



Social Policy Records

Quarterly Report October to December 2002

Introduction

This quarterly report contains a review of the social policy records compiled by Citizens Information Centres around the country during the last quarter of 2002. The data provided by CICs allow Comhairle to examine the nature of the problems and queries that bring the majority of clients to CICs. Where possible the data is translated into policy relevant findings, which are then used to inform the policymaking process. The data gathered also enables Comhairle to evaluate its information, advice and advocacy services and to tailor these services to meet the needs of CICs.

Through the social policy records CICs identify a significant number of cases where it is considered that the standard of civil and public services available to clients as well as the information available about these services falls far short of what is needed or appropriate in the circumstances. The topics discussed below, under various headings, broadly represent the issues consistently 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.

Social Welfare Assistance

Delays in Processing Applications

The social policy records reflect dissatisfaction among information providers and CIC clients with the length of time it takes for government officials to answer queries or resolve difficulties over the phone and the amount of time it takes for social welfare claims to be processed. Even when all relevant documentation and information are provided delays of up to twelve months have been recorded. Information providers argue that such delays are unacceptable especially where long

hold-ups in the processing stages result in emotional distress or financial difficulties for clients.

One information provider (5/11/02) related the particular difficulty an elderly client had when changing address. The woman, being over the age of seventy had been in receipt of the full range of household benefits at her old address. However she was required to reapply for the Household Benefits Package, since the qualifying conditions for these schemes dictate that an individual must be “*permanently residing at the address at which you wish the allowance to be applied*”(SW38, DSFA, pp.3). According to the official the usual processing time is three months. In this instance the department lost the client’s initial application and so she had to reapply and go without payments for 7/8 months. The CIC notes that the delays in processing applications cause “considerable stress and unnecessary hardship particularly among the elderly”.

However, these difficulties affect more than just the elderly. A social policy record dated 29/10/02 cites the case of a client on disability benefit who was offered a place on a CE scheme but missed out on this opportunity due to an 8-10 week backlog at the social welfare office in providing formal documentation. Some CIC workers feel that certain procedures should be put in place to simplify the process of applying for Social Welfare Assistance thus eradicating unnecessary paperwork and reducing the time clients have to wait for claims to be processed (05/11/02).

Inconsistencies in the Social Welfare system

Social welfare payment inconsistencies

Of the many enquiries at each of the CIC’s around the country a large proportion highlight the many inconsistencies in policy and procedure which can be detected throughout the social welfare system. A query logged on 17/10/02 dealt with a client who had three dependent children. Her partner, and the father of her children died the previous year and she applied for the One Parent Family Payment. She enquired as to whether or not she would be entitled to the Widowed Parent Grant (currently €2,500). However she discovered she was not entitled to it, as she was not married to her partner. The inconsistency lies in the fact that with regards to social welfare payments

cohabiting couples are assessed on the same basis as married couples (Comhairle Citizens Information Database). However, in this instance the co-habiting couple involved was assessed as single people. The CIC worker notes, “The client suffered the same loss as a married person whose spouse has died. But she is not entitled to the same benefit. Client and partner were cohabiting for 15 years”

Further anomalies present in the system concern aspects of social welfare assistance and benefits. A query recorded 04/10/02 emphasises the need for a review of eligibility criteria for payments across the social welfare system. A claimant in receipt of Disability Allowance was refused the Household Benefits Package, as his spouse was in receipt of Unemployment Benefit at the time. However, if the spouse were employed and earning less than €196 per week the claimant would have qualified for the Household Benefits Package. This remains the case even though the spouse's income from employment is potentially higher than that paid in UB. The social policy records generally reflect this tendency toward constructing barriers to access to for those most in need and deserving of social welfare assistance.

