2004

Problem Category	% within the Category	% of Total SPRs Q1 2004
<b>Social Welfare General</b>		
Free Schemes	76.92	3.03
Child Benefit	23.08	0.91
<b>Social Welfare Insurance</b>		
PRSI	36.00	5.45
Unemployment Benefit	14.00	2.12
Disability Benefit	12.00	1.82
Application Difficulties	12.00	1.82
Reduced Payments – UB/DB (OPFP recipients)	10.00	1.52
Pensions	8.00	1.21

Maternity Benefit	8.00	1.21
<b>Social Welfare Assistance</b>		
One Parent Family Payment	35.90	4.24
Unemployment Assistance	17.95	2.12
Disability Allowance	12.82	1.52
Carer's Allowance	10.26	1.21
Application Difficulties	7.69	0.91
Widows Pension	7.69	0.91
Appeals	2.56	0.30
Pre-retirement Allowance	2.56	0.30
Means Test	2.56	0.30
<b>Supplementary Welfare</b>		
Application Difficulties – CWO unavailable	41.67	3.03
Rent Supplement	29.17	2.13
Application Difficulties – Discourteous Treatment	16.67	1.21
Exceptional Needs	8.33	0.61
Clothing & Footwear Allowance	4.17	0.30
<b>Health</b>		
Medical card Eligibility	36.00	2.73
Disabled	12.00	0.91
Nursing Home Subvention	12.00	0.91
Domiciliary Care Allowance	12.00	0.91
Drugs Refund Scheme	12.00	0.91
Hospital Charges	8.00	0.61
Elderly	4.00	0.30
Appeals	4.00	0.30
<b>Employment</b>		
Rights	49.18	9.09
- <i>Holiday Entitlement</i>	18.03	3.33
- <i>Minimum Wage</i>	16.39	3.03
- <i>Unfair Dismissal</i>	14.75	2.73
Work Place Supports	14.75	2.73
Family Income Supplement	11.48	2.12
Secondary Benefits/CE Schemes	4.92	0.91
Income Calculation	4.92	0.91
Redundancy	4.92	0.91
Work Permits	3.28	0.61

Job Initiative	1.64	0.30
Return to Work	1.64	0.30
Part Time Work	1.64	0.30
Contract Work	1.64	0.30
<b>Housing</b>		
Private Rented Sector	69.05	8.79
- Rent Supplement	50.00	6.36
- Six Month Rule	16.67	2.12
- Landlords	2.38	0.30
Local Authority Rents	11.90	1.52
Local Authority Grants	7.14	0.91
Local Authority Waiting Lists	4.76	0.61
Emergency	4.76	0.61
Mortgage Supplement	2.38	0.30
<b>Migration</b>		
Visa	40.00	1.82
Asylum Seeker/HB Entitlement	20.00	0.91
Citizenship/Voting	13.33	0.61
Refugee/HB Entitlement	6.67	0.30
Social Welfare/EU Nationals	6.67	0.30
Housing/EU Nationals	6.67	0.30
Employment	6.67	0.30
<b>Equality Related</b>		
Disability	33.33	1.21
Age	33.33	1.21
Race	25.00	0.91
Traveller	8.33	0.30
<b>Family</b>		
Bereavement/Wills	36.36	1.21
Separation	27.27	0.91
Maintenance	27.27	0.91
Domestic Violence	9.09	0.30
<b>Consumer</b>		
Defective Goods	60.00	1.82
Rights	20.00	0.61
Credit	10.00	0.30
Insurance	10.00	0.30
<b>Tax</b>		
Tax Exemptions	55.56	1.52

PAYE	33.33	0.91
Medical Expenses	11.11	0.30
<b>Education</b>		
Third Level Supports	57.14	1.21
FAS Training	28.57	0.61
BTEA	14.29	0.30
<b>Debt</b>		
Utilities	100.00	1.82
<b>Law/Justice</b>		
Legal Procedures	66.67	0.61
Civil Legal Aid	33.33	0.30
<b>Driving Transport</b>		
Disability	100	0.61
<b>FOI</b>		
UK	100	0.30
<b>Total</b>	<b>100%</b>	<b>100%</b>

## Case Studies

This report presents a sample of case studies from the main categories of concern during the quarter January to March 2004. The case studies document the effects of changes in Budget 2004, issues of restricted access to community welfare officers, issues in the areas of employment (particularly employment rights), social welfare insurance, housing, social welfare assistance and family matters.

### 1. Effects of Budget 2004 changes

A number of social policy returns during this quarter document the effects of changes implemented in Budget 2004. These include, qualifying criteria for Unemployment Benefit, retention of secondary benefits and the six-month rule for entitlement to Rent Supplement.

#### **Unemployment Benefit Qualifying Criteria**

Citizens Information Phone Service (CIPS) (03/02/04)

A client made a claim for Unemployment Benefit. She satisfied the qualifying conditions for this payment but she will get a reduced payment because her earning threshold for 2002 on a community employment scheme was below €150 per week. Prior to Budget 2004 she would have been entitled to full Unemployment Benefit.

CIPS (10/03/04)

Two clients contacted the CIPS with a similar query regarding completion of community employment schemes and subsequent transfer to the Unemployment Benefit payment. The CIC in question referred the query to the Development and Social Policy department in Comhairle. Both queries highlighted the difficulties experienced by clients leaving Community Employment Schemes who subsequently discovered they were no longer eligible for Unemployment Benefit. In the past people earning over €88.88 per week would automatically have qualified for UB. As CE participants earned €124 per week they satisfied this criteria easily. However since Budget 2004 the limit for Unemployment Benefit has increased dramatically from €88.88 to €150 per week. This disqualifies Community Employment participants, despite the parallel increase in their wages, which brings the payment up to €134.

### **Rent Supplement Changes**

Portlaoise CIC (22/01/04)

"SWA is not payable to people in full-time employment. In future, if one of a couple is in full-time employment both are excluded from claiming Rent Supplement" - Budget 2004. A married man with 3 children has wages of €335 per week. His rent is €184 per week. This leaves €151 weekly to live on. This is less than the Supplementary Welfare rate.

