# Social Policy Update March/April 2016

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, activities and resources.

Contents	
CIB Social Policy and Research News	1 – 4
Submissions on long-term care; women and low wages; report on CIS clients; processes and outcomes	
On the Ground: Social policy feedback from delivery services	4 - 6
Social Policy Returns from services, with a focus on the HAP scheme;	
In the Oireachtas	7
Homeless person supports	
Policy News, Resources and Opinion	8 - 10
European Commission Country Report 2016, Central Bank Quarterly Mortgage Arrears Report, INIS Annual Review,	
ESRI Report on housing.	

### **CIB Social Policy and Research News**

### Introduction

Welcome to the March/April edition of CIB's Social Policy Update. In this issue, we provide an overview of the recent social policy work of CIB and focus, in particular, on the submissions made to the Sage Forum on Long-Term Care, to the Low Pay Commission and to the HSE. We also review a key piece of CIB-funded research on CIS Clients, Processes and Outcomes, which has recently been circulated to services. This edition also provides an analysis of the main concerns that have been highlighted by information staff in CISs and CIPS during the months of January and February. CIB continues to value the feedback received from services via the Social Policy Returns as these provide us with a unique set of data that assist in preparing reports, research and submissions. In logging SPRs each month, information services also provide a contemporary account of issues as they emerge within services - for instance, during the early part of 2016 the number of SPRs logged in relation to the Housing Assistance Payment has increased and these cases provide useful evidence in our ongoing communications around housing issues with the relevant Government Departments. As the government continues in an acting capacity, the day-to-day business of the Dáil has been limited and this issue of Update focuses on written answers from the DSP in respect of homeless supports. The Update concludes with the Policy News section, which looks at newly published reports on immigration in Ireland, the European Commission Country Report for Ireland, the most recent Central Bank figures on residential mortgage arrears, and an ESRI report on housing demand and supply.

### **CIB** submissions

#### Submission to Forum on Long-Term Care

In February 2016, CIB made a submission to the SAGE Forum on Long-Term Care. This forum, which has been established by Sage (the advocacy and support service for older people) along with Third Age, Family Carers Ireland and Alone had recently called for submissions from interested parties on the broad issue of the provision of supports and services to older people to enable choice in their long term care.

The CIB submission drew on the queries and concerns raised by people who are accessing information services through the network of CISs nationwide and also on CIB experience of providing the Assist Ireland website and helpline, which provides Information on aids and appliances for older people and people with disabilities. In addressing the specific questions raised by the Forum, the CIB submission also provided evidence of the range of difficulties in accessing long-term care in the form of the anonymised case studies that are submitted by information services via the Social Policy Returns. These case studies were particularly useful in evidencing the

challenges that are experienced by older people in getting support to live at home. These challenges included the reduction in community care supports and home care packages, the difficulties in moving from hospital to home due to a lack of community supports - or a lack of effective links between the two. The submission also noted the often reported difficulties that CIS clients have with the local authority-provided grant schemes that could enable older people to remain at home - with particular reference to the slow administration of the grants, the limited funding and lack of information for those seeking to access such supports.

In highlighting the broader range of concerns that arose for CIS clients in the context of supporting a range of long term care options, the submission referenced the importance of accessible public transport (particularly for older people living in rural areas), the role of social connectedness in maintaining quality of life and the part played by family carers in filling the gaps in provision across a range of supports and services. Having highlighted the range of concerns and difficulties that are evidenced in feedback from CIBs service delivery partners, the submission also made a number of recommendations which it claims would encourage a "fluid system" that allows the individual to move seamlessly between different types of care without experiencing delays or restrictions in their choices. These include:-

- Better linkages between hospitals and community care and between healthcare and housing solutions;
- The active provision of a broader range of long-term care options for older people (beyond the current distinct provision that exists between home care and nursing homes, with only a limited provision of supported social housing);
- The stronger integration of nursing homes within communities;
- The underpinning of Home Care Packages via legislation which would put them on an equal footing with nursing home provision. The mechanics of such provision could involve means-testing applicants, whilst requiring them to pay a certain percentage towards their long-term care, as currently happens with nursing home care;
- The full and immediate implementation of the Assisted Decision-making (Capacity) Act 2015, the National Carer's Strategy and the Positive Ageing Strategy.

