

SOCIAL POLICY UPDATE

Volume 12, Issue 1, February 2019



Introduction

Welcome to the February 2019 edition of Social Policy Update - our bi-monthly newsletter which aims to keep you informed of the social policy work of CIB and our delivery services throughout the country.

In this edition, we look at CIB's first policy submission of 2019 (which was in connection with the National Volunteering Strategy) and we also focus on outcomes from a number of consultations that CIB have engaged with in the recent past - specifically the ComReg review of Non-Geographic telephone numbers and the Department of Foreign Affairs report on returning Irish emigrants. In addition to this we highlight some of the supports provided by the Immigrant Council of Ireland to CICs during 2018 and also a recent update from DEASP in connection with their ongoing review of the State Pension (Contributory).

During 2018, CIB received almost 6,000 Social Policy Returns from CISs and CIPS (the highest annual amount ever logged by delivery services) and in this edition we provide an overview of this social policy data, which continues to provide a unique source of evidence for CIB in drafting our submissions and in developing broader policy responses.

The "*In the Oireachtas*" section looks at Parliamentary Questions concerning returning Irish emigrants, Illness Benefits payments and pension reform.

This issue concludes with the *National Policy News* section, where we look at a recent ESRI report on access to childcare and home care and also at a new report on financial well-being and at the recently-launched 2019-2022 Strategy from the Mental Health Commission.

CIB Social Policy and Research News

This section provides information about CIB's social policy work - focusing on recent submissions, reports and publications.



In this edition:-

- Submission to the Department of Rural and Community Development on the National Volunteering Strategy;
- ComReg Review of Non-Geographic Numbers (NGNs);
- Coming Home to Ireland - The challenges faced by returning Irish emigrants;
- ICI specialist support to CISs;
- State Pension (Contributory) TCA recalculation - update from DEASP.

Submission on the National Volunteering Strategy

In February 2019, CIB responded to a consultation document produced by the Department of Rural and Community Development, which was seeking views from stakeholders in order to develop a National Strategy on Volunteering. The Department has stated that the feedback received during this consultation will inform the

development of a draft strategy on volunteering, which will then proceed to a full formal public consultation. The 2016 Programme for a Partnership Government pledged increased supports to the sector and also committed to the development of a more coherent policy framework. Previous strategy documents in this area date back to the early 2000s - most notably the White Paper on supporting voluntary activity and developing the relationship



between the State and the community and voluntary sector and the subsequent “*Tipping the Balance*” report (from the National Committee on Volunteering).

The CIB submission highlighted the two main factors that impinge on effective volunteering - that is, the significant challenges faced by voluntary Boards of Management relating to a range of regulatory frameworks and good practice and also the additional and specific problems faced by organisations with a heavy reliance on volunteers to deliver essential services (and the consequent need to recruit volunteers with specific skill sets to address service requirements).

The submission went on to provide observations on a range of specific questions laid out in the consultation in relation to the following key areas:-

- The role of volunteering and Volunteer Involving Organisations (VIOs) and volunteer supporting structures (including business, central government and local government) in developing volunteering;
- the specific actions that should be included in a volunteering strategy to raise awareness of the benefits of volunteering, of volunteering opportunities and of the explicit participation of young people and marginalised groups in volunteering;
- the specific actions that should be included to encourage training and development opportunities for volunteers and for volunteer managers;
- the need for the development of a code of conduct for volunteers (and for VIOs).

Over and above the responses put forward by CIB in relation to the key questions in the consultation document, the submission highlighted that “Voluntary Boards of Management have responsibilities as employers and financial managers. The burden of such responsibilities can sap the energy and initiative that is so vital to a vibrant and inclusive voluntary sector. Many volunteers are now faced with much greater responsibilities and may not have the confidence or skills to take up a role which requires a complex set of skills, with reporting and accountability requirements”. The submission also noted the substantial costs associated with the appropriate recruitment, training and management of volunteers which, it stated, need to be fully acknowledged. These can be significant if the organisations see a large turnover in volunteer numbers from year to year and, therefore, volunteer retention is a key issue. The full submission can be accessed on the CIB website.