The information worker comments: "This measure will push people from employment back to the Live Register where they would be better off financially".

CIPS (06/02/04)

The CIPS has had many calls from clients complaining about the new six month in rented accommodation rule required to claim Rent Supplement. The information worker comments: "This ruling has left many people in an impossible situation, leaving them, in many cases, borrowing in order to secure rented accommodation, thereby causing indebtedness and increased hardship. We also see situations of homelessness and overcrowding resulting from the new rule."

Shannon CIC (11/02/04)

A single parent client, living at home with her family, was expecting her second baby. The client had been working up to a point but felt she would be unable to work once her second baby was born. She planned to claim the One Parent Family Payment. The client approached the CIC for advice on sourcing a new home for her and her two children and for clarification on the new six-month rule pertaining to Rent Supplement. She had initially visited a CWO, who explained that under the new rules she would not qualify for assistance. The client's family consisted of parents, a teenage brother, a sister, an elderly and infirm grandmother, as well as the client and her two children. The CIC worker felt that the client might not have made the actual nature of the family situation very clear to the CWO. The information provider advised the client to appeal the decision on the basis of overcrowding.

(Similar cases have been recorded in Letterkenny CIC and Tallaght CIC)

Letterkenny CIC (11/02/04)

A client who had separated from his wife and children had moved back to live with his parents. He would like to have his own accommodation in order to have access

to his children but he has not been renting for the past six months and is not deemed homeless so he will no longer qualify.

Scariff CIC (22/03/04)

A woman aged 24 with one child on a One Parent Family Payment called to the centre. She was interested in training. She applied for and was accepted on to a FAS training course in Galway. Instantly her Rent Supplement was stopped. She could not continue the training, as it was financially impossible for her to do so.

Her rent is €100 per week, her training allowance is €120 per week, petrol to the FAS training course is €30 per week. She has no choice but to stop the training.

### **Retention of Secondary Benefits on Jobs Initiative**

Drogheda CIC (23/02/04).

Drogheda CIC documented several queries regarding retention of secondary benefits on the Jobs Initiative Scheme (JI). Participants no longer retain benefits such as fuel allowance; rent supplement, or the medical card as the Jobs Initiative income now exceeds the €317 cut off limit for secondary benefits. Since the introduction of certain changes in this years budget the JI rate stands at €318, one Euro over the cut off limit. Also the new measures result in the immediate cancellation of the One Parent Family Payment for any recipient taking up a position on a Jobs Initiative Scheme. Before budget changes came into affect those accepted onto the JI scheme, could retain a reduced One Parent Family Payment for a limited period. This change has led to increased hardship for numerous clients of the CIC who were considering a position on the JI Scheme. The information provider documenting the cases noted that the loss of secondary benefits and the disincentives to take up employment this caused, appear to contradict the ethos of Job Initiative, which was designed to encourage the long term unemployed to return to work.

### **Unemployment Benefit /Disability Benefit – One Parent Family Payment**

Newbridge CIC (01/03/04) also Letterkenny CIC (24/02/04) also Carlow CIC (24/03/04)

A number of people contacted a Citizen's Information Centre in relation to the half rate payments of Disability or Unemployment Benefit, which were payable to clients in receipt of One Parent Family Payment up to the recent budget.

These clients were not aware that these half rate payments had been discontinued in Budget 2004. The information provider noted the anger and bitterness with which these cuts have been met. *"They feel this change was ushered through the back door in order not to cause controversy"*.

A client pointed out that the Department of Social & Family Affairs while willing to have her work for €146.50 per week was not willing to sustain her if she were to fall ill or lose her job. She felt this change in policy had created a disincentive to work.

*This case study no longer offers a legitimate cause for complaint. As of May 2004 all half rate unemployment benefit and disability benefit will be restored to recipients of widows pension and one parent family payments. These claims will be backdated where necessary.*

## 2. Restricted Access to Community Welfare Officers.

This quarter has seen access to CWOs restricted in one health board area. From November 17<sup>th</sup> 2003 Mountview and Roselawn, Dublin 15, health centres stopped accepting drop in clients for Community Welfare Officers. From that date clients could only make application for SWA by writing, by freephone from 10am to 12 noon weekdays or by appointment. As a result of this worrying development people in this area are finding it next to impossible to contact a CWO.

Below is a sample of the numerous case studies received. Most have been received from Blanchardstown CIC but we have also received reports from Mullingar CIC, from SICCDA/Liberties CIC, Tallaght CIC and from Dublin City Centre CIS.

Blanchardstown CIC (09/01/04)

A caller moved into her home on November 15<sup>th</sup>. She still has not received a health board payment for her deposit or the following two months rent because of the new system in place in the local health centre. She can no longer see a CWO in person. The freephone number is either constantly engaged or a brief message is played to tell clients to call back. This woman has gone to the health centre and left numerous messages but to no avail. Her landlord is now, understandably, very angry and threatening to evict her and her family.

Blanchardstown CIC (12/01/04)

A client, an asylum seeker applied to the health centre for SWA in November 2003 . To date he has heard nothing in response. He has been to the health centre twice a week since to leave notes. At present the man has no income to support himself, his wife or his three children. The information worker directed him to his local Saint Vincent de Paul.

Blanchardstown CIC (12/01/04)

"This client has been in receipt of Rent Supplement from the health centre for two years. For the last three months running she has received no rent payment. She was originally told it was a delay resulting from the new system but has since heard nothing. She is finding it impossible to contact her CWO. Her landlady has now given her one-month to recoup these arrears or she wants her out".

Dundrum CIC (22/01/04) also sent a concerned letter which stated: "*The introduction of more bureaucratic procedures by the two health centres, by adding an extra and unnecessary processing layer, will obviously increase inefficiency in addition to creating hardship for persons in urgent need of assistance*".

Killorglin CIC (24/03/04)

A single parent with two children in secondary school called to the centre. Her husband has left the country and she is waiting nearly 3 months for the One Parent Family Payment. She is currently in dire straights financially. She was advised to go to the CWO for a weekly payment until her claim is assessed. The CWO only attends once per week in her area so she has to wait another five days to meet him.