Often through their queries and complaints CIC clients draw attention to aspects of social welfare policy, which appear unjust and inequitable. A client applying for Disability Allowance was turned down on the grounds that she had no fixed abode. She was advised to contact the Department of Social and Family Affairs once she had secured accommodation. The woman was forced to sleep in her car, as she was unable to find accommodation within her limited means. The irregularity exists in the fact that the client was already in receipt of a Supplementary Welfare Allowance, which was forwarded by cheque to a local post office. The SWA was paid despite the absence of a fixed address on the client's application but Disability Allowance was withheld because of it.

Inconsistencies in Coverage & Older People

Other ambiguities in the system were brought to light through classification of the social policy records. Accounts of inequity regarding the elderly were recurrent. The Essential Repairs Grant awarded by local authorities / county councils (and funded by the Department of the Environment and Local Government) is designed “to prolong

the life of an unfit house for the duration of the lifetime of its occupants, often elderly". The grant guidelines state that in order to qualify a dwelling must be "*unfit for human habitation in all respects*" yet the guidelines also stipulate that an applicant *'must occupy the property as their normal place of residence'*. The concerns of the CIC relate to the logic behind the funding of the Essential Repairs Grant. As the information provider states, "*If the house is in such a poor state of repair, should anyone actually be living in it?*"

According to one CIC the criteria governing eligibility for the Respite Care Grant needs also to be reviewed. One particular CIC suggested that the grant should be offered to those individuals providing full time care and assistance to an elderly spouse even if the caring spouse is not in receipt of a Carers Allowance / Benefit. The CIC notes that many clients collecting old age pensions are providing full time care to their spouses. Unfortunately those in receipt of old age pensions are not permitted by law to claim the Carer's Allowance and are therefore ineligible to apply for the Respite Care Grant (04/11/02). The difficulties this anomaly has generated have been highlighted in the *Comhairle* Report entitled *Supporting Carers* (July, 2002).

People with Disabilities

Disabled Persons Housing Grant

A number of CIC's have submitted reports highlighting inadequacies in the system in relation to rights and entitlements afforded people with disabilities. The following examples testify to the types of problems encountered by disabled clients of CICs nationwide.

One CIC worker recorded a query from a client with cerebral palsy who was turned down for the Disabled Persons Housing Grant to build a 'special' extension to her parent's house (3/7/2002). The Department of the Environment and Local Government requests that people with disabilities planning extensions or modifications to their homes "*should ensure that they apply for a grant in good time*" (CID). This may be a difficult request to comply with in the event of an unforeseen acquired disability. The ceiling of €20,000 on the grant payment generally means that applicants must make up a considerable shortfall to meet the actual costs of the

required adaptation. The department also insists on compliance with a lengthy list of demands including the use of a registered contractor and a visit from an Occupational Therapist to establish eligibility. The funding constraints experienced by local authorities / councils has resulted in long waiting lists for assessment and payment. Many local authorities / councils have undertaken a review of the DPHG scheme with some introducing means testing, priority lists and a reduction in the maximum amount payable.

An anomaly inherent in the system is highlighted by a CIC, which reports that side by side in residential homes across the country people with disabilities are in receipt of different payments from the Department of Social and Family Affairs depending on their date of entry to the residential care unit. Those who have been in residential long stay care since childhood are not in receipt of Disability Allowance. Instead they receive a 'comfort grant' to the value of €20 a week. However, if an individual is in receipt of Disability Allowance prior to being admitted to a residential home s/he is entitled to retain a Disability Allowance to the value of €125 per week. (7/11/2002). Those in receipt of the so-called 'comfort grant' are experiencing unequal treatment relative to people who are admitted to long stay care at a later stage in their disability.

