



# Pre Budget Submission

**Budget 2006**

***September 2005***

# Comhairle Pre- Budget Submission to Budget 2006

## Introduction

The primary function of Comhairle is the provision of information, advice and advocacy in the broad area of the social services. To this end, Comhairle is involved in the development of Citizens Information Services, including the development and support of the nation-wide network of Citizen Information Centres (CICs), the Citizens Information Phone Service (CIPS) and the Oasis Website ([www.oasis.gov.ie](http://www.oasis.gov.ie)).

Comhairle has a number of other functions including:

**“To support, promote and develop the provision of information on the effectiveness of current social policy and services and to highlight issues which are of concern to users of those services”**

In carrying out this function, Comhairle relies heavily on feedback on the needs and experiences of users of the Citizens Information Centres (CICs) and Citizens Information Phone Service (CIPS). CICs and CIPS report queries with a social policy dimension to Comhairle where they are analysed and used as the basis for policy submissions and reports. During 2004, the CICs registered 648,484 queries and the CIPS 72,975. Of these 721,459 queries, 1,649 were deemed by CICs and CIPS to have social policy implications and were reported to Comhairle in separate social policy records. In the CIC Survey 2003, the four largest categories of queries were issues relating to Social Welfare (30% of all queries), Employment (13%), Health Services (9%) and Health Board Payments (7%).

In 2003 the main thrust of the Comhairle Pre Budget Submission was on disability issues to coincide with the European Year of People with Disabilities. In 2004 we concentrated on issues relating to the family to mark the tenth anniversary of the Year of the Family 1994. This year our Submission deals in the main with issues relating to older people. While many of the issues which are brought to the attention of Comhairle through the information services are faced by all age groups, it is possible to distinguish and recognise particular problems faced by older people. The most recent CIC Survey shows that almost 11 per cent of CIC users were aged over 65.

## **A. Challenges Faced by Older People**

The following are areas where there are particular issues in relation to older people:

1. Income Maintenance
2. Medical Cards

3. Security in the Home
4. Issues relating to age in respect of disability payments and old age pension payments.
5. Transport and Travel

## **1. Income Maintenance**

The EU Survey on Income and Living Conditions (2005) found that people living on their own are among the groups most at risk of poverty. In 2002, 26 per cent of those aged 65 and over lived alone and this figure is projected to increase to 30 per cent by 2021<sup>1</sup>. The survey found that just over 36 per cent of those aged 65 and over were found to be at risk of poverty compared to 23 per cent of the total population.

### **1.1 Adequate Income**

In order to achieve the aim of continuing to live at home, older people need an adequate income.

- Comhairle welcomes the increase of €12 per week in Social Welfare payments for people aged 66 and over in Budget 2005 and recommends that annual increases reflect, at a minimum, increases in the cost of living.

### **1.2 Living Alone Allowance**

The Living Alone Allowance is a supplementary payment for people on social welfare pensions who are living alone. The rate per week for people aged 66 or over is €7.70. This allowance was rounded up from €7.62 to €7.70 in 2002 but has not been increased in effect since 1995.

- The Living Alone Allowance should be increased in line with cost of living increases .

### **1.3 Qualified Adult Allowance**

Between 2000 and 2005 the Qualified Adult Allowance (QAA) increased by 6% of the personal rate for those on the non contributory old age pension (NCOAP) and by 10% of the personal rate for those on a contributory old age pension. There is an inequity here which mostly affects spouses who worked in the home rearing families. There is a commitment in Sustaining Progress to work towards increasing the level of QAA for pensioners' spouses to the level of the OANCP personal rate.

- The commitment by Government in Sustaining Progress to work towards increasing the level of Qualified Adult Allowance for pensioner spouses to the level of the NCOAP should be progressed, particularly for dependent spouses of people on Non Contributory Old Age Pension (NCOAP).

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<sup>1</sup> National Council on Ageing and Older People (2004), *Population Ageing in Ireland: Projections 2002-2021*.

### **1.4 Refuse Charges**

Since refuse services were largely contracted out to private operators up to 20 of 34 local authorities are not operating a waiver scheme. As refuse charges continue to increase this can be a heavy financial burden on an older person on low income. Also tax relief on refuse charges is of no benefit to people on low income.

- A Refuse Allowance (similar to a Fuel Allowance) should be introduced and made available to people over 65 on low income (and other eligible groups).

### **1.5 Bereavement Grants**

CICs frequently draw attention to the fact that people in receipt of insurance - based payments are entitled to a Bereavement Grant while those on means-tested payments are not. While the latter can apply for a Supplementary Welfare Exceptional Needs Payment to cover funeral expenses, there is no entitlement as of right. Also, the amount of the Exceptional Needs Payment for funeral expenses may be significantly lower than the Bereavement Grant (currently €635). A number of CICs have referred to the fact that covering the costs of funeral expenses can be very stressful for older people on low income.

- A social welfare Bereavement Allowance should be introduced for recipients of social assistance payments

## **2. Medical Cards**

Medical Cards are particularly important to the security and well being of older people.

### **2.1 Medical Cards for Older People**

While all over the age of seventy now qualify for a Medical Card many older people under that age on low incomes do not qualify. While improvements were announced in Budget 2005, income guidelines for medical cards, which were increased by 7.5 per cent in November 2004 are continuing to fall behind rises in wages. This has meant that despite a commitment to provide 30,000 additional medical cards this year as part of a €60 million initiative, the numbers covered by the free GP and drugs scheme are actually continuing to fall. According to Department of Health and Children figures, there are now nearly 100,000 fewer people covered by the medical card scheme than there were in 1997 even though the population has grown by around 400,000 in the interim. In a 2004 Social Policy Report<sup>2</sup>, Comhairle identified a range of problems in relation to the medical card system.