The Forum on Long-Term Care is currently reviewing all submissions, and in the coming months aims to meet with and question key informants and then prepare a draft report for a public forum, prior to submission to the new government by May 2016. The CIB submission can be accessed <u>here</u>.

#### Submission on the preponderance of women on the minimum wage

In March 2016, as part of its response to the ongoing consultations from the Low Pay Commission, CIB made a submission on the underlying reasons for the preponderance of women on the minimum wage. The submission offers the view that women are significantly over-represented in low-paid employment due to the historically low status and pay afforded to services-related employment where women predominate - services such as catering, contract cleaning, retail, leisure and social care. And the key consideration in this predominance is the link between childcare responsibilities and the limited availability of women with children (particularly lone parents) for full-time, more secure and better paid work.

The submission drew on feedback from information services throughout the country on the basis of the variety of social welfare, employment and tax queries received from women and families which would indicate that parents face significant difficulties in taking up employment because of the poor availability and prohibitive cost of childcare. This feedback has noted in particular the difficulties for women in moving from welfare to work, in meeting the costs of childcare and the knock-on effects on household finances. Thus, it tends to be in the low-paid, unskilled, part-time sector that women predominate. The submission proposes that recent trends in these sectors, such as the growth of precarious employment, the contracting out (or privatisation) of services and the "casualisation" of work will further compound the place of women in low paid, low skilled employment. The

submission suggests the need for further research into the area and makes a number of recommendations with regard to specific measures around activation policies, childcare provision, regulation of employment, income support and tax measures. The submission can be accessed <u>here</u>.

#### Other submissions

As follow-up to the enactment of the *Health Identifiers Act July 2014*, the HSE has initiated a consultation to establish whether sufficient safeguards have been put in place to protect patients' privacy and personal information. The CIB has fed into this consultation and has made a submission which focused, in particular, on the extent to which the application of a '*unique health identifier*' will affect people with an intellectual disability - given CIB's role in funding and supporting the National Advocacy Service. The Act allows for the creation and operation of a '*unique/individual health identifier*' for any person using a health or social service in Ireland and it sets out what information will be captured to uniquely identify any person that is using a health or social care service in Ireland. The HSE states that the *Individual Health Identifier* is "a unique, non-transferable number that is assigned to all individuals using health and social care services in Ireland, which will last for their lifetime. Its purpose is to accurately identify the individual, enabling health and social care to be delivered to the right place and at the right time".

### **CIB developments**

#### **Eustace Patterson Research**

During 2015, CIB funded research (which was undertaken by Eustace Patterson Ltd.) that aimed to explore clients, processes and outcomes within the network of Citizens Information Services across the country. The researchers engaged in a programme of extensive fieldwork including selected site visits, survey research, a client census, independent observation and quality analysis. The production of the final report was overseen by a Steering Group comprised of CIS Management and CIB staff. The researchers also conducted some supplementary research into advocacy provision within the CIS network. The final report, which is extensive and covers the wide range of aspects of CIS work and processes, has been circulated to services.

The report contextualises the work of CISs as the services set out to meet the information, advice and advocacy needs of their clients at local level. In looking at how services meet these needs, the research established six clear stages of the information provision process within the context of best practice and went on to set out the training and support needs that are required in order to build on staff competencies. The research also examined the extent to which referrals feature in the work of CISs and noted that referrals were 14% as a proportion of callers analysed. The report looked at what factors are in play when staff refer clients to the variety of local or national service providers – such as information provider styles and preferences, availability and accessibility or suitable referral destinations and the presence of cross-referral procedures.

Linked with this, the research also examined the extent to which there was collaboration between the CISs and local and national agencies and found that while there was a high value placed on collaboration (in terms of client outcomes and use of resources), individual CIS experiences arising from collaborative work were mixed.