Discourteous Treatment

Discourteous treatment in Social Welfare Offices

The numerous complaints from clients of CIC's regarding discourteous treatment by civil servants at Social Welfare Offices illustrates the very vulnerable position of people experiencing problems with social welfare. One client who had been laid off from his job temporarily presented his p45 to the Social Welfare Office in order to claim Unemployment Benefit (1/11/2002). The client claims the welfare official told him that he should be able to survive on his wages for three weeks but agreed to get in touch regarding the client's claim before the end of the week. Two weeks later the social welfare office had failed to make contact. The client was returning to work the following week and had not received a payment. The CIC worker noted, "*He has outstanding bills and needs a payment. He was not advised of the C.W.O. who could make an interim payment during the period of time the claim is being processed*"

Similarly a social policy record from 11/11/02 referred to problems a client had with a clerical officer in a social welfare office in the West of Ireland. The client believed that the officer had not been investigating his case properly and had been giving him inaccurate information. Consequently the client asked for the clerical officers name but she refused to give it. She also refused to allow him to speak to her supervisor. The CIC noted that the client was *“very upset and felt the treatment handed out to clients in the social welfare office was very bad and that the staff were far from helpful”*

On the 17/12/02 a client made a complaint to a CIC about discourteous treatment by Social Welfare official. The woman married and in her mid-thirties, complained of discourteous treatment while applying for Maternity Benefit. Some of the comments recorded are as follows:

"They made me feel bad. They seemed to assume I am not entitled"

"They made me feel stupid"

"They said 'you know you can't get this unless you're working'"

"They said 'you know you must go back to work after the birth'"

According to the CIC worker the client said that the tone of the interview was such that she felt the official was working on the presumption that the client was claiming something to which she was not entitled. This was highly unjust considering the lady had worked for nine years prior to this, paying Class A contributions. Some CIC workers feel that the conduct of certain Social Welfare staff is both inappropriate and unwarranted. They call on staff to cultivate more cordial relations with members of the public, who are merely querying information and attempting to access services to which they are entitled.

Institutional Racism

A disturbing trend has emerged in recent years, which is being reflected in the social policy records. By working to highlight unjust policies, the CICs aim to encourage the growth of a more inclusive and unbiased system of support for all its clients.

A Nigerian man moved to Drogheda in November 2001 and began to receive SWA and Rent Allowance from the regional Health Board. The local CWO advised the client to make a claim for Unemployment Assistance. The man applied as advised and was refused. The Department reasoned that the man had undisclosed means.

In September the clients SWA and Rent Allowance ceased. According to the client the CWO did not provide any reason why his payment had been stopped. The CIC states that the CWO was very rude and suggested the client “*would be better off going back to Africa*” (28/11/2002). It emerged that the undisclosed means referred to by the Department was land in Africa to which the client no longer had a claim. The Nigerian man’s community had repossessed the land after his failure to comply with certain demands made by the community. The client had a letter from his solicitor in Africa stating this fact.

Nonetheless the Department did not change the initial ruling and social welfare payments to the client were discontinued. The man had to rely on charity from his church and food parcels from the St. Vincent de Paul Society. Subsequently he fell into arrears with his rent and while his landlord was sympathetic to his situation the CIC argue that the undue hardship experienced by this client is both unacceptable and biased “*We feel he is being discriminated against because of his ethnic and cultural background*”(28/11/02).

On the 1st July 2002 a refugee complained to a CIC of discourteous treatment by a Community Welfare Officer who had asked whether ‘*so many payments would be made to the Irish if they went to live in their country*’. Having travelled to Ireland under the real and recognized threat of harassment and violence the particular CIC which dealt with this claim felt that the client should not have been subjected to such “*totally unacceptable behaviour*” by the CWO.

Similarly a Nigerian national in possession of a valid green card was refused approval for the purchase of a house in Kinnegad, Co. Westmeath, under the Shared Ownership Scheme. The housing officer in charge of the client’s case reportedly refused to be moved on his decision until he had received clarification on the man’s status from the Department of Justice. The CIC concerned contacted the Department on the same day and was assured that a green card provided sufficient proof of status. However, the

person contacted at the Department refused to produce a letter to this effect for the housing officer.

Inaccurate and Incomplete Information

A large number of queries made to CIC's across the country report inaccuracies and inconsistencies in the provision of information on social welfare and related services from relevant government departments and Social Welfare Offices. It is the opinion of the majority of CIC's that such problems are largely avoidable and in some cases could be minimised by improving access to information. CIC workers feel that information deficits, which exist, have potentially grave ramifications.