ComReg Review of Non-Geographic Numbers (NGNs)



In July 2018, the Commission for Communications Regulation (ComReg) published a report on its review of five categories of “Non-Geographic Number” (NGN) - that is, ‘1800’, ‘1850’, ‘1890’, ‘0818’ and ‘076’ telephone numbers (which are used to provide telephone services such as charity helplines, telephone banking and customer services). The

report follows up on a public consultation on the issue in 2017, for which CIB prepared a submission which noted that service user attitudes to these numbers were negative and that the lack of transparency around costs seemed to discourage the use of NGN numbers. In this regard, the CIB submission was cited throughout the ComReg report regarding issues that were impacting on users. The Comreg report also noted that the 076 range is not widely recognised by the public as a number range associated with government services. In addition, Revenue recently announced that it has ceased using its 1890 NGN precisely because of the cost to it and to its customers.

In December 2018, ComReg published a follow-up report to this review and notified relevant bodies that it is introducing two changes to address the issues raised:-

- Geo-Linking Condition: From 1 December 2019, a call to an 1850, 1890, 0818 or 076 NGN will cost no more than the cost of calling a landline number. This means that if landline calls are included in your “bundle of call minutes” then NGN calls will also be “in bundle”. No separate charge will apply for any NGN call (unless you have used up your bundle of call minutes);
- NGN Consolidation: From 1 January 2022, the five NGN ranges will be reduced to two. The 1850, 1890, and 076 ranges will be withdrawn and the 1800 (Freephone) and 0818 ranges will remain. This three year period is to allow organisations that use NGNs time to prepare.

In regard to the consolidation of the five NGN ranges to two, ComReg has noted that the organisations that use NGNs that will be withdrawn in three years may have particular requirements in migrating to a replacement number. In light of this, ComReg stated that it would engage with industry in order to accommodate such needs, as far as is practical. As part of that process of engagement, ComReg has published an Information Notice which sets out preliminary proposals on how the implementation of the improvements to the NGN platform will be co-ordinated with industry. [The Information Notice from ComReg can be accessed here.](#)

Coming Home to Ireland - The Challenges Faced by Returning Irish Emigrants

In August 2017, CIB responded to a Department of Foreign Affairs and Trade consultation on the barriers that exist for returning Irish emigrants. Research (conducted by Indecon Consultants) for the Department sought to identify the unnecessary administrative burdens that negatively affect people wishing to return to live in Ireland.



The CIB submission noted that many of the concerns of returning emigrants were common to that of the general population - for instance, the availability and cost of housing, access to schools and childcare, and access to public health services. But the submission also went on to address the specific administrative difficulties for this cohort that have been evidenced in feedback from information services during the past number of years. These difficulties include regaining their Irish driving licence, accessing affordable motor insurance (in the context of benefiting from claims-free driving while living abroad), returning to live with a non-EEA spouse or civil partner (who has no automatic entitlement under Irish law to join them in Ireland) and awareness and clarity around the Habitual Residence Condition when applying for social welfare benefits. The submission concluded by noting that the need for integrated information is particularly important because of the fragmentation of the service delivery system and the diversity of the returning emigrant population. The Indecon Economic Report on *Addressing Challenges Faced by Returning Irish Emigrants* ([which was subsequently published in February 2018 and can be accessed here](#)) contained a number of key recommendations concerning information provision.

Following consultations with Department officials, CIB was allocated additional resources to develop a specific information portal for this target group. The CIB Information Resources team are currently researching the main information needs of this group and are developing a content plan for the new category on [citizensinformation.ie](#). As with all categories on the website, users will be directed to other websites with information relevant to returning emigrants such as [migrantproject.ie](#) and [safehome.ie](#) (with the aim of adding value and avoiding duplication where possible).

The CIB Information Resources team are interested to learn of any specific queries that services have received from either returned emigrants or from family members living in Ireland who may be enquiring on their behalf. These insights will be used to help shape the content plan and ensure that users' needs are met. An information note will be circulated to all services in the coming weeks concerning this initiative.

CIB support for second tier specialist immigration service to CICs



A review of the CIB caller/query data from 2018 indicates that migrants continue to use Citizens Information Services as a mainstream information and advocacy service. During 2018, over 25% of callers (where country of origin was recorded) were from EU or non EU countries representing a continuing increase in

migrant callers.

In order to support this specialised work within individual CICs, CIB has been providing funding to the Immigrant Council of Ireland (ICI) for the provision of a telephone helpline support service to the network of CICs. In addition to the helpline, the ICI provides email support on more complicated immigration-related cases to CIC staff and also provides direct face-to-face appointments for referred CIC clients - this may involve a once-off consultation or the provision of ongoing advocacy support services or legal representation through the ICI

Law centre. The ICI also provides a quarterly Immigration Update for services on policy developments and legislative provisions in the immigration area.