- Medical Card Income guidelines should continually ensure that all older people aged 66 to 69 on social welfare payments automatically qualify.

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<sup>2</sup> Comhairle (2004), *The Medical Card: Affording Health on a Low Income*

### **3. Security in the Home**

CICs have received complaints about the operation of the security grants scheme<sup>3</sup>. The issues identified by CICs include shortcomings of the application process, the absence of any grant aid for people under age 65 or for emergency lighting. The annual monitoring charge which ranges from €60 to €100 depending on the supplier is causing hardship for older people on low incomes. Also, the scheme is effectively not available nationwide because voluntary/community groups operating it do not necessarily target all areas.

Housing grants schemes and the security scheme should all be run in co-ordination with the community care services

- Research is required on the security needs of older people and other vulnerable groups in the community with a view to identifying gaps in provision and targeting those who are not included in any scheme at present.
- The Scheme of Community Supports for Older People needs to be extended to provide assistance towards the cost of ongoing monitoring charges for social alarms.

### **4. Issues relating to age in respect of disability payments and old age pension payments.**

#### ***4.1 Motorised Transport Grant***

Presently a person must be under age 65 to qualify for a Motorised Transport Grant. Therefore people over 65 who satisfy the Health Services Executive criteria (capable of holding down a job, the physical capacity to drive a vehicle, holding a drivers licence and needing the car to do the job) are denied it by virtue of their age. While there is also a provision for a grant to be made on occasion to a person living in a very isolated area even though s/he may not be in employment, a number of CICs have noted that older people who have applied for the grant on that basis have also had their application turned down.

- Where people satisfy Health Services Executive criteria for the Motorised Transport Grant they should be entitled regardless of age.

#### ***4.2 Mobility Allowance***

People with disabilities who are over the age of 65 are also not entitled to Mobility Allowance even if they have been availing of the allowance up until that time.

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<sup>3</sup> Comhairle is at present (June 2005) compiling a social policy report on the Scheme of Community Supports for Older People.

- People who fulfil the criteria for Mobility Allowance should be able to continue receiving it after age 65 and it should be available to people who fulfil the criteria who have not needed before the age of 65.

## **5. Transport and Travel**

The Free Travel scheme enables many older people to live a more active life than would otherwise be possible. However a significant number who are entitled to the scheme find it of limited use because of the lack of public transport. Some CIC clients have had difficulty in getting a Companion Pass when this was necessary to facilitate an older person to use the scheme. A person in a married or co-habiting couple automatically receives a pass for his/her spouse/partner but single people eligible for free travel do not. CICs have reported situations where single people in need of assistance to shop, visit the doctor and undertake other everyday tasks have been refused a Companion Pass.

One of the conditions to qualify for the Companion Free Travel Pass is that the person applying is aged 75 years or over and is medically unfit to travel unaccompanied. CICs have reported cases of people between 66-75 with medical conditions, who are unable to travel alone to doctors and specialists without being accompanied by a companion but have been refused Companion Passes.

- Additional resources need to be invested in the Rural Transport Initiative to extend its coverage in order to facilitate those who cannot currently make use of their entitlement to free travel.
- Greater flexibility should be introduced in relation to the granting of a Companion Pass.
- The age threshold for eligibility for a Companion Pass should be reduced to 66 years for people who are medically unfit to travel unaccompanied but do not satisfy the other conditions.

## **B. Other Issues**

In addition to issues relating to older people, Comhairle has identified a number of other key issues of concern to users of Citizens Information Services which could be addressed in Budget 2006.

1. Childcare
2. Issues relating to people with disabilities

### **1. Childcare**

Childcare costs continue to be identified as an issue by CIC users, particularly in relation to women's participation in the workforce.<sup>4</sup> The availability and cost of quality childcare is a key issue for all working parents who find it difficult to integrate work and family life due to the lack of available and affordable childcare services. The problem is more acute for lone parents. Comhairle welcomes the recently announced additional grants allocation to childcare initiatives under the Equal Opportunities Childcare Programme. However a more proactive approach by Government is required in order to develop sufficient accessible and affordable childcare facilities at local level.

- A nationwide quality and affordable childcare system, with an emphasis on care and curriculum as well as infrastructure and regulation, needs to be developed and properly funded.

## **2. Issues relating to people with disabilities**

### **2.1 Cost of Disability Allowance**

Some two-thirds of people who are ill or have a disability are considered 'at risk of poverty' compared to 23% for all households.

Many people with disabilities have significant extra costs related to their disability. These costs vary according to the severity of a disability. A 2003 Comhairle submission to the DSFA *Review of Income Maintenance Payments for People who are Ill and people with Disabilities* points to the "substantial extra costs of disability, especially for people living alone". Initial outlay on aids and appliances and the loss of paid employment places a considerable strain on people with disabilities and on family carers.

Groups representing people with disabilities have long sought for the introduction of a Cost of Disability Allowance. In its 2004 report, *Disability and the Cost of Living*, the National Disability Authority, has called for the introduction of a Cost of Disability payment because the cost of living is higher for people with disabilities and for families caring for a person with a disability.

- A Costs of Disability Allowance should be introduced to cover extra transport, heating, education and assistance costs for people with significant disabilities – to reduce disincentives to employment, training and education and to promote independent living.

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<sup>4</sup> Forum on the Workplace of the Future Report 2005