One of the most common aspects of feedback in this area refers to inaccurate details concerning benefits. One client contacted a CIC with a query about a contributory pension. He had requested a pension forecast and was informed that he was eligible for a reduced rate of contributory pension (10/10/02). Unfortunately the information he received was inaccurate. As of April 2002 the number of full rate employment contributions needed to qualify for contributory pension has increased. According to the CIC worker this amendment was not taken into consideration in the pension forecast. The man did not have enough contributions and found therefore that he would be ineligible for *any* contributory pension.

Another Client applied for the Carers Allowance and was informed by the assessor from the Social Welfare Office that she could work up to 20 hours per week without affecting the Carer's Allowance payment. As a direct result of this information the client adjusted upward number of hours she worked. The inaccurate information provided by the assessor resulted in the client forfeiting her entitlement to the Carers Allowance (14/10/2002).

A related problem lies in the differentiated interpretation of regulations governing eligibility criteria for benefits, both between and within Social Welfare Offices. A query was made to a CIC regarding a 17 year old on a full time PLC course and his mother's entitlement to receive Child Benefit. The CIC first contacted Social Welfare Information and was informed that the mother was not entitled to claim this benefit. The CIC, upon learning what they believed to be erroneous information, then

contacted the Child Benefit section who informed the CIC that the mother was entitled to make a claim for this payment (06/11/02).

A query recorded on 7/11/2002 concerned confusion over retention of the medical card once the holder had returned to work. A woman in receipt of the One Parent Family Payment who had held a medical card for over twelve months decided to return to work part time. However, when her medical card came up for renewal it was refused by the Health Board on the grounds that her earnings were over the income threshold set. However, regulations state that those unemployed or in receipt of the OPFP for longer than a year may retain their medical card for up to three years "*regardless of income*". When the CIC involved contacted the Health Board, it was informed that this rule did in fact exist and that the client's medical card would be renewed with immediate effect (07/11/02).

In some cases CIC's have recorded instances relayed by clients in which social welfare staff have neglected to provide basic information. A widow, whose husband had been receiving the Household Benefits Package called into a CIC. She was unaware that she could avail of the schemes and had not been given this information when her husband died a year and a half before. The CIC worker helped the client fill out the relevant forms in order to rectify this oversight (15/10/02).

Similarly a client who had parted on very bad terms with his employer wanted to sign on for Unemployment Assistance in June of 2002. He contacted the Employment Exchange and was informed that he needed a P45 to sign on. However he was not told that he should register his claim and supply the P45 when he received this from his former employer. The Client did not receive his P45 until September and so signed on in that month. He was under the misapprehension that payments would be backdated. As a result of this oversight the Client missed out on payments from June to September (06/12/02).

A recurring theme in the social policy records refers back to issues of inaccuracy and incomplete information on services. One CIC reports that a client, recently widowed, wrote to the Invalidity Pensions Department notifying them of the death of her

husband. The client also applied for a Widow's Pension and received it within six weeks. Unfortunately, two months after the death of her husband a letter was posted to her home addressed to her late husband. The letter was sent by the Invalidity Pensions section of the Department and stated that unless the client's husband supplied a sick cert within a stated timeframe, the Department would cease payments. The CIC worker noted that the widow was very distressed by the letter particularly as she had supplied all the documentation required of her two months previously. The information provider suggests that in the age of computer technology such blunders should be easily avoided, particularly in light of the fact that the letter had been issued *after* the client received her widows pension (1/11/2002).

Following on from previous examples, it has been suggested by a number of CIC workers submitting social policy records that something needs to be done by both the Department and the Social Welfare Offices to improve the circulation of information on various entitlements. The following documented cases underline this need for improved dissemination of information.

