

Social Policy Update

June 2017

Social Policy Update focuses on the social policy work of CIB and our delivery services throughout the country. It also provides information on national social policy news and developments.

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CIB Social Policy and Research News

CIB submissions

Responding to the challenges and opportunities of an ageing population - Submission to the Citizens Assembly

In May 2017 CIB made a submission to the Citizens Assembly which is currently considering the second of five topics prioritised since its establishment in late 2016 – “how best to respond to the challenges and opportunities of an ageing population.” The submission focussed on the difficulties that are highlighted by older people, and their carers, who are accessing information services as they deal with the many different aspects of ageing. The feedback received from information services points to a particular emphasis on housing, income supports and long-term care needs – with some of the commonly reported issues noted as delays in getting housing adaptations and specialised equipment, the lack of availability of supported housing, poor public transport links, the erosion of certain community and social supports, the ongoing digitalisation of public services and also a number of limitations on the Nursing Home Support Scheme.

Central to the CIB submission was the suggestion that the societal response to the challenges and opportunities of ageing needs to be twofold – firstly, by facilitating and enabling the many older people who can, and wish, to continue to make a positive contribution to society (through work, creative civic engagement and learning) and, secondly, by ensuring that people who do require support and care get the services they require in a timely manner and in accordance with their will and preferences. The submission referenced particular areas where action is required in this regard – legislation for home care packages, the implementation of the Assisted Decision Making (Capacity) Act 2015, the resourcing and roll-out of key existing strategies (such as the National Positive Ageing Strategy, National Carer’s Strategy) and the development of a plan for financing the long-term care and support of an older population. Assembly Chairperson, Ms. Justice Mary Laffoy and Assembly members (99 randomly selected citizens) met in June to consider the topic and a CIB representative was invited to attend the meeting with observer status on the basis of our submission. Dr Michael Browne (researcher with CIB) also presented a paper at the event.

The Assembly will meet again in July to produce a report and make its recommendations to the Houses of the Oireachtas. The CIB Submission (along with the 121 other Submissions received) can be viewed on the Assembly website [here](#).

Consultation on the Comprehensive Employment Strategy for People with Disabilities

The Comprehensive Employment Strategy (CES) for people with disabilities was launched in 2015 and set out the Government's plan to increase employment opportunities for people with disabilities over the next ten years. As part of the ongoing consultations around this broad-ranging strategy, the Department of Social Protection sought the views of CIB (as a member of the Disability Consultative Forum) on a key element of the Strategy – *“the provision of co-ordinated and seamless support to people with disabilities”* (Action 5.1). Although CIB is not engaged directly in employment support activities, we are very much aware of the challenges and difficulties faced by people with disabilities in accessing and retaining employment through the work of CISs, CIPS and NAS.

The consultation was focussed on the particular elements of the model put forward in the Strategy to support people with disabilities to access and retain employment – namely, co-ordinated and effective pre-activation, the provision of supports to find and keep employment and the establishment of effective protocols for co-operation between Departments and Agencies. The CIB submission noted that more emphasis should be placed on ensuring that the experiences and perspectives of people with disabilities on seeking, getting and retaining employment is reflected in the model and on ensuring that their voice is heard. The submission suggests that there is a need to actively engage employers through their representative groups (IBEC and ISME) in identifying and addressing the employment support needs of people with disabilities. Beyond these issues, the submission identified three priority areas as requiring attention – enhancing the transition from school to work (though the provision of individually-tailored progression pathways), extending Personal Assistant (PA) services (beyond its current focus, in many cases, on personal care needs) and exploring ways of improving transport for people with disabilities, to enable them to access employment or activation programmes. The National Disability Authority is facilitating this consultation and will report on all submissions in relation to this element of the CES.