The information worker comments: "There must be a quicker and more efficient way of dealing with people when they are in trouble."

### 3. Employment

By far the largest proportion of queries in 2003 related to employment. The first quarter of 2004 saw this trend continue. Social Policy Records relating to employment rights dominated, as well as work place supports and issues regarding social welfare entitlements such as eligibility for Family Income Supplement. Regarding employment rights, cases of unfair dismissal by employers and a disregard for the protection of employees' holiday rights were most common. Difficulties faced by migrant workers tied to employers who hold their work permits also continue to dominate these returns.

#### Employment Rights

Employment rights continue to feature strongly in social policy records submitted to Comhairle from CICs. Employment concerns dominate social policy records and issues of employment rights account for over half of these.

##### Leitrim CIC (29/01/04)

A male employee aged approximately 40 years, working with the same company for approximately 15 years decided to seek clarification of his duties, payment for holidays and the minimum wage. When he approached his employer, he was verbally abused and asked, *"Who did he think he was?"*

The information provider commented: "This is just another example of the lack of enforcement of employment legislation."

##### Tullamore CIC (21/01/04).

An information worker documented a trend in which a number of individual employees awarded compensation in Counties Laois and Offaly (from £1,200 awarded in 2001 to €1,500 awarded in 2003), for holiday entitlement and unfair dismissal from the Labour Court had yet to receive the money awarded by the Court. This is despite having won their cases months and even years previously. Once again these cases highlight the need to enforce existing employment legislation and ensure that awards granted are in fact paid.

##### Longford CIC (06/02/04)

"An employer did not issue our client with pay slips, P60s or give him minimum annual holiday leave entitlements or public holiday entitlements – particularly over the Christmas period. He gets paid in cash on a Sunday night. The client works on average 55 hours per week and recently had to undergo surgery, which means he will be absent from work for at least 6 weeks. He feels aggrieved that his employer will not be providing sick pay to supplement his Disability Benefit during this period. He has been working for 24 years with the same family run public house".

##### Tullamore CIC (16/03/04)

The Midland Health Board employed a lady for 20 years, working 15 hours per week until April 2003. At this time the lady was caring for an elderly man in his home. He was then put into long-term care and eventually died. Since April 2003 this lady has not received any hours of work from the health board while at the same time has not received any official termination of her employment. She was advised that she may

be entitled to a redundancy payment and was sent the relevant forms by the Employment Rights Office.

The lady sent the forms to her supervisor to be completed but these were returned to her unsigned before Christmas with the instruction to contact a more senior health board official. The lady did this and met with the official in person. Having discussed her case the official told the lady that she would be entitled to redundancy and he would be in touch with her. He subsequently got in touch and told her that he had met with other health board officials and it was decided that they could not offer her a redundancy payment, as it would set a precedent for claims from other employees. The Rights Commissioner was contacted and the lady was sent a form to complete. She sent this to the official requesting him to complete the relevant employer information. He referred her on to another official whom she had difficulty contacting. It was at this point that she came to the CIC for help. The information officer contacted Employment Rights and was told that the lady could complete the form herself. The information worker comments: "There must be lots of health board employees waiting to hear about hours of employment while the HB is allowing the employment to wane without making provision for the employees right to redundancy. "

Carrick on Shannon CIC (05/03/04)

A woman in her mid fifties called to the centre. She was employed as a Home Help with the health board. This woman had one weeks holiday last year and understood that this was all she was entitled to even though she works 10 hours per week. Many people employed as Home Helps have come to the centre experiencing difficulty with obtaining holiday entitlements. The information worker suggests, "The health boards inform employees in this area of their holiday entitlement at commencement of employment."

### **Migrant Workers and Employment Rights**

The difficulties faced by migrant workers on work permits have added to difficulties in the area of employment rights in recent years.

Cork (South Mall) CIC (12/01/04)

A client who is a non-national claims that he had to pay up to €10,000 for a work permit to come to Ireland. Now he claims he is being treated badly by his employer. He alleges that he does not receive the minimum wage or any holidays. He is afraid to contact the Rights Commissioner or Labour Inspector because if he lost his job he fears he would have to pay for another work permit.

The information worker comments: "We are repeatedly hearing this story about having to purchase work permits. Despite what is being said officially there is anecdotal evidence that employers are abusing work permits. Some method of protecting foreign workers is required urgently".

Killarney CIC (03/02/04)

"A man from Bangladesh is employed here in a restaurant on a work permit. His work permit has been out of date since November 2002. A few other employees in the same restaurant also have out of date work permits. The restaurant says they have applied for the work permits and they don't know why they have not come through. The work permit section says there is problems between the work permit

section and the restaurant. The permits have been applied for but they have not been issued – nor have they been refused.

Meanwhile for the past 12 months our client has wanted to take a short holiday to see his family but he cannot leave the country, as he does not have a valid permit through no fault of his own. He is very upset about the way he is being treated”.

## **FAS Community Employment Schemes**

### **Lack of Public Transport a Disincentive to Work and Train**

Kilrush CIC (01/02/04).

A number of social policy records from a CIC related to the inadequacy of local public transport in the town, in which the centre is situated. The inadequate provision of services could be seen to impact negatively on those who find places on CE Schemes or other state funded training programmes based outside their local area.

The urban centre, which the CIC refers to, is home to over 2,500 people and the surrounding areas house four times that number yet only one bus runs to the nearest city daily and this is in the afternoon.

The information provider documenting the gaps in services here noted that most Community Employment jobs or programmes begin between 9 and 9.30am and finish at 4.30/5pm. The CIC worker, while understanding that it might not be economically feasible to run a comprehensive hourly service from the town to the closest city, felt that one morning service at 8am and a return service at 5.30pm would be of enormous benefit to those who have to travel to training or employment.