One CIC information provider highlighted the need to publicise the availability of certain benefits, particularly those that are less well known. The information provider at the CIC made special reference to the Child Dependent Allowance, provided for in the 1996 Social Welfare Act. The 1996 Social Welfare Act allows for the continued payment of Child Dependant Allowances for up to 13 weeks to people who have been unemployed for a minimum of 12 months before taking up employment. The CIC worker argued that this payment was not commonly known of and in order to compensate for this, Social Welfare recipients with dependent children should be told about the allowance when signing off. The CIC worker rightly concludes, "*Knowledge is vital if you are to activate your entitlements and rights*" (08/10/02).

Another worker noted, in a social policy record that it is very difficult to ascertain just how much, if anything an adult on the One Parent Family Payment or any other payment, can earn before they lose eligibility for rent allowance. The information provider went on to add "*several mothers have been enquiring about this recently*" (15/10/02). Another CIC referred to the amount of time and money clients have to spend on phone calls to Government Departments and to the frequently confusing

manner in which information is disseminated. *"It is understandable why clients don't bother phoning Social Welfare themselves as it costs too much and the information provided is complicated"* (10/10/2002).

Frontline staff working in Social Welfare need to be aware of the rules and regulations pertaining to different payments and benefits. Cases where conflicting opinions exist between offices and where people are being given conflicting information need to be avoided.

Disincentives to Work within the Social Welfare System

"People are better off at work than on the dole. There are a variety of employment supports now in place to ensure that people will not lose out if they return to work."

Dermot Ahern, Former Minister for Social Community and Family Affairs (Comhairle CID).

The above quote from Minister Ahern stands in stark contrast to the experience of some CIC clients around the country availing of Social Welfare services and benefits. In the examples outlined below clients focus attention on a number of impediments within the system, which hinder those availing of Social Welfare from countering the negative effects of poverty and deprivation through employment.

A query was recorded by a CIC in which a young man living in rented accommodation was offered a full time job, working thirty-five hours per week. The client was in receipt of Rent Allowance while collecting Unemployment Allowance. If the man took the job he would no longer be able to afford to pay rent. While in receipt of Unemployment Allowance at €18.80 per week the client covered €6.50 of the rent payable each week and the balance of €90 was covered by the rent allowance. This left €02.30 per week for him to manage on. However with earnings from his new job of €225 gross, net €200 less €106.50 rent per week, the client would have to survive on only €93.50 each week. On top of this the young man would incur extra costs for travel, lunch expenses etc. The CIC worker suggests that many people in Ireland today face dilemmas like this one.

Similarly a CIC worker recorded a query made by a single parent in receipt of the One Parent Family Payment and rent allowance. The Client had been offered a job but decided not to take it when she discovered she would lose her rent allowance in addition to incurring childcare costs. The CIC worker made a number of suggestions as to how this particular crisis and related issues might be alleviated. *“Increasing the supply of social housing would address the rent allowance situation or the gradual withdrawal of same to allow the client to become established in the workforce. Subsidised childcare or tax relief on childcare would help single parents who wish to work”* (17/10/2002).

A client of a CIC enquired about her family’s eligibility to receive the Fuel Allowance. The woman could not understand why her family was considered ineligible for the € Fuel Allowance when they were already considered suitable candidates for Family Income Supplement. The client’s husband worked and received €300 a week salary, which also pushed the family over the income limit for a medical card. Her point was that if her husband stayed at home on Social Welfare Assistance their family would be better off financially since they would then qualify for both the Fuel Allowance and the medical card. The CIC worker in question argued that if a family qualifies for Family Income Supplement they should automatically qualify for the Fuel Allowance. The CIC worker goes on to comment that such queries and complaints from the public are very common and suggests that gaps in coverage act as deterrents to those seeking work. *“People should be encouraged to take up employment”* (21/11/2002).

A number of the CIC s nationwide suggest need for employment supports to ensure that people will not lose out if they return to work. Reform of the social welfare system is urgently required in the guise of appropriate and effective intervention strategies, which actively encourage a return to the work /education / training rather than acting as barriers to advancement.