Assisted Decision Making (Capacity) Act 2015 – Guide for Health and Social Care Professionals

The Assisted Decision Making (Capacity) Act 2015 was signed into law on 30th December 2015 but has not yet commenced. The Act provides a statutory framework for people to be assisted and supported in making decisions about their welfare, their property and their affairs, with legally recognised supports wherever possible. These supports are particularly required where the person lacks the capacity to make the decision unaided. Prior to the commencement of the Act, the HSE developed a national implementation programme to support staff in health and social care organisations to understand the implications and practice of the new legislation. This programme includes the development of draft guidance on how the Act will apply in everyday practice and the HSE sought views and feedback on this – to which CIB has responded via a survey questionnaire. The questionnaire focussed on the extent to which the draft Guide is easy to understand, the level of detail contained within, the identification of gaps and the usefulness of the examples provided. The HSE has noted that all feedback will be reviewed and considered by the Assisted Decision-Making Steering Group (which is chaired by Professor Deirdre Madden, School of Law, UCC and includes staff, service users and expert advisers). Further details on the implementation of the Act can be accessed [here](#).

Submissions on debt and money advice issues

In May 2017, MABS made a submission to the Insolvency Service of Ireland as a member of its Consultative Forum on the operation of the **Personal Insolvency Act, 2012**. The particular focus of the submission was on the experiences of MABS clients in relation to the Debt Relief Notice (DRN) process. Broadly speaking, the submission argues for the need to ensure that the legislation works more effectively for low income borrowers and noted three main concerns in this regard: - that no one should be deemed “too poor” to avail of insolvency, that insolvency must facilitate write-off of mortgage debt and that the concept of “excludable debt” means that some low income borrowers are not returned to solvency by virtue of the arrangements. The submission goes on to look at specific elements of the legislation and their operation in practice and makes a number of recommendations in relation to eligibility, debtors' obligations and the debt relief notice process itself.

A MABS submission on the future of the Irish mortgage market was also submitted through CIB to the Competition and Consumer Protection Commission (CCPC). The submission laid out MABS concerns in a number of key areas - namely, the regulatory environment, lending criteria, the information that is available to lenders, mortgage switching, the role of Independent Financial Advisers and the role of Credit Unions in mortgage lending. The CCPC has just published its report - *Options for Ireland's Mortgage Market* - which outlines a range of options and areas for further study to assist the Government develop a better-functioning, competitive and stable mortgage market. The report mentions the MABS submission in a number of places and, in particular, references the need to rebuild consumer trust in banks and financial institutions. The CCPC Report can be accessed [here](#).

Social policy and research reports

An Exploration of the Housing Assistance Payment (HAP) Scheme - The Experience of Citizens Information Services

This CIB commissioned social policy study was undertaken during the pilot phase of the HAP Scheme and reflects the experiences of CISs in dealing with queries from the public. These services dealt with over 10,000 HAP-related queries in 2016 and saw an increase of 27% overall in housing-related queries. The Report notes the high level of interest at national policy level in the ability of HAP to provide stable, affordable accommodation for lower income households, within the private rental sector. There are currently over 21,000 active HAP tenancies and over 16,000 landlords participating. The issues raised in the report are responded to by the Department of Housing, Planning, Community and Local Government in appendices to the report. Some of the concerns raised in the report were dealt with by completion of the rollout of HAP and the launch of a dedicated website (www.hap.ie). The researchers, Walsh and Harvey, concluded that HAP works best where there is a reasonable stock of private rental accommodation and that it is a more attractive option for households that have not been on the social housing waiting list for long. Vulnerable clients have very limited access to rental accommodation. Some landlords are reluctant to transfer from rent supplement to HAP. HAP is useful for those who wish to return to increase their hours in work or return to education. The report makes recommendations about further improvements that could be made. This study would not have been possible without the feedback to the Social Policy Alert sent to all CISs and contact between CISs and the researchers – many thanks to all who were involved. The Board of CIB approved this report at its June meeting. It will be published later this year.