The ICI Report for 2018 identified that CIs logged over 1,100 calls to the ICI helpline - which accounted for over one quarter of the total calls to their helpline during that timeframe. This was a 21% increase on the number of calls received in 2017 some of which involved multiple issues. The wide range of CIs accessing the helpline (74 in total - including centres in Drogheda, Dublin City Centre, Dundalk, Ennis and Waterford) highlights the geographic reach of the services involved in this type of information provision and also the demographic diversity of communities in Ireland, both across the county and in urban and rural settings. During 2018, the ICI also continued to deliver specialised training to CI staff and volunteers (with a focus on immigration, citizenship, and EU Treaty Rights).

The support that was accessed by CI staff via these different channels related to a broad range of issues. These included:-

- Applications related to the international protection process itself, as well as the rights of asylum seekers in Ireland (in particular with regard to the right to work);
- Rights to family reunification across all categories of migrants (refugees, EU citizens, family members of Irish citizens);
- Rights of family members to access employment and education (including SUSI grants);
- Issues related to the administration of visa applications (delays) and dealing with renewal of status. Issues relating to the INIS online appointment system were consistently presented by service users in the past year.

The retention of residence status, the regularisation of undocumented status, changes to residence permission and access to citizenship also featured as priority issues.

On immigration related matters, CIB has recently commissioned research on the information needs of migrants using CIs and the issues arising for those in more vulnerable circumstances.

State Pension (Contributory) TCA recalculation for those on reduced rates - update from DEASP

In November 2018, recipients of a reduced State Pension (Contributory) - SPC - who reached pension age on or after 1 September 2012 were informed by DEASP that their pension would be recalculated using both the current yearly averaging system and the new Total Contributions Approach (TCA).



**An Roinn Gnóthaí Fostaíochta
agus Coimirce Sóisialaí**
Department of Employment Affairs
and Social Protection

Following on from this, CIs began to submit Social Policy Returns indicating that many SPC recipients who had sought their assistance could not engage meaningfully with the review as they were unable to access the process online via the MyWelfare facility.

In light of these difficulties, the Department has informed CIB that those who wish to provide the required information using a paper application form can now contact DEASP using the dedicated phone number (provided in the letter from DEASP) to request a paper form. DEASP will record the person's details and a paper form will be issued.

In February 2019, the Department issued an update to all CIs and CIPS (via CIB) as to the current state of play regarding this review in order to assist them when dealing with clients. This update noted the following:-

- DEASP has begun issuing to pensioners the outcome of the recalculation of their State Pension (Contributory) under the Total Contributions Approach. Where applicable, increased SPC rates along with arrears (due from 30 March 2018 or 66th birthday if later) will be paid from Friday, 22 February 2019;
- The SPC recalculations currently being processed are those where the Department already has all the required information or where a pensioner, following a request for information from DEASP, has returned the required information using MyWelfare;
- Due to the numbers involved it will take some months for all SPC recalculations to be completed.

Note: See PQ regarding Pensions Reform later in this edition.

On the Ground: Social policy feedback from delivery services

In this section we provide an overview and analysis of the Social Policy Returns that have been submitted by CIBs and CIPS during 2018. The value of this social policy data is clearly visible in the range of submissions made to various Government departments and policy fora during 2018 and the relevance of the Social Policy Returns submitted by services continues to exemplify the concerns of people as they try to access social and public services.

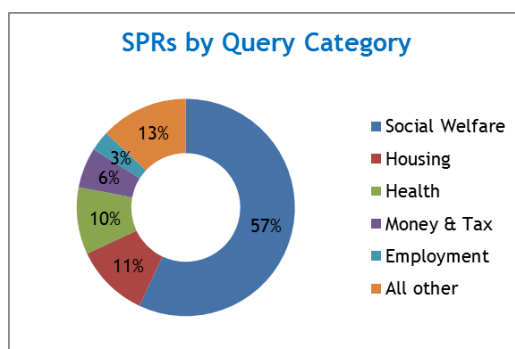
**On the
Ground**
Social policy feedback

2018 Social Policy Returns

During 2018, information staff in CIBs submitted 4,910 Social Policy Returns (SPRs) to CIB and an additional 1,012 were recorded by the Citizens Information Phone Service (CIPS) - bringing the total amount received to 5,922. This is an overall increase of 21% on the Returns submitted in 2017. There has been a consistent increase in social policy feedback submitted by services to CIB in recent years - the level of SPRs submitted by information staff has increased by over 50% from 2015 to 2018.