Quality of Life & Related Issues

Back to Education Allowance

A query recorded by a CIC relates to a recovering drug addict who had been discharged from rehabilitation three months prior to his enquiry. The client had been receiving Unemployment Assistance in those three months and had collected the Supplementary Welfare Allowance for the three months prior to that. The Client informed the CIC information provider that he wished to avail of the Back To Education Allowance but his application had been denied. The CIC worker contests that his previous entitlement to the Supplementary Welfare Allowance (although not a qualifying payment) coupled with the Unemployment Assistance he received for three months prior should have been sufficient evidence for him to qualify for the Back To Education Allowance. Irregularities in the Social Welfare system make it difficult for people like this man to advance their situation in life (11/10/2002).

Housing

A CIC worker recorded a complaint from a single parent with four children in receipt of the One Parent Family Payment and living in council housing who was offered a place on a FAS training course. The client's new employer allegedly informed the Council of the clients change in circumstances and as a result her rent was adjusted in accordance with the rules pertaining to the differential rent scheme. This adjustment in rent left the client with a mere €1 extra a week after deductions. The client was only marginally better off on the FAS course since the greater part of her new income was absorbed by the increase in rent payments to the county council (25/10/2002).

Correspondingly a man in his late 50's sought advice from a CIC regarding the sale of his house and how the sale might affect his entitlement to Unemployment Assistance. The man had worked all his life until he was made redundant a year and a half prior to this. The Client was in receipt of Unemployment Benefit but his eligibility for that payment was coming to an end. He and his wife suffered from a debilitating illness and wished to move away from the city. The Client estimated that his house would fetch €80,000, which would then be used to purchase a house in the country. Any profits remaining after the purchase of their new home would be used to secure the

couples future. The criteria governing eligibility for Unemployment Assistance states that the clients must undergo a means test. In this instance profits from the sale of their house in the city would be viewed as income. This would reduce the amount he could expect to receive in Unemployment Assistance. The man remarked to the CIC worker on the irony of the situation. “The government encourages people to make provision for old age yet he was being penalised for attempting to do exactly this” (11/12/2002).

Employment

Rights / Responsibilities / Entitlements

Social Policy records returned to Comhairle by the CIC’s nationwide reveal that many CIC clients experience discrimination at the hands of unscrupulous employers who fail to comply with employment legislation. One employer had informed a 19-year-old client, receiving a salary of €4.45 per hour that the minimum wage of €6.35 referred to the United Kingdom only. The CIC information provider gave the client two leaflets on minimum wage regulations, one for her and one for her employer (15/10/2002).

Another client reported that she had been working with the same employer for over two years on a salary of €270 per week. The woman worked 7 days a week, 55 hours per week. The employer told the client that she was only entitled to 10 days holidays per annum as opposed to the minimum entitlement of four working weeks per year. According to the CIC this constitutes a clear contravention of the *Organisation of Working Time Act (1997)* by the employer (15/10/2002). Reporting that they receive a large number of complaints and enquiries relating to employment breaches of this nature the CIC goes on to suggest that laws relating to employment tend to be lax and insufficiently enforced. In relation to workers receiving the minimum wage, holiday entitlements, Sunday premiums or adequate rest periods the CIC information provider states “*Employers are constantly getting away with breaking the law*” (26/11/2002). Also it “*Seems to be a regular and on going problem. Legislation that is in place is just not being enforced. Employment law needs to be tighter with the employers bound to abide by the law*”(21/11/2002).

A particularly grievous case was highlighted when a woman contacted a CIC stating that having worked for 2 years with an employer she discovered that the employer was not paying PRSI. As a result of this the client had no entitlement to maternity benefit or credits on giving up her job. The CIC worker suggests that at a minimum the obligation on employers to provide employees with pay slips should be enforced (14/10/02).