Report on Older Peoples' Experiences of Banking and Telecommunications Providers

In May 2017, Roscommon Older People's Council in conjunction with Roscommon CIS published a research report which had been grant-aided by the CIB Social Policy Grant Scheme. The report on Older Peoples' Experiences of Banking and Telecommunications was launched in Castlerea, Co Roscommon by Minister Denis Naughten and the event was also addressed by Angela Black, Chief Executive CIB, representatives of ComReg and from Bank of Ireland and AIB. The research, which is based on a wide-ranging survey and consultative process within the county, examined the everyday experiences of older people across a range of issues such as access to local banking, transport and physical accessibility, broadband and internet skills, understanding of telecoms services, and awareness of the role and services of ComReg. The report makes a series of recommendations around improving older people's interactions with banking and telecoms providers in ten key areas – many of which have particular relevance for local service providers and some of which are also applicable in the national context.

CIB Board Social Policy and Research Sub-Committee

The Board of CIB has established a Social Policy and Research Sub-Committee. The sub-committee will be asked to consider and prioritise particular policy issues and related research that the Board will actively promote. The Board members of the Sub-Committee are Joanne McCarthy, Niall Mulligan, Mary Higgins, Noeline Blackwell, Cearbhall O'Meadhra and Geralyn McGarry and Graham Long from CIB. It is anticipated that other Board members and academics will be invited to participate on particular subject areas.

On the Ground: feedback from CISs and CIPS

This section features an overview of recent social policy returns from CISs and CIPS. The views expressed are those of the individual services.

Social Policy Returns – April and May 2017

During April and May 2017, CIB received a total of 708 Social Policy Returns (SPRs) from CISs and a further 47 from CIPS. During this period, the most often reported general areas of concern were Social Welfare (51%), Housing (15%), Health (8%) and Money & Tax (6%). These four broad information categories accounted for 80% of all Social Policy Returns.

Within this broad query categorisation, the five most reported specific payments or benefits were as follows:-

1. Housing Assistance Payment (51 SPRs)
2. Medical Card (47 SPRs)
3. Family Income Supplement (33 SPRs)
4. Jobseeker's Allowance (32 SPRs)
5. Carer's Allowance (29 SPRs)

The number of SPRs submitted in relation to the **Housing Assistance Payment** continues to grow – and clearly, the roll-out of the HAP scheme across all Local Authority areas since March 2017 is a key driver behind this most immediate increase. But there has also been an ongoing rise in feedback in relation to general housing issues. In terms of the broad housing category, '*Local Authority and Social Housing*' was the focus of the majority of the housing-related concerns (at 63%), with '*Homelessness*' being the next most-reported housing issue at 16%. Our previous edition of Update focussed on difficulties for clients in respect of Local Authority and Social Housing,

Many services continue to provide evidence of cases where clients are having difficulties with the application, assessment, review and renewal of **Medical Cards**. Medical Cards are the most queried single issue in Citizens Information Services and while there has been a significant reduction in the number of reports around delays in applications, the focus of much of the case evidence submitted during April and May has been on administrative difficulties with the review process. Many services submitted reports of cases where there have been delays in reviews (with no change in circumstances), where review letters have not been received by clients, and where documents sent by clients have not been received by the NMCU. Another issue that was raised a number of times by information services was awareness of the Medical Card retention scheme – with a number of cases referring to the fact that the medical card review form does not provide any prompt or reference to the facility for the retention of medical cards.

Of the Returns submitted in relation to the **Family Income Supplement**, over two thirds were concerned with access or administrative barriers. In the case studies submitted, information staff noted the frustrations that these access issues are causing both the clients and their own services, as applicants are unable to make decisions on work offers as they wait to hear from the section about the eligibility of their application. Other issues noted as causing difficulties for clients included the ineligibility of self-employed people and also the cases of financial hardship due to the inflexibility of the annual review.

Nearly half of the Returns submitted in relation to **Jobseeker's Allowance** were administrative in nature and the substantive policy issues that were highlighted included instances where the three-day rule acts as a disincentive to take up work and the income gap for unemployed people who take up work but are under significant financial pressure until the payment of wages.

There was also an increase in the number of SPRs in relation to **Maternity Benefit**, which is reflected in recent media reports concerning delays in processing new applications within this section of DSP (see also Minister Varadkar's response to a Parliamentary Question on this issue).