This upward trend points to a growing awareness and appreciation amongst information staff of the role that policy plays in underpinning the provision of social and public services and also how broader policy and administration impacts on a diverse range of individual circumstances.



Social welfare-related matters continue to be the focus of much of the social policy feedback that is submitted to CIB by services - during 2018, 45% of all queries made by callers to CIBs were concerning social welfare issues and some 57% of all Social Policy Returns reported by information staff to CIB were illustrative of difficulties that clients were experiencing with social welfare-related payments and schemes. This was followed by concerns in relation to housing issues at 11%, then by health-related issues (10%), Money and Tax (6%) and

Employment at 3%.

As information providers are asked to submit SPRs on the basis that they are indicative of a general difficulty that clients are experiencing, there are a broad range of issues represented amongst the Returns. It is not possible to deal with every SPR individually, but we are able to identify trends amongst the particular payments and schemes that were most often reported by services during 2018.

Top Ten most-reported payments/ schemes

	Payment/Scheme	SPRs
1	Illness Benefit	833
2	Medical Card	440
3	Carer's Allowance	332
4	Jobseeker's Allowance	226
5	Working Family Payment (Formerly FIS)	216

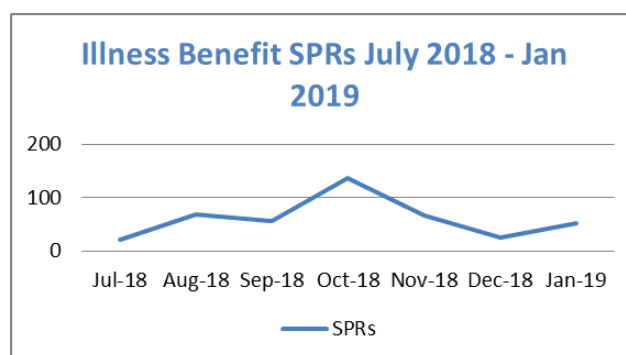
6	Disability Allowance	188
7	Income Tax Credits and Reliefs	173
8	Housing Assistance Payment (HAP)	160
9	GNIB Applications and Renewals	143
10	Back To School Clothing and Footwear Allowance	127

These Top Ten individual payments or schemes accounted for almost half of all SPRs submitted by services and only four categories were not social welfare-related. Within the broad social welfare category, there was a 25% rise in the number of SPRs submitted from 2017 to 2018, which was a significant year-on-year increase.

Many of these benefits/payments have featured consistently in the Top Ten Returns submitted by services during the past number of years. Although during 2018, there was a significant increase in reports concerning difficulties with five particular benefits that have not featured as prominently before - *Illness Benefit*, the *Working Family Payment*, *Income Tax Credits and Reliefs*, *GNIB Applications and Renewals* and the *Back To School Clothing and Footwear Allowance*.

The most common concerns were with delays in processing social welfare payments and, in addition, there were significant levels of reporting of communication difficulties with particular sections within the Department. Specifically, 68% of feedback in relation to social welfare payments or schemes refers to these types of difficulties. This focus on operationally-based difficulties is also reflected in other policy areas such as health (which is dominated by Medical Card queries) and money and tax. Whilst the level of reporting of these administrative issues or concerns has always been in the majority, there has been an increase in recent years.

As highlighted in the table above, **Illness Benefit (IB)** was the most often-reported individual payment or benefit - with 833 SPRs. This was an almost eight-fold increase on the previous year's SPRs and most reports were concerned with delays in processing applications, issuing payments and responding to callers.



As noted in the chart, the frequency of reporting of IB issues peaked in October 2018, and then dropped off but has started to increase into January 2019 - indicating that difficulties remain for applicants and recipients.

The feedback in relation to the administrative or operational difficulties for Illness Benefit claimants is reflected in the reports received from services in connection with a number of the other most-frequently reported benefits or payments during 2018 - most specifically *Carer's Allowance*, *Disability Allowance*, the *Working Family Payment* and the *Back to School Clothing and Footwear Allowance* - with the majority of these SPRs highlighting the difficulties caused by delays in the processing and administration of applications. Services noted that the frustrations caused by these delays were exacerbated by costly on-hold waiting times.