Employment & Foreign Nationals

A complaint recorded by a CIC worker on the 14/10/02 was made by a non-EU national holding a work permit. The CIC worker alleges that the client was very badly treated by his employer, citing examples of verbal abuse in front of other staff members and customers, being given the dirtiest of tasks to perform, as well as being allocated days off which were subject to change without any notice. The information provider noted that the employee attempted to speak to the employer on a number of occasions in relation to this unacceptable treatment but without satisfaction. The client eventually left the employment, unable to tolerate the situation any longer. The CIC worker believes that the Department of Enterprise Trade and Employment does not make adequate provision for the protection of work permit holders in situations like these.

A woman employed for 5 years at the same restaurant complained to a CIC worker that the conditions in the work place were rapidly deteriorating. The client accused her employer of ignoring legislation. The client explained to the CIC worker that the workforce in the restaurant was predominantly Chinese. The information provider commented on the social policy record *“I feel the fact that for as long as foreign workers remain ignorant or unwilling to assert their employment rights this will have consequences both for them and the wider workforce”* (14/1002). While a reticence to assert employment rights or ignorance of those rights is hardly a phenomenon exclusive to the foreign workforce, these examples together underline the limited protection afforded work permit holders and foreign employees in the work place.

Justice & Law

The social policy records submitted by CIC's for the last quarter of 2002 reveal the emergence of an unsettling trend among certain members of the legal profession toward discourteous treatment of, and overpricing of services to, clients. A widowed client on Social Welfare made a complaint to a CIC office on the 15/10/02 regarding a private solicitor, who she felt had overcharged her considerably. The information provider wrote a letter of complaint to the Law Society on the woman's behalf enclosing copies of the bills. Similarly, another client of a CIC felt a solicitor had overcharged them for a court appearance. The information provider gave the client the phone number and address of the Law Society and advised them to complain (15/10/02).

Housing

Legislation not being enforced

The social policy records submitted for the last quarter of 2002 reveal an alarming tendency among landlords to deliberately flout government legislation designed to protect the rights of tenants. CIC workers argue that safeguards need to be put in place to allow tenants to access their entitlements without the threat of repercussions from fraudulent landlords.

A client of a CIC renting private accommodation complained to an information adviser about his landlady. She had refused to allow her tenant to claim tax relief on his rent. Furthermore she had threatened to evict him if he applied (06/12/02). Since a landlords name, address and PPS number must be present on a rent relief form in order for it to be considered, this landlady's refusal to provide the information was detrimental to the client's hopes of availing of the benefit. The CIC worker involved in the query noted, "*Tenants should be able to claim statutory rights without the threat of homelessness*"(06/12/02).

Similarly a client was refused rented accommodation after he asked his prospective landlord to fill in the necessary information in a rent book. The CIC worker involved in the query noted, "*The landlord is clearly breaking the Housing (Rent Book)*

Regulations 1993” (05/11/02). Another client of the CIC was given one weeks notice to quit a premises by a landlord rather than the legally required minimum 4 weeks (15/10/02).

Rent Supplement

One of the most pressing housing issues uncovered in the social policy records relate to the Rent Supplement. The following examples illustrate some of the problems encountered by some CIC clients in receipt of this particular benefit. One CIC information provider concluded that for a number of the centre’s clients *“It is impossible to find affordable housing. This situation is exacerbated by the fact that landlords are refusing to accept SWA rent supplement. Many of these landlords operate at the lower end of the private rental market”*(06/12/02). The CIC worker went on to remark that in the present housing climate particularly in areas of high demand for rented accommodation, the rent supplement should act to alleviate the financial pressures on tenants.

On a similar note a young woman in receipt of the One Parent Family Payment who had claimed for rent supplement was refused on the grounds that the accommodation she was renting was grossly over priced. The client alleges she was directed by the Community Welfare Officer to get a part time job to cover the cost of renting such an expensive property. The young woman’s rent amounted to €200 per week, which according to the information provider is quite the norm for that particular area. The Community Welfare Officer’s reasons for refusal are connected to the recently introduced ‘ceiling on payment’ clause. In this particular area, under the jurisdiction of the Southern Health Board, the maximum level of rent considered reasonable is €153 per week. The client was unable to make up the difference in rent every week relying, as she was, solely on the One Parent Family Payment. The CIC worker noted, *“She can't meet her rent this month so she will be homeless”*(28/11/02).