Focus on social policy work at local level

As part of their ongoing feedback to CIB, CISs throughout the country continue to report on the many collaborative projects that they are engaged with at local level, including details of particular social policy work undertaken. Many of these projects and engagements will be of relevance to other services around the country who may have the capacity and interest to undertake similar pieces of work locally.

With this in mind, the *Social Policy Update* will profile some of the social policy work that is undertaken locally by services. We consider that much of this work is driven by the policy issues that are identified by CIS staff in their interactions with clients, and much of this work in turn, not only serves to enhance relationships locally but can also help to feed into policy change.

In May 2017, Clare CIS - in association with Clare Leader Forum and Clare CIL – organised a very successful seminar to highlight the inaccessibility of the Irish transport network for people with disabilities. Dermot Hayes, who is a representative of the Clare Leader Forum and member of Clare CIS, stated that the meeting was vital as “equality for all when it comes to accessing publicly funded accessible transport is an issue for many people in County Clare and beyond. Because of limited income, people with disabilities cannot continually afford to access private transport. Many people living in rural areas of the county are very reliant on public services and the truth is they are far from adequate.”

Padraic Hayes, Chairperson of the Clare Leader Forum, who was one of the speakers, called on the Minister for Transport to “help ease the isolation and loneliness people with disabilities are experiencing daily – people have become prisoners in their own homes and the state has an obligation to address this. Although the Forum recognises that progress has been made in the last 25 years there are still major improvements to be made and for this to happen the government need to listen to the issues people are experiencing. The reality is that getting out of home independently of one's family is impossible, to meet up with friends, go looking for a job or socialising is just not an option.”

There were several keynote speakers on the day, which included representatives from the Brothers of Charity, Clare Bus, Clare CIS, Shannon Airport, and Bus Eireann as well as Deputy Dr. Michael Harty T.D. and Senator John Dolan. Over eighty people attended along with public representatives and a report is being compiled by the service highlighting the concerns raised by those attending. Similar concerns regarding access to public transport for people with physical disabilities were expressed by Finian McGrath, Minister of State for Disabilities at the recent launch of research by Acquired Brain Injury Ireland.

If your service is engaged in any locally-based social policy initiatives that you feel may be of relevance or interest to other services, please feel free to contact Social Policy Executive, Bernie Kennedy in the Kilkenny office at 0761 07 9624 or at bernadette.kennedy@ciboard.ie as we would like to highlight this important work in our *Social Policy Update*.

In the Oireachtas

This section looks at policy-related questions and debates in the Oireachtas, with a particular focus on issues currently arising in social policy feedback from Citizens Information Services. The text may be edited. For the full text of any PQs/debates featured here, go to www.oireachtasdebates.oireachtas.ie

Maternity Benefit administration [PQ 25929/17; 30 May 2017]

Deputy Joan Collins (Dublin South Central, Independent) asked the Minister for Social Protection if he will “report on the delays in processing maternity benefit claims; the time it is now taking to process the postal claims and online claims; and the number of claims that are taking two weeks, a month, two months or longer, respectively.”

In a response, **Minister Leo Varadkar** (Dublin West, Fine Gael) stated that “Maternity benefit section is currently experiencing some difficulty with processing all claims in advance of their maternity leave commencement date. Corrective actions have been taken and progress is being made. However, there are still a number of mothers that will receive their first payment up to 3 to 4 weeks after they commence their maternity leave. The number has reduced to 700 at 29 May, down from 1,100 based on a count at 22 May. Additional staff have been assigned and staff from other sections are also supporting maternity section on a temporary basis. Staff have also been working overtime, including Saturdays, to ensure as many claims as possible get processed and paid by their leave commencement date. The focus remains on ensuring that all claims are processed as quickly as possible. Claims submitted in paper format continue to take on average 6 weeks to process.