Broader policy issues in relation to these payments/ benefits include:-

- **Illness Benefit:** difficulties caused by the six day wait for the payment (which has been continually highlighted by services since the change to eligibility in 2014) and also difficulties for self-employed people who are not eligible for the payment but are in need of some form of short-term illness support;
- **Carer's Allowance:** a number of services noted the lack of awareness of the half-rate carer's payment amongst some clients - in particular, those who are transferring from Carer's Allowance to the State Pension (and who would be eligible to retain half their carer's payment);

- **Disability Allowance:** the processing delays were acutely felt by those living on limited means, those who are claiming SWA whilst waiting for their claim to be processed, and also those transferring from DCA to DA (where a lead-in time for the transferral has been allowed). Some of the cases also highlighted the knock-on effects for applicants who are trying to access other benefits when DA is a qualifying payment (such as Free Travel or BTEA);
- **Working Family Payment:** difficulties for parents who are working irregular hours or engaged in seasonal work who couldn't access the payment and also cases which highlighted the issues for CE scheme participants (or those who are self-employed) who are currently not eligible for the payment, but who meet all other eligibility requirements (income and working hours). The annual-only review process also presented difficulties for recipients who experienced a cut in income or working hours.

Our ongoing analysis of the difficulties concerning these particular payments during 2018 has been highlighted in various editions of Social Policy Update in the past year.

Jobseeker's Allowance

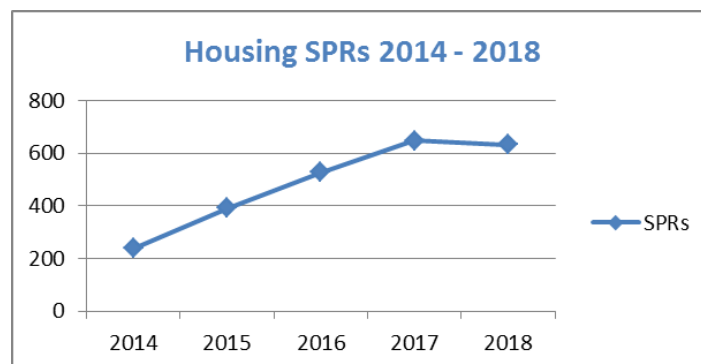
There were 226 SPRs during 2018 which detailed concerns with Jobseeker's Allowance (JA). Sixty per cent of these SPRs were concerned with administrative issues or information gaps - the issues highlighted included difficulties making contact with local Intreo offices and frustrations for applicants who were required to fill in multiple forms when applying for the payment - with many services noting that the same information was repeatedly asked of the applicant, suggesting the need for a more streamlined application process. Beyond these operational concerns, other key policy issues highlighted by services in relation to Jobseeker's Allowance included cases where the three-day rule is considered to act as a disincentive to take up work, and the situation for jobseekers under the age of 26 - with particular reports of hardship for young claimants who are not able to live in the family home. A number of cases also highlighted the particular situation of young JA claimants who were in the care of the state whilst minors - these claimants are eligible for the full-rate JA payment until they turn 25, at which time they must revert to the reduced rate for one year until they turn 26 and can then claim the full-rate payment.



Feedback on 'Housing' concerns

In the context of the main Housing category, there were 632 SPRs submitted in 2018 - which was a slight decrease (2%) on the 2017 figure.

The focus of the housing concerns is most apparent in the SPRs that were logged in three main Housing sub-categories - reflecting the complex inter-relation of issues related to both the private-rented market and social housing landscape. Half of the housing SPRs related to 'Local Authority



and Social Housing', a further 21% on 'Renting a Home' and 13% on 'Homelessness'. The key issues that posed difficulties for clients included the level at which the income eligibility threshold for accessing the social housing waiting list is set (with many services noting in particular that recipients of the Working Family Payment are deemed ineligible because of the payment) and the difficulties for people in accessing (or transferring between) social housing waiting lists. Services also noted that for tenants who secured rental properties pending HAP processing, the fact that payments were not made retrospectively put them under significant pressure financially.