The information provider felt that any arguments made against funding such a service pales in relation to the cost of maintaining hundreds of individuals on full rate Unemployment Assistance or Unemployment Benefit. Living in an area without basic public transport facilities deprives those most in need of retraining and skills of the opportunity to work themselves out of the poverty trap. Denying disadvantaged sections of the community access to the various schemes specifically designed to assist them should be weighed against the cost of running transport services for the small number of trips, which would be necessary per day.

In a recent query to the same CIC, a woman eager to gain some experience with computers obtained a place on a FAS course. Regrettably the woman was forced to turn down her place on the programme as she could not access public transport that would bring her to the course on time. In a similar query an individual was forced to forego a CE placement with a local radio station as without public transport the client would have to rely on taxis, the cost of which negated the advantages to be had from participating on the scheme.

### **Access to Community Employment for Homemakers**

CIPS (04/02/04)

“We get many queries regarding employment schemes for those who have remained at home to raise children (both men and women) for 10 – 20 years. The usual situation is: The husband/wife was working. The homemaker has no PRSI

contributions and never claimed Unemployment Benefit or Assistance. Now their children are reared and they wish to return to the workforce. They find that they are at a disadvantage in employment competition due to lack of recent training and they are not eligible for community employment". The information worker suggests a Homemaker Back to Work Scheme.

#### **4. Social Welfare Assistance**

Within the category of Social Welfare Assistance, CIC information providers reported numerous queries regarding Unemployment Assistance. However the One Parent Family Payment and the obstacles to joint parenting created by this payment and different treatment under the tax and social welfare systems for co-habiting couples made up the majority of social policy records in this category. The following cases illustrate the difficulties experienced by clients.

##### **OPFP & Joint Parenting**

CIPS (17/02/04)

A lone parent sharing parenting responsibilities with the child's father is not entitled to claim One Parent Family Payment because she does not have the main care of the child. As a result of this ruling the mother has no income. She does not qualify for an unemployment payment, as she is not available for full time work. She does not want to change the custody arrangements as both parents agree that this is in the child's best interest.

Blanchardstown (15/02/04)

"A young woman came to the Centre. Two and a half years ago she and the father of her child got a Joint Custody Order. The child is now 5. She has been in receipt of One Parent Family Payment since the child's birth. Last year Social Welfare contacted the father about financial contributions, he pays €40 per week but he pointed out that he has Joint Custody.

The Social Welfare Inspector did a review and said that the mother was not entitled to payment since the Joint Custody Order was made. We contacted Treoir. They confirmed SW is correct and that this arose from lone parents, parenting jointly, both applying for payment. They suggested that the Custody Order be discharged and access applied for instead (mediation service might be useful in dealing with the implications of this for child, father, finance etc).

As the mother works 12 hours per week, we advised her to try and increase her hours to 19 and apply for FIS in the interim".

Cork CIC (26/02/04) – Similar case Ennis CIC (22/03/04)

A deserted wife, living with her 2 children and a divorced partner has no entitlement to social welfare. In addition, the client's partner cannot claim tax relief for their mortgage, or for providing a home and supporting another man's wife and children. The client's ex husband never provided maintenance for his 2 children. The information worker comments, "The tax situation needs to take account of co-habiting couples".

Killarney CIC (03/02/04)

The tax Office treats couples co-habiting as single people. Social Welfare treats them as married couples. "I have quite a few clients complaining about this."

### **Carers Allowance**

Monaghan CIC (01/02/04)

A man who is on Unemployment Assistance has cared for an 86 year old man for the past 8 years. He cannot get Carers Allowance without losing his Unemployment Assistance. Although the Carers Allowance is marginally more than UA and he could also get the Household benefits Package, there is very little reward for his caring work.

The information worker recommends, "a person in receipt of any other SW payment be allowed to retain a portion of that payment in addition to Carers Allowance. This would encourage people to care for the elderly or disabled, often in their own homes thus reducing the numbers requiring institutional care".

## **5. Social Welfare Insurance**

The largest category this quarter, after employment, was that of social welfare insurance. Within this category, difficulties in signing for credits were documented, as well as application difficulties with regard to Unemployment Benefit and Disability Benefit.

### **PRSI - Credits**

Northside CIC (19/01/04)

An information provider at a CIC documented the need for the Department of Social and Family Affairs to disseminate accurate information regarding signing-on for Credits.

The CIC encountered two clients on the same day requesting information regarding signing for Credits. The first client, a woman, had been claiming Carers Allowance for her daughter for seven years. Her daughter had recently turned sixteen and was in receipt of a Disability Allowance in her own right. Since Carers Allowance had automatically stopped once the child began receiving disability allowance, the client had decided to sign-on at her local Social Welfare office. The client was aware that she was not entitled to a payment as she had not worked in seven years however she wanted to keep her contribution record up to date.

The client alleged that the Information Officer at the Social Welfare Office told her she could not sign for Credits, as she had not worked in seven years and that she should contact the Citizens Information Centre if she had any queries regarding this issue.

The second client was male. His entitlement to Unemployment Benefit had ceased and he did not meet the eligibility criteria for Unemployment Assistance, as his wife

was in full-time employment. The client claimed that the Social Welfare Office did not inform him he could sign for Credits. When he contacted the CIC, the information provider drew attention to his entitlement to sign for Credits. The client claims that the information officer in the Social Welfare Office told him that she had never heard of the idea of signing for Credits.

The CIC worker noted, that the onus should be on the Department of Social and Family Affairs to provide this information to their clients as an integral part of the service they provide. The information provider felt that staff at the Department should be aware of such information in order to enable clients to access their rights and entitlements. The CIC worker also suggested the department set-aside resources for the publication of an information booklet to explain the importance of signing for Credits and outlining eligibility guidelines. The information provider believed the booklet should be written in straightforward and uncomplicated language and should be issued to claimants on payment from the Department.

The information provider also recommended that all staff at the Department and local social welfare offices inform clients of the importance of signing for credits once their claim has ceased. Finally, the CIC recommended the re-training of front-line staff at the Department on the structure of the credit system.