However, claims are processed by reference to the ‘commencement of maternity leave date’ as this ensures as many new mothers as possible have their claim awarded by the time they take their maternity leave. The departmental standard requires 90% of maternity claims to be processed before the start of the leave date. Statistics are not compiled on the basis requested by the Deputy, differentiating between claims that take two weeks, a month, etc. so it is not possible to provide this information. Where a claim is made online, it is decided immediately by way of a fully automated process, providing that the conditions are met and the necessary documentation is attached. Efforts continue to be made to promote online applications and I would ask the Deputy to encourage expectant mothers to avail of this facility.”

Pensions reform [PQ 25240/17; 25 May 2017]

Deputy Willie O’Dea (Limerick City, Fianna Fail) asked the Minister for Social Protection “his plans for an auto enrolment pension system; the progress made to date on developing such a system and the cost implications of same.”

Minister Leo Varadkar (Dublin West, Fine Gael) responded noting that “I have made pension reform a priority for my term as Minister for Social Protection. To this end I can confirm my intention to publish and commence the implementation of an Action Plan for the reform of pensions over the coming months. In Ireland there is a significant retirement savings gap which sees just 35% of private sector workers with retirement savings to supplement the State pension. Therefore, and in addition to a range of other long term reform measures, this Action Plan will detail proposals for a transition from the current and purely voluntary supplementary pension system to one which will automatically enrol eligible employees into a quality assured retirement savings system. This reform, where the saver will maintain the freedom of choice to opt-out, will encourage long term saving and asset accumulation amongst those who may otherwise suffer a reduction in living standards at retirement and will increase the well-being, financial security, and independence of future retirees.

Following the publication of this Action Plan and in order to guide future Government decisions, the detailed evidence building and consultation required to deliver automatic enrolment will be undertaken over an initial project planning phase. To this end, and to develop an understanding of potential future expenditure requirements, this evidence building will provide a basis for fundamental choices regarding the preferred operational structure and organisational governance for the system. Decisions around design parameters such as the required contributions, financial incentives and target membership will also impact on expenditure requirements. Correctly positioning/designing each of these parameters will be fundamental to the success of any system. Subject to any Government decision regarding the manner in which this project should be progressed, it is my objective that first members would be enrolled in the new system in 2021. This project timeframe reflects the scale of such a programme and its importance as being the most fundamental reform of the Irish supplementary pension system in generations.”

Activation schemes review [PQ 21249/17; 7 March 2017]

Deputy Eamon Scanlon (Sligo-Leitrim, Fianna Fail) asked the Minister for Social Protection “his plans to revisit the proposed changes to community employment schemes, in particular the 12-month eligibility rule, in view of the fact that it is too restrictive, particularly in areas of low population density; his views that community groups are finding it difficult to recruit participants and that there are fewer participants available.” [21249/17]

In his response, **Minister Leo Varadkar** (Dublin West, Fine Gael) stated that “as the economic recovery takes hold and the overall level of unemployment continues to fall, the need to adapt employment programmes such as Community Employment (CE) to the changing circumstances, has become more apparent. With this in mind, my Department undertook an analysis of CE, which also looked at the other employment programmes. In this context, the Government recently approved the implementation of a number of changes to the terms and conditions of participation on CE. The main purpose of these changes is to broaden the availability of CE to a greater number of people on the live register and to standardise other conditions around the length of time a person can participate on the programme.

The changes I am planning to introduce will see the general qualifying age for CE for those on the live register reduced from 25 to 21 years. It will also be easier for previous participants, who have exhausted their CE entitlement, to requalify as participation prior to the year 2007 will be disregarded. While participants between 21 and 55 years of age on CE will be entitled to one year on the programme, this can be extended by up to 2 more years if they are engaged in a recognised training or education award that is helping them progress towards employment. All CE participants aged 55 and over will be able to avail of 3 consecutive years on a CE scheme up to the overall limit of 6 years from 2007 (7 years if on a disability payment). I have also agreed to review the current participation limits for older people on CE within the next three months.