Other concerns that were raised by information staff around the HAP scheme include the limited stock of affordable private rented accommodation for HAP tenants - with particular difficulties caused by the level at which the rent thresholds are set. The willingness of landlords to sign up to the HAP scheme was also reported as an issue for

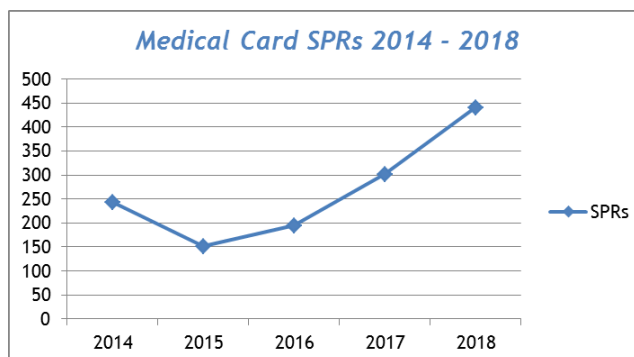
clients and there were also a number of reports of difficulties for applicants in accessing HAP information and forms from local authorities.

Feedback on 'Health' concerns

During 2018 the issue of Medical Cards continued to be the dominant one within the broad Health category - Medical Card related SPRs were the second most-logged SPRs by information staff during the year (after Illness Benefit) and these reports increased by 50% on the 2017 figure.

The main difficulty for clients during 2018 was in renewing, and applying for, their medical card online. The particular concerns that were presenting most difficulties for CIS clients were highlighted in Social Policy Updates throughout 2018.

There are also concerns reported around the application and awareness of the Medical Card Retention Scheme, wherein some medical card recipients who take up work are entitled to retain their card for up to three years. It was also noted by services that these recipients are frustrated by the need to send a full application form when they take up work - despite the fact that their eligibility does not depend on their means under this provision.



Feedback on 'Money and Tax' concerns

Within the broad area of Money and Tax, the number of SPRs (373) has increased by 27% on 2017 figures. Three quarters of the cases reported were highlighting administrative or access issues - with one particular underlying issue being reported across a range of query categories including *Income Tax Credits and Reliefs*, *Income Tax Credits and Reliefs for People with Disabilities*, *Income Tax Refunds* and *Revenue Online*. This main issue was focussed around the difficulties that people have been experiencing with the new requirements around online access to Revenue services. The issues reported during the year have been highlighted throughout 2018 in various editions of Social Policy Update.

A copy of the 2018 Annual Review of Social Policy Returns will be circulated to services in the coming weeks.

In the Oireachtas

In this edition, we look at recent policy-related Parliamentary Questions in the Oireachtas with a particular focus on the following issues:-

- Emigrant support services;
- Illness Benefit payments;
- Pension reform.

**In the
Oireachtas**

Emigrant support services [PQ 4611/19; 12 February 2019]

Deputy Niall Collins (*Limerick County, Fianna Fail*) asked the Minister for Foreign Affairs and Trade "the status of the actions taken to address difficulties being experienced by returning Irish emigrants; the progress in implementing the recommendations from the report on same".

In response, Minister Simon Coveney (*Cork South Central, Fine Gael*) stated that "this Government is committed to making it as easy as possible for Irish emigrants to return to live and work in Ireland.

Reducing barriers to returning emigrants has important implications for national competitiveness; in a growing Irish economy facilitating the return of skills will be of



importance in sustaining economic growth. My colleague, the Minister of State for the Diaspora, Ciarán Cannon, chairs the Inter-Departmental Committee on the Irish Abroad which works to ensure that Government works in a joined up way to realise the objectives of Ireland's Diaspora Policy, including addressing issues affecting the Irish abroad and those seeking to return.

On foot of the work by the Inter-Departmental Committee on the Irish Abroad my Department commissioned an independent economic report on difficulties experienced by Irish people returning home. This report was completed in February 2018, considered by Government, and published on the Department of Foreign Affairs and Trade website. Since the publication of the Indecon Economic Report on Addressing Challenges Faced by Returning Irish Emigrants, the Department of Foreign Affairs and Trade has undertaken a number of steps, in conjunction with other Government Departments and State Agencies, to address the thirty recommendations made in the report. Most recently, Minister of State Cannon wrote to relevant Ministers in December 2018 seeking a further update on progress on their individual areas of responsibility, which will be addressed at the next IDC meeting on 21st February.