CIPS (12/02/04). "A query from a client, aged 30, related to her leaving work for a period of 3 years, to attend college. The woman wanted to know if she would be entitled to claim PRSI credits. It was unlikely that the woman would take up employment for the duration of the course. The client could not avail of Student Credits, as she was over the age of 23 when starting her course. She would be entitled to apply for Voluntary Contributions but these would only protect her entitlement to various pensions".

The information provider felt that this case highlighted the need to implement a scheme for people in similar situations, which would enable them to accumulate PRSI credits to protect their entitlement to short-term payments, such as unemployment and disability benefits.

### **Family Income Supplement (FIS)**

Ballina (10/02/04)

"A client called to the centre. She is a nurse working on a job share basis. She works 44, 36, 11 and 0 hours per week in each four-week period. This is an average of 21 hours per week. She has a husband and 5 children and earns €461 per week gross. Her husband has no income. She cannot claim FIS because regulations stipulate that she must work 19 hours every week or 38 hours every fortnight. She does not do this, technically speaking, even though she works more than 19 hours per week on average. The rules for FIS should be more flexible and should accommodate people who have atypical job share arrangements. The regulations need to be changed so that people who work more than 19 hours per week on average do not lose out".

Waterford CIC (25/02/04)

In FIS Leaflet SW22, there is no information on how or if maintenance is an assessable income. In Part 5 of FIS 1 (Application Form), Q28 does refer to maintenance. However the implications of this for calculating FIS are not explained in SW22 leaving applicants confused, especially where a mortgage or rent is being paid for the applicant rather than he/she actually receiving money.

The information worker suggested that SW22 should clearly outline the implications of maintenance on FIS as well as any effect on FIS if the applicant's rent or mortgage is being paid instead of maintenance or as well as maintenance.

### **Part Time Work**

Dun laoghaire CIC (16/02/04)

A married client, aged 40, with two children and a wife working in the home, had a full time job as a motor mechanic. He had a major heart attack in 2003. The man made efforts to resume work but was unable to cope, working full time and was very anxious to take up part time work instead.

The information worker comments: "There is very little state support in these situations. FIS is only available if he is capable of working at least 20 hours per week, there is no Disability Benefit available for the part of the week not worked and retraining is not an option unless the person has been on DB for at least six months."

### **Self-Employed Persons**

#### **PRSI**

Ballina (19/01/04).

A client, who approached a CIC, believed himself incapable of work. The gentleman had been self-employed previously but found he was unable to run the business due to illness. The client would be refused entitlement to Disability Benefit or Invalidity Pension on the grounds that Class S Contributions paid by the self-employed do not count toward these payments. The client's wife was working part-time and received a modest income but could not make a claim for Family Income Supplement since she did not work a sufficient number of hours to qualify. The information provider believed self-employed persons are likely to lose out substantially in these situations, compared to PAYE persons facing the same problems. The CIC worker suggests that in an effort to make these situations more equitable Class S contributions should cover Disability Benefit and Invalidity Pension. Alternatively the self-employed should be permitted to pay additional PRSI, which would in turn cover Disability Benefit, thus offering self employed clients' greater levels of choice and security in the event of serious illness or incapacitation.

Castlebar (08/01/04)

A man in his late forties who had participated in a community employment scheme went on to self-employment as a taxi driver. Unfortunately he was only able to secure work two days per week. He was not eligible for Unemployment Benefit based on his PRSI contributions as he was self-employed. If he had taken up employment for two days per week he could have signed for the remaining days.

## **6. Housing**

### **Private Rented Sector**

#### **Rent Supplement**

As with previous quarters, housing issues were a prevalent concern in this first three-month period of 2004. Difficulties encountered by clients in the private rented sector dominated social policy returns on housing just as they have done in social policy records throughout the past number of years. The major difficulties experienced by clients lay once again in the receipt of Rent Supplement. Related issues included the impediments to sourcing private rented accommodation as a result of the introduction of the six-month rule on Rent Supplement payments (See page 6).

#### **Rehabilitative Earnings Disregard and Rent Supplement**

Clondalkin (12/01/04)

A CIC worker noted that in their Health Board region the €120 Rehabilitative Earnings Disregard available to those in receipt of Disability Allowance was being considered as means and not disregarded by Community Welfare Officers in the assessment for Rent Supplement. This practice, they suggested, runs contrary to the rules of assessment for Rent Supplement. When clients' in receipt of Disability Allowance are also participants' on Community Employment Schemes the CWO calculates Rent Supplement based on Community Employment disregards (*75% in the first year, 50% in second year etc*) rather than the disregards appropriate to someone with Rehabilitative Earnings (*may be affected if earnings over €126.97*).

The information provider noted that this was a common occurrence and suggested the recurring nature of the problem warranted an in-depth investigation into every case involving Disability Allowance recipients on Community Employment Schemes in receipt of Rent Supplement.

#### **Rent Supplement Cap**

CIPS (01/03/04)

A 29 year old female on One Parent Family Payment with 2 children aged 8 and 11 from the Galway area is claiming Rent Supplement at the maximum rate for her circumstances and health board area. The landlord is increasing the rent by €100 per month. The CWO is restricted by legislation in increasing Rent Supplement in these circumstances. The client will have to make up the balance from her OPFP or move to alternative accommodation. There is no guarantee that this client will find accommodation in the locality and may have to uproot her children from their schools and friends. The landlord has stated that he is "not running a charity" and would be able to find another tenant easily, one not dependent on Rent Supplement.

The information worker comments: Whilst the legislation was aimed at both reducing Departmental costs and regulating the rents being charged to the health board by private landlords this is a significant example of the legislation failing in its intent."

## **Rent Supplement- Six month rule (See also effects of Changes in Budget 2004)**

### **Non-Registration of Landlords**

Kilrush CIC (22/03/04)

A query related to a foreign couple who were under the impression that most landlords would be registered, as there is a registration scheme in operation. They rented a house for a considerable amount of money (€850 per month) and then the husband applied and received (subject to landlord's approval) Rent Supplement from the MWHB. The landlord refused as he was not registered and the couple had to leave the house, as they could not afford the rent without assistance.