As the Deputy will be aware, participation limits are necessary to allow for the utilisation of places amongst qualifying persons to ensure the benefits of CE are available to the widest possible number of jobseekers. The length of time a person must be in receipt of a social welfare payment to qualify for CE remains at 12 months and I have no plans to change that. This ensures that a person who becomes unemployed is, in the first instance, provided with the one-to-one intensive activation support of a DSP case officer to try to find employment before being considered for a placement on an employment programme.

The Department keeps all aspects of its activation programmes under review to ensure the best outcomes for participants. As part of the implementation of the new measures, my Department is currently consulting with key stakeholders across the country. If a CE sponsor is experiencing particular recruitment difficulties, they should contact their local DSP Intreo office with any concerns they may have in that regard.”

Policy News, Resources and Opinion

This section features developments, resources, events and opinions likely to be of interest to those engaged in policy work.

CIB does not endorse or otherwise any of the policy positions featured.

Social Welfare Appeals Office Annual Report 2016

In May 2017, the Social Welfare Appeals Office published their 2016 Annual Report. The report provides information on statistical trends for 2016 – with the data showing that the vast majority of appeals continue to relate to illness, disability, caring and working age income support programmes. This chart from the Report provides a summary of the key processing trends.

The Report also elaborates on the typical appeals process, gives a detailed account of the business of the Office, its interactions with the Decisions Advisory Office of DSP (wherein feedback is provided to the Department on important aspects of appeals decisions) and it also highlights key decisions of relevance that were delivered by the High Court during 2015/2016.

Regarding the publication of the decisions of the Office, the Chief Appeals Officer, Joan Gordon, notes in her introduction that in selecting cases to be included in the Annual Report as case studies, “I endeavour to select those cases which reflect the diverse range of issues that arise on appeal across the range of programmes and schemes covering children and families, people of working age, retired and older people and employers and which I consider will be of relevance to others considering

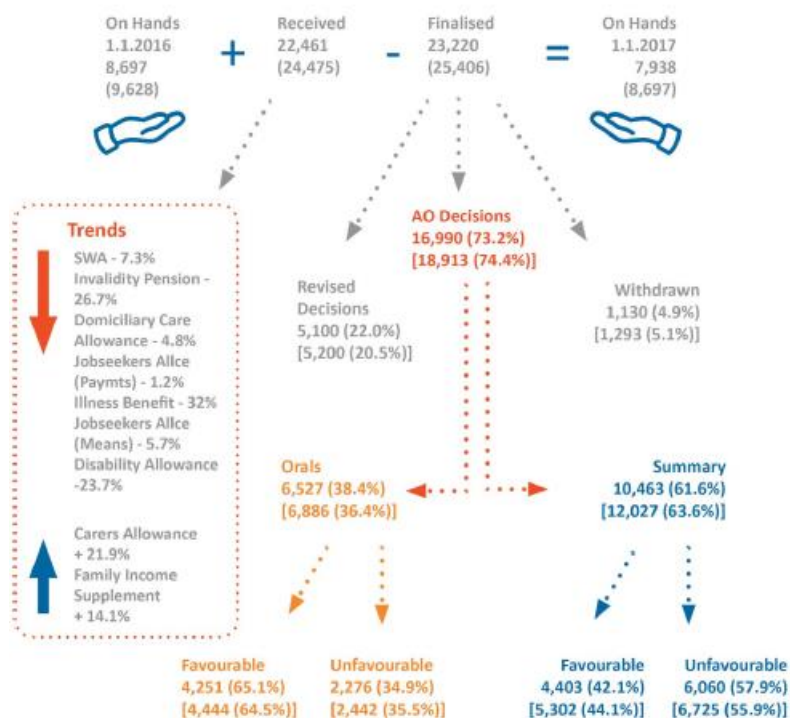
making an appeal.” There are 38 case studies highlighted in the Report and also a number of reviews that were carried out under Section 318 of the Social Welfare Consolidation Act 2005 which “are considered to be of benefit to would-be appellants or their advocates.” The full report can be accessed on socialwelfareappeals.ie.