This CIC worker believes that the Rent Supplement must be increased in line with rising rent costs. In the current economic climate the ceiling on payment is generally considered to be too low especially in larger towns and cities. The CIC worker calls for the rent ceiling to be reviewed upwards.

A further complication regarding the Rent Supplement lies with the reluctance of landlords to sign the application form. A CIC worker noted a complaint made by a young woman on Disability Allowance. Her landlord refused to sign the form, as a result of which the client was unable to pay rent while trying to survive on Disability Allowance (09/10/02).

A final difficulty arising from the policy on Rent Supplement refers to the ambiguity surrounding the definition of what constitutes 'suitable' accommodation. Ironically, while it is vital for the recipient of benefits to meet this particular criteria they do not receive any guidelines referring to rent levels from the Community Welfare Office making it difficult for the client to determine the type of accommodation the Community Welfare Officer is likely to approve. The information provider remarks "*this inevitably leads to delays for the client already in a stressful and desperate situation*" (6/12/2002).

Homelessness

One of the social issues and concerns eliciting a most impassioned response from CIC workers and information providers is the plight of the homeless. In the social policy records CIC staff members and volunteers alike make repeated reference to the considerable and seemingly insurmountable problems facing clients who find themselves homeless. "*Homelessness is a major problem at the moment*"(16/10/02). One CIC worker noted that while a Health Board may provide a homeless person with a payment meant to secure accommodation in a Bed and Breakfast for a short period; the reality is that a considerable proportion of B&B proprietors refuse admission to the homeless (October 2002).

The CIC worker complained that there are no specialist services available to consult with on the issue of homelessness outside of business hours. The Eastern Health Board offers a free phone number between 5pm & 1am, Monday to Friday and 10am-1am on Saturday and Sunday. A Homeless Persons Unit has also been established within the same region. However, the CIC worker highlights the need to set up similar services in other regions around the country. Just as crucially, the information

providers call for the development and implementation of a more effective and efficient system for accommodating homeless people. (October 2002).

Another CIC worker referred to an appeal made by a homeless man and his seventeen year old daughter. The family were given three or four nights accommodation in a Bed and Breakfast by their local Community Welfare Officer. Unfortunately the man was unable to secure a flat within that time but the Community Welfare Officer would not finance a stay at the B& B for a longer period of time. One of the major difficulties the client encountered was a reticence on the part of many landlords to accept Rent Allowance.

Another case was recorded by a CIC worker dealing with a homeless man described by the information provider as being “*on the verge of suicide*”. The CIC worker referred the man to the local Community Welfare Officer who eventually provided the client with a cheque for €63.00 toward the cost of two nights B&B accommodation. The already distraught man encountered further problems when he tried to cash the cheque. The bank refused to cash it, as he had no account there. Furthermore the CIC worker felt that the amount of money offered by the Community Welfare Officer was inadequate “*he won't get B&B for that amount for two nights, they are all nearly €40 per night*”. The information provider also observed that the client did not have any extra cash to purchase basic toiletries or even to have a meal. According to the information provider the problem remains “*What does he do after two nights? Where does this man go?*”

The issue of homelessness is a cause for great concern among CIC workers. The distribution of funds in obtaining temporary B&B or hostel accommodation is regarded as ineffective providing only a temporary solution for people who ultimately will remain homeless.

Conclusion

This report sought to highlight data obtained from social policy records, which have a relevance to policy and the policymaking process. The report refers only to the queries and problems experienced by CIC clients in the period October to December

2002. The various issues discussed are those, which feature recurrently in the social policy records returned by CICs.