### **No Rent Supplement after move from Local Authority House**

Scariff CIC (22/03/04)

A woman moved recently to county council accommodation. She then found that if she were to move out of her county council house she would not receive any form of rent relief on another property. The client was very unhappy with the local authority accommodation due to noise pollution. She could hear what her next door neighbours were doing all the time. As a result her sleeping patterns were being affected. The information provider noted that the client was obviously on a low income and could not afford to rent a house without rent relief.

### **Disincentives to work**

(See also Rent Supplement Changes, Page 6)

Castlebar CIC (09/02/04)

A lone parent who wished to take up part time work was shocked that her earnings (less €50 disregard) would be assessed for Rent Supplement. She decided against going back to work because with the reduction in Rent Supplement and the child care expenses involved she would actually be worse off working part time.

The information worker asked: "Is there a need to look at the way earnings from part time work are assessed for Supplementary Welfare Allowance so that it doesn't dissuade people from returning to work?"

Scariff (22/03/04)

A lone parent who was employed became medically allergic to the work environment. She claimed Disability Benefit. When her claim to Disability Benefit was stopped she claimed Unemployment Benefit. She was in receipt of Rent Supplement of €100.00 per week. This was reduced by €62 because of her UB claim. Her Rent Supplement was then €38 per week. She moved to a house with cheaper rent (€85 per week). She was then offered a place on a CE FAS Scheme. She started work on the scheme and was told that she would be entitled to Rent Supplement of  $\frac{3}{4}$  of €8 or €6.10. She had one child.

The information worker comments: "This woman is trying very hard to improve her standard of living but feels that each time she tries, her entitlements are reduced."

### **Disabled Persons Grant**

There are ongoing problems with the provision of resources to Local Authorities and with inconsistency in the approach from one local authority to another.

Galway CIC (16/02/04)

"A client applied for the Disabled Persons Grant to install a downstairs shower in 2003 having had a hip replaced in 2002. She received notification that her application had been granted but no engineer called to the house. Now in February 2004 she has been told that the engineer will call to the house before the end of February. The client is now due a second hip replacement in 2004. The client feels that this is an unnecessary delay given that she is only applying for a shower. She rang the County Council but they appear to have lost her file. She is finding it difficult to pin down the engineer to a fixed date when work on the shower might commence.

## **7. Immigration**

Carrick on Shannon (05/01/04)

Two families, a separated mother and her teenage son and a husband and wife who were returning to Vietnam were put in contact with IOM Ireland. While IOM offered a quality service the families experienced great difficulties in relation to interpreting and understanding what was expected of them. Eventually all communication had to take place via the Citizens Information Service after contact was made by them with the Vietnamese Embassy in London, the Department of Justice, Equality and Law Reform and IOM by telephone and fax on many occasions. The information worker comments "these people should have been offered an appointment with IOM and had an interpreter made available to them."

Blanchardstown (24/02/04)

"A Nigerian man is currently doing a training course with FAS for the security industry. His problem is how to get a reference when going out to look for work for the first time. It was suggested to him that he approach his local TD and explain his plight and request a reference for potential employers. This is an issue for immigrants trying to access the jobs market for the first time."

City Centre (Dublin) CIC (06/02/04)

An Algerian woman who came to Ireland to join her husband under the provisions for family reunification was granted residence until June 2003. Her husband was granted refugee status. They subsequently separated and her application to have her residence renewed was refused. She is appealing this with the help of legal council from the Immigrant Council of Ireland. She was in receipt of SWA in an area of Dublin and when she moved to another location the local CWO refused to provide a payment. This refusal came despite the woman's willingness to supply evidence from the legal advisor and the Garda National Immigration office that she was entitled to remain in the country pending a decision on her residency. She had no income and was refused the right to apply for a SW payment. This decision is being appealed. The woman alleged she was treated discourteously by the welfare officer and told to go away. The information worker feels that "in this case the principles of natural justice were not applied."

Killarney CIC (31/03/04) also Galway CIC (31/03/04)

“At least once a week, sometimes two or three times a week I need information from the Visa Office for clients. The Visa Office is only open between 2.30 and 4.30 pm. More than once I have been forced to listen to a continuous ringing tone. They never answer the phone. I have faxed and emailed them to try and get information. Only once have I had an emailed response. The Department of Justice, Equality and Law Reform and the Department of Foreign Affairs will not entertain requests for visa information. They tell me only that I must ring the Visa Office between 2.30 and 4.30. This is a complete waste of time.”

## **8. Health**

### **Medical Card Eligibility**

Ballina (15/01/04)

A client living with his partner has one child. He earns €350 per week. He is eligible for FIS but not for the Medical card. Therefore, the information provider points out, the State considers the family income to be so low that his wages should be subsidised through FIS but the state does not consider his wages sufficiently low for the purposes of claiming a Medical card.

“It seems fair and proper that anyone who is in receipt of a means-tested Social Welfare payment - including FIS - should be entitled to a Medical card. Apart from being fairer it would make the administration of the Medical card system more straightforward. It would also increase awareness of FIS and improve take up”.

Clondalkin (12/01/04)

“People with significant medical needs should be entitled to the Medical card regardless of their means”.

The Drugs Repayment Scheme is not sufficient for this group because specific products such as incontinence wear; catheters, latex gloves etc are not available on this Scheme. Also, these groups deserve greater levels of Health Board supports at a community level, such as Home Help and medical supplies, their entitlement to which is dictated by whether or not they hold a Medical card. Also people with significant medical conditions use their GP much more frequently and also require interventions such as the Flu and Pneumonia vaccinations, all of which, they must pay for themselves.

01/03/04 Castlebar

A person with a medical card who was also in receipt of Social Welfare was offered part-time work. She had to refuse the offer of work because the income from employment, though small, brought her over the limit for the medical card and she felt she would lose out in the long run.

“The eligibility for the medical card is so low that many people refuse part time work because they do not want to forfeit their card”.

Killarney CIC (30/03/04)

Elderly people who have to go into hospital for a long stay are not always informed that their medical card only covers them for 30 days. After this they have to pay a maintenance charge, which could be up to 80% of their pension. "A client of ours was not told about this and because she did not hand in her pension book to the hospital she was presented with a bill for €900 which was very upsetting for her. If the 30 day rule and maintenance charge had been explained to her this upsetting episode would not have happened."