My Department has already implemented several of the Indecon Report's recommendations in relation to information provision. An enhanced 'Returning to Ireland' section containing more information and advice for returning emigrants has been developed for our dedicated diaspora website, the Global Irish Hub. Officials are working closely with the Citizen's Information Board to ensure that returning emigrants have the best information and advice possible to assist them in making the return back to Ireland. Currently, nineteen of the total thirty recommendations have been addressed. Departments are aware of further action to be taken in respect of six recommendations. The remaining five recommendations are being partially implemented, or are being considered as part of a wider issue rather than in the context of the recommendation alone. All responses made in respect of these recommendations will inform a further Memorandum to Government, and will, at the request of Government, provide an update on the progress made since the publication of the Indecon Report".

Illness Benefit payments [PQ 1391/19; 15 January 2019]

Deputy John Brady (*Wicklow, Sinn Féin*) asked the Minister for Employment Affairs and Social Protection "if the new automated system for Illness Benefit payments is fully functioning and working without issues with payments".



Minister Regina Doherty (*Meath East, Fine Gael*) stated that "my Department transferred administration of the Illness Benefit (IB) scheme to its core IT platform in August 2018. Although the system change has worked effectively for over 80% of IB customers, significant difficulties arose following implementation for a number of customers. My Department took three main steps to resolve the issues impacting on payments. First, we have deployed additional staff to process works and respond to the customer enquiries. Second, we have developed new IT workarounds that address the payment gap issues and to ensure a faster flow-through to payments. Third, we are continuing to review the design rules in the system to afford greater flexibility in processing of claims and certificates.

Payment levels are now maintained at the expected norm, for the past two months. People who are due a payment and whose certificates and claims are in order now receive their payment entitlement promptly. In stating this it is important to note that there are always cases, and were always such cases under the old system, where people's payments are legitimately stopped or paused for a variety of reasons".

Pension reform [PQ 2815/19; 22 January 2019]

Deputy Robert Troy (*Longford-Westmeath, Fianna Fáil*) asked the Minister for Employment Affairs and Social Protection "the status of efforts to alter the State pension qualification criteria to ensure that all persons who have had periods outside of the PAYE system or who have been a homemaker for a period of time are entitled to a full State pension".



In response, **Minister Regina Doherty** (*Meath East, Fine Gael*) recapped on the public consultation on the TCA approach in 2018 (to which CIB made a submission) and went on to state that “it should be noted that the pension is still intended to be a contributory pension, as exists in most developed countries, and that those who have contributed to the Social Insurance Fund would still build up pension rights through PRSI paid over the years.

In advance of this, on 23 January last, the Government agreed to allow pensioners, born on or after the 1st September 1946, affected by the 2012 changes in rate bands, to have their state pension (contributory) entitlement calculated under an interim TCA (TCA2012). This also provides for up to 20 years of home caring periods in the calculation of that entitlement, for those who took time out of the workplace for parenting children under age 12, or looking after individuals who needed increased levels of care.

In late September, my Department commenced the examination and categorisation of around 79,000 individual social insurance records of pensioners identified for review. Information letters have issued to these 79,000 pensioners to let them know that their social insurance record is being examined and what will now happen. This number for review will increase weekly, as new non-maximum rate state pension (contributory) claims are awarded, and each of these pensioners will be communicated with by the Department.

Legislation to facilitate this interim TCA and the application of HomeCaring Periods was enacted at the end of 2018. This allows the Department to progress the reviews and that work has now begun. The Department has recruited over 110 temporary staff members to expedite this work. As the reviews are processed, the pensioners involved will be notified of the outcome of their review, or asked to provide further information to allow the review to be concluded. Where the review results in a rate increase, their weekly payment will be adjusted and arrears paid - backdated to 30 March 2018, or the pensioner's 66th birthday if later. Where an increase is not awarded, their personal rate of pension will remain unchanged. Given the numbers involved, it will take my Department a number of months to work through all the claim reviews. Work on the reviews will continue until all identified pensioners have been notified of their review outcome”.

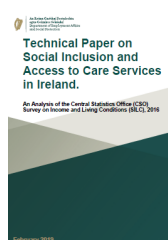
National Policy News and Resources

In this section, we look at recent developments, events and resources at national level that are likely to be of interest to those engaged in policy work. In this edition we look at:-

- ESRI Report on social inclusion and access to care services in Ireland;
- CCPC report on financial well-being;
- Mental Health Commission Strategy 2019 - 2022.