Ombudsman Report



On 30 May 2017, Mr Peter Tyndall, Ombudsman, launched his office's Annual Report for 2016. The Report notes that the Office of the Ombudsman received 3,000 complaints from the public in 2016 and that nearly 80% of these complaints were closed within three months. Over 36% of the complaints were about Government Departments/Offices, some 27% against local authorities, and 20% were related to the HSE and social care services. The Report also highlights the efforts made by the Office to deal with broader systemic issues – rather than just investigating individual complaints – with Mr Tyndall noting that his office “works with public service providers to secure results for people who have been unfairly treated. We address the individual wrongs and stop them from happening in the future to others. This is the most effective way of improving public services for everyone.” Some of this work involved looking at complaints about assistance refused at Leaving Certificate

Social Welfare Appeals Workflow Chart 2016
(Corresponding figures for 2015 are in brackets)



examinations, procedural improvements to the DARE and HEAR education schemes, SUSI refusals and claims for repayments, DSP overpayments and confusion over the Cross Border Healthcare scheme.

Mr Tyndall also stated in the Report that one of his objectives since becoming Ombudsman has been to make the learning from the cases much more widely available through publication and circulation of **'The Ombudsman's Casebook'**, which was first published in October 2014. This quarterly publication provides summaries of cases that the office has dealt with over the previous months. The Casebook describes complaints across all the areas the Office deals with, such as health, social welfare, education, local government, and nursing homes and it can be accessed [here](#). The Report also contained details of the programme of visits that the Office engages with in a number of CICs, in order to improve access to people living outside Dublin. During 2016, staff from the Office made monthly visits to CISs in Cork, Limerick and Galway and, in total, were available on 35 occasions to provide advice and assistance and to take complaints on behalf of the public. During the year, 37 valid complaints were received by Office staff in Limerick CIC, 41 complaints in Galway CIC and 84 complaints in Cork CIC. The Office also provided assistance to 200 other people in their CIC clinics and delivered training to CIC staff in these Centres on complaint taking and the role of the Ombudsman.

A key development in respect of the jurisdiction of the Office was also highlighted by Mr Tyndall at the launch of the Report – namely, the inclusion of complaints from people living in the Direct Provision System in its remit (which was confirmed by Government in April 2017). The Office has been calling for this for a number of years and Mr Tyndall stated that “people living in direct provision centres need to be able to have their complaints considered objectively by an independent process. The consideration of residents' unresolved complaints by my Office will help to ensure that those services are delivered to the highest standard possible. My staff have already met with residents and centre managers across the country and they very much welcome this development.” The Report also gave details of a number of significant cases that it was involved with during 2016 and these, and details of a selection of other cases taken by the Office during 2016, can be accessed in the Annual Report [here](#).

Supporting family incomes: getting the balance right – ESRI Report



In June 2017, the ESRI published a report which looked at the international experience of the provision of in-work benefits that are designed to “make work pay” for families with children. This report is of particular relevance in the current Irish context, as the Department of Social Protection have indicated their intention to develop a reformed Working Family Payment and have sought submissions on same, to which CIB responded in March 2017. The Report notes the ever-present trade-off that exists between supporting low income families and providing financial incentives to work – whilst ultimately keeping an eye to over-all costs – and looks in particular at a number of hypothetical reforms of FIS that demonstrate the competing decisions that can affect policy making in this area. The report also looks at the recent attempts in the UK to reform their tax-benefit system – that is, the implementation of the ‘Universal Credit’. This is a scheme that draws together a range of six means-tested, in-work benefits and tax credits to provide a simpler and more unified structure, with the aim of avoiding the over-lapping withdrawal of multiple means-tested benefits when an individual takes on additional work.

At a practical level, the report notes “a recent administrative reform in Ireland that could have significant positive implications for the operation of FIS” – that is, the plan for the Revenue Commissioners to collect real-time information from employers regarding earnings for all their staff. This, the report suggests, could offer a useful basis on which to build policy initiatives that support the development of more efficient forms of in-work benefits. This report is part of the ESRI’s on-going Budget Perspectives 2018 series and can be accessed [here](#).