### **Nursing Home Subvention**

SICCDALiberties CIC (01/02/04)

An elderly lady called to the CIC. She was recovering from a stroke and was afraid that she might suffer a relapse. The woman owned her home and had her daughter living with her. She was very worried that if she had another stroke she would have to be put into care. She phoned the Eastern Health Board and because she owned her house she would not be entitled to a subvention. The alternative would be to sell her home and apply for Private Residential Care. She was concerned that selling her house would leave her daughter without a roof over her head. The information provider dealing with her case felt that the stress and worry elicited by this issue could bring on another stroke. "House prices have escalated over the last number of years but the cut off point for eligibility for subvention no longer accurately reflects current house prices and is still at €95,230". The information worker felt that this should be reviewed upwards to a more realistic figure.

Limerick CIC (03/03/04)

An elderly client has an aunt in a nursing home. His aunt is 95 years of age but still capable of dressing herself etc. They are getting a low dependency subvention. His worry is that she has only €6,000 left from the sale of her house and she has the Old Age Pension. He wonders what will happen to his aunt when this money runs out. The nursing home is a private enterprise. They will not keep her and will not give him a satisfactory answer as to what will happen to her. The health board is also being evasive as to what will become of her when the money runs out. She does not have any family of her own and this man and his sisters are too elderly to have her in their homes. Unfortunately they cannot afford to keep her in the nursing home either.

## **10. Family**

(See also - Social Welfare Assistance – OPFP/Joint Parenting issues)

Dungloe (27/03/04)

"There is no family mediation service available in Co Donegal, the closest is Castlebar in Co Mayo. A client was enquiring about separation, I talked to her about counselling but she was sure she wanted a separation from her husband. I explained to her the three different ways of separating, one of which is mediation. It is not a legal separation but it saves the individual from having to go to court and saves a lot of expense.

The woman was very interested in this but when I told her that there was no service in Donegal and that the closest was Castlebar she was very disappointed. She thought this was too far to travel”.

Maynooth (02/01/04)

A woman, married for 25 years with five children had suffered from mental abuse for most of her married life. The family home belonged to her husband's family. She could not get a barring order because there is no violence involved. It is very difficult to prove mental or emotional abuse so many people are forced to stay in very difficult relationships as a result. She was suicidal and her eldest son tried to commit suicide the previous weekend due to ongoing tension in the family home. “There is a great need for the Family Courts to be more sympathetic to and supportive of people in these situations. The waiting lists for Legal Aid and the shortage of refuge places also make life very difficult for people who cannot pay a solicitor themselves”

Waterford (08/03/04)

A client pays maintenance through the District Court. On several occasions during the year he paid the money directly to the recipient because it was more convenient, e.g. the payments were due on Fridays and on Good Friday the office was closed. He has now learned that he must also pay the court, even if he can produce receipts to show that he has already paid. This leaves the client in a very vulnerable position as the Court will pay the extra money to the spouse and she is under no obligation to refund it to him.

## **11. Social Welfare General – Free Schemes**

### **Household Benefits Package**

Ballina CIC (09/02/04)

Household Benefits can be backdated (See appendix DSFA FOI – Household Benefits), however this is not mentioned anywhere in the SW 107 booklet. “How are clients expected to know their rights regarding this issue if it is not brought to their attention? The potential difficulties for clients are illustrated in the following example. A client claimed Carers Allowance and was refused. Following an appeal she had her application granted one year after her initial claim. She can now claim household Benefits Package backdated to the time of her initial claim but would not have known this if she had not visited the CIC.

## **12. Education**

### **Back to Education Allowance**

Milford CIC (12/01/04)

“The qualifying period for Back to Education Allowance (BTEA) was increased from 6 to 15 months in respect of the third level element to the scheme. It does not affect existing recipients of BTEA. This measure still allows people to avail of the second level option following a 6-month period in receipt of a payment. Several clients have complained about the increase in the BTEA qualifying criteria. They believe it to be unfair. They felt that originally the BTEA was a great incentive to encourage people to go back to education.”

## 13. Equality Related

### Motorised Transport Grant

Carndonagh (12/02/04) Also Wexford (13/02/04) and Drumshanbo, Co.Leitrim (20/01/04)

A client called to the CIC to double-check on his father's entitlement to the Motorised Transport Grant from.

His father, aged 67, wanted to stay active and had identified a job that he could take up. As a result of a recent operation he was disabled. He had heard about the Grant and had made enquires to his Health Board. He was dismayed to discover that he did not qualify. The reason given was that, although he fulfilled all of the other criteria i.e. he was capable of holding down a job, had the physical capacity to drive a vehicle, held a valid driver's license and the car was essential for the particular job, he was simply too old. Under the qualifying rules, an applicant must be aged 65 or under. The information worker commented: "Surely this contravenes anti-discrimination legislation on the grounds of age? At a time when older people are being encouraged to continue working past retirement age, it makes no sense".

*Similarly, while he satisfies the medical criteria for the Mobility Allowance from the Health Board, he is denied it on the grounds of age.*

Ballina (02/03/04)

A client of this CIC was profoundly disabled due to a stroke and was also registered blind. He was over 66 and therefore could not claim Mobility Allowance or the Motorized Transport Grant. He would not qualify for any special allowance apart from Blind Welfare Allowance, which is means-tested.

The information worker commented: "There seems to be a complete lack of adequate Social Welfare provision for disabled people, particularly, those over the age of 66. Generally speaking, disabled people have little entitlement over and above that available to able-bodied people. There should be a substantial non means-tested supplement available to disabled people (graded according to degree of disability) in recognition of the extra expense associated with their condition and to compensate them for the fact that they either do not have the opportunity to improve their financial situation through work or have limited ability to do so".