**National
Policy News
& Resources**

ESRI Report on social inclusion and access to care services in Ireland



In February 2019, the ESRI published a study which examined who is most likely to have unmet needs for formal childcare and professional home care. The study (which was commissioned by the Department of Employment Affairs and Social Protection) used data from over 5,000 households (and 13,000 individuals) in the Irish Survey on Income and Living Conditions (SILC) for 2016. This SILC data was used to examine access to childcare for families with children up to age 12 and also access to home care for households with a member who needs help because of illness or infirmity. The study also sought to examine the association between access to these services and poverty and employment.

With regard to unmet childcare needs, the research found these to be greatest among lower-class families, households in poverty, lone-parent families and families with an adult who has a disability. Specifically, it found that most children under the age of twelve were cared for by their parents and that less than one in five families were using formal childcare

services. The most commonly reported reason for unmet childcare needs was unaffordability.

The study also found that unmet home care needs were greatest among working-age families with an adult who had a disability and that the most commonly reported reason for unmet home care needs was the lack of availability of services. It also found that older adults who needed this service were much more likely than those with a disability to be receiving professional home care services. However, the report noted that the level of unmet need for professional home care remains high across all social risk groups, mostly due to the unavailability of services rather than affordability.

[The full report can be accessed here.](#)

Report on financial well-being - Competition and Consumer Protection Commission

In December 2018 the Competition and Consumer Protection Commission (CCPC) published a report entitled “Financial Capability and Well-being in Ireland in 2018”. The research sought to examine,



for the first time in Ireland, the behaviours and circumstances that influence financial decision making and well-being. It also looked at the extent to which Irish people are able to meet all of their current financial needs comfortably and their financial resilience to do so.

The research found that most people have the means to cover day-to-day costs and current financial commitments but that a significant number (52%) have little financial resilience beyond meeting these current commitments - that is, in terms of protecting against future financial shocks (including retirement).

The study found that for many people, financial well-being is improved through two key behaviours - that is, ‘active saving’ and ‘not borrowing for daily expenses’. For the majority of respondents, these two behaviours have the most impact on overall financial well-being. Financial confidence is also important and financial education can help to improve individuals’ financial well-being. In this regard, the CCPC stated its commitment to developing financial education programmes and information and by advocating for the provision of financial education in schools.

In the particular context of retirement planning, the research makes the observation that automatic enrolment in a workplace pension scheme is a decisive factor in increasing a consumer’s levels of resilience for their retirement. It was noted that it is not sufficient to simply have the option of enrolling in a workplace scheme but that the overall policy objective of automatic enrolment, if correctly targeted, can be expected to have a positive effect on the resilience for retirement of Irish consumers.

It should be noted that MABS have, in the context of various policy submissions, highlighted issues with access to affordable credit, the difficulties of meeting unexpected expenditures from a low income and the impact on the financial resilience of their client group.

[The full report can be accessed here.](#)



Protecting People’s Rights - Mental Health Commission Strategy 2019 - 2022

The Mental Health Commission (MHC) has published its strategy for the period 2019-2022, entitled ‘*Protecting People’s Rights*’. The MHC is an independent body set up in 2002 under the Mental Health Act 2001 and its remit was extended under the Assisted Decision Making (Capacity) Act 2015. It reports to both the Minister for Health and the Minister for Justice.

In August 2018 CIB made a submission to their strategy consultation. This submission was based on the National Advocacy Service’s engagement with mental health service users through its representative advocacy work. It highlighted a number of significant developments in the delivery of mental health services in Ireland - specifically the commencement of the Assisted Decision-Making (Capacity) Act 2015, the development of the

Decision Support Service and the ratification by Ireland of the UN Convention on the Rights of Persons with Disabilities.

The likely impact of these developments is reflected in the human rights focus of the strategy, with the MHC noting at the launch that this will be the “central guiding principle governing all aspects of the mental health services”. In addition to this focus, the Strategy lays out five other core objectives - adherence to national and international legislation; implementing the 2001 and 2015 Acts; promoting public awareness of the Commission’s role and confidence in it; developing stakeholder responsiveness to external and societal changes; and developing an agile organisation with an open and inclusive culture.

[The Strategy can be accessed here.](#)

The “Social Policy Update” is a bi-monthly newsletter produced by CIB’s Social Policy and Research Team.

The Citizens Information Board is the national agency responsible for supporting the provision of information, advice and advocacy on social services, and for the provision of the Money Advice and Budgeting Service.

Citizens Information Board © 2018.