### Free Travel

CIPS (12/02/04)

A query came from a father of a child with special needs regarding free travel. The child's father has a Carers Allowance and his son receives Domiciliary Care Allowance. The client was enquiring about a free travel pass for his son. His son was not entitled to a free travel pass however as a carer the client was entitled to one. This highlights an inequitable and incongruous policy within social welfare whereby a carer has an entitlement to free travel but the individual receiving the care has to pay for public transport.

Ennis CIC (22/03/04)

A female member of the traveling community sought and was refused motor insurance from a broker. This person had no history of a premium and was a first

time applicant. The client has alleged (and it seems obvious to the CIC – all paperwork and background information was to the standard required), that the refusal was based on home address and membership of the traveling community.

### **Equality Legislation over Age 65**

Carndonagh CIC (11:02:04)

“A client made enquiries regarding the possible implications of continuing to work beyond age 66. We gave him the relevant information on pension, PRSI and PAYE entitlements relating to this. While he was very happy to learn that after age 66, PRSI would no longer be deducted from his wages and that he could also avail of extra PAYE allowances, he was shocked to learn that he had no legal protection in regard to discrimination at work for reasons of age. The Government’s stated policy of encouraging people to continue working after retirement age, while backed up by the PAYE and PRSI regulations, is flawed because, Employment Equality Legislation does not apply to persons over the age of 65”.

## **14. Anomalies, Lack of Information and Unequal Access to Services**

### **Assessment of Income from Home Help**

Castlebar (08/01/04)

An anomaly exists in the means test for Pre-Retirement Allowance. Income from the health board for home help is disregarded if the actual applicant is the home help. If it is the applicant’s spouse who acts as home help their income is assessed even though the household income for the couple is the same.

Milford CIC (11:02:04)

“We have recently had a case where a lady was in receipt of Disability Allowance and her husband in receipt of Carers Allowance. The husband died and his wife was unable to claim the 6 week after death payment as this combination of social welfare assistance does not qualify a person for this payment.”

### **Lack of Clarity about Child Benefit payments**

Castlebar CIC (27/02/04)

A separated father made a claim for Child Benefit. Prior to this he had been resident in Northern Ireland and was in receipt of Incapacity Benefit there, which was subsequently transferred to the Republic. He applied for Child Benefit here but was refused on the grounds that, as he was in receipt of Incapacity Benefit, Child Benefit was a component of this payment. However the Northern Ireland Authority said that this was the responsibility of the Republic. This dispute continued for some time. When he presented at Castlebar CIC an information provider there telephoned Child Benefit on his behalf. The staff at the child benefit section insisted that he had to get the payment from the North. The information provider wrote a letter to the section asking that this information be documented in a letter for the client. The CIC had received no written response at the time of submitting this social policy record. However, the client was subsequently issued with a backdated Child Benefit payment from Letterkenny.

The information worker commented: "This confusion resulted in a lot of needless delay, distress and aggravation for 10 months".

### **Security for the Elderly Schemes**

Clondalkin CIC (12/01/04)

"The application procedure for Security for the Elderly needs to be completely changed to allow for equality of opportunity around the country. Often people don't know how to access this service and even among CICs there is uncertainty about how personal alarms for elderly people can be obtained for clients living in different towns or in different parts of larger urban areas. Presently a local voluntary group with tax clearance needs to be established to take on the issue of security for the elderly in their community. If this group is set up they can decide who gets the alarms and who does not. People don't know who this group is or how to contact them. When people do get access to the application process it can take up to two years to get the alarm. Although the community involvement in the identification of clients for this service can be useful it is wrong that access to this scheme is solely dependent on one particular group or organization in the community. Social Welfare, the local authority or the health board should set up a central applications process, possibly working in tandem with local groups where good local schemes operate. It should also be made clear to service providers that vulnerable people with a disability, regardless of age, are covered by this scheme".

## **15. Delays and Discourteous Treatment**

Thurles CIC (11:03:04)

"In September 2003 we helped a client apply for Domicillary Care Allowance to the MWHB for 3 disabled children. After 6 weeks waiting we made contact and the health board assured us that a decision would be made promptly by the Medical Superintendents. Three weeks passed and we rang again to be informed that one of the superintendents was gone on a month's holiday and that no decision would be made until his return in late December. In January 2004 this client was turned down for Domicillary Care Allowance. We appealed the decision straight away but our client is still waiting (March 2004) for a new decision. Six months is an unreasonable waiting period for such a decision".

Blanchardstown (30/02/04)

A client presented at the centre looking for help with her mortgage payment following the breakdown of her marriage and subsequent departure of her husband. The client had 5 children ranging in age from 6 months to 16 years and her only income came from a Disability Benefit payment. She went to the health centre and filled out the mortgage relief form for the CWO. The client alleged that she was told the CWO would not even look at the form and that she would be better off selling her house.

The information worker commented: "This lady was very depressed and feels she has nowhere to go. We advised her to go to Saint Vincent de Paul, which was very upsetting for her, as she never had to seek charity before. It is disgraceful that someone in her position does not get the help she is entitled to."

Castlebar CIC (23/03/04)

An information worker commented: "On numerous occasions during the last few weeks we have made telephone calls to the DSFA on behalf of clients. The majority of these calls were on behalf of clients with disabilities. In all cases the length of time spent on the telephone was unreasonable. On 3 occasions in the space of 3 weeks we were passed on to at least 6 different people within the Department before being put through to the relevant section requested at the outset of the call. Several clients have complained that they have been rudely dealt with when telephoning the Department. One client who has a learning disability was in tears after her call and complained that she had been treated rudely.

The following example illustrates the alleged treatment experienced by numerous individuals presenting at the CIC. A client, telephoning the Department will be asked what payment they are in receipt of, if they are put through to the relevant section they are then asked for their PPS number. When the client attempts to outline the query they are asked to hold and find that they are put through to yet another section. One client used up €10 credit on their mobile phone without getting through to the relevant section.

The information worker commented: "Many of these clients have a learning disability, they have taken the initiative to telephone on their own behalf only to be set back by the reaction of those on the other end of the line. Surely it should be taken into account that as this section of DSFA deals with disability related payments, a little more customer care should be exercised. This may involve training for some of the employees taking such calls."