The overall conclusion of the research is that CISs are responsive to client needs and the specific needs of their local community particularly in terms of social inclusion and vulnerability. There is some variation in the ways CISs work and not one set way that fits all. CISs respond to the needs as they present. Each CIS has a good sense of its local community and the clientele that it serves. The majority of observed query responses were assessed by an expert panel as accurate and/or appropriate and/or adequate.

The report suggests that the current signals that management rely on to monitor quality tend to be support mechanisms rather than precision, evidence-gathering instruments and that such reliance will have implications for quality assurance monitoring and for staff training. In this regard, the report recommends the need for a

suite of tools and systems that can be used to track and check accuracy, appropriateness and adequacy of query responses.

The research also looked at the dichotomous approach to the classification of queries (that is, simple or complex) and examined this by looking at recent trends in how queries have been classified, in query handling times, and in feedback from information staff about their handling of queries. It found that the current binary classification generates questions around the reliability and usefulness of the data gathered and suggests that any useful classification will require a more nuanced approach if it is to capture the reality of work in Centres. This reality comprises a series of variables such as the amount of work and time required to address the query, the competency, confidence and experience of the information provider and the capacity of the client to deal with the information and support provided.

The issue of social policy feedback was also examined as part of the research and the report noted that, in providing Social Policy Returns, CISs serve an important function by collating new, emerging and recurring topics and patterns that are visible in the course of their frontline work. Whilst stating that social policy is an important function of the CIS network, the report also referenced the challenges associated with the role (as highlighted in the consultations with the Development Managers). These challenges include the time involved, staff understanding and appreciation of the impact and value of social policy, staff motivation in submitting feedback, and the current (IT) system for submitting SPRs.

The Executive Summary of the Report contains a series of recommendations (30 in total) across the range of issues referenced previously and it frames these recommendations within seven broad areas – strategic planning, service development, quality assurance, case management, training needs, data systems, and finally, in terms of clients outcomes and capturing client feedback. As previously noted, all services have received a copy of the full Report and the Executive Summary.

### **Employment Rights issues**

During 2015, CISs nationwide dealt with over 70,000 queries related to employment issues. This was 7% of the total amount of queries during last year and was the third most-queried category after social welfare and health. Typically, the majority of these queries are focused on *employment rights and condition*. An analysis of these queries (and of the Social Policy Returns that are logged by services) indicates that people who are seeking support from CISs experience substantial difficulties in seeking to assert their employment rights and to negotiate their way through the redress system. In late 2015, there was a significant shift in the mechanics of this redress system with the establishment of the Workplace Relations Commission – which was designed as a "one-stop-shop" for all employment-related claims. Given the types of issues being reported by services in relation to employment rights, it is likely that the changes brought about by the creation of the WRC will impact positively on CIS and CIPS clients.

On 2 March 2016, CIS staff had an opportunity to attend a seminar entitled **'A new era in Employment Law: The Role of the Citizens Information Service in resolving workplace disputes'**, which was hosted by the Advocacy Support Worker Programme and funded by CIB's Social Policy Grant Scheme. The seminar was addressed by Alan Haugh (Deputy Chairman of the Labour Court) and Pat Brady (Adjudication Officer with the Workplace Relations Commission) and a number of legal practitioners. Following on from this seminar, there are plans to roll out a number of training events nationally to practically support frontline staff in navigating the new workplace relations structure.

## **On the Ground: feedback from CISs and CIPS**

This section features a selection of recent social policy returns from Citizens Information Services and the Citizens Information Phone Service.

### Social Policy Returns – January & February 2016

During January and February 2016, CIB received a total of 670 Social Policy Returns (individual cases identified by services to illustrate issues arising in relation to particular benefits and schemes) from CISs and CIPS – 12% increase on the same period last year. The most often reported general areas of concern were :Social Welfare (53%), Housing (12%), Money and Tax (8%), Health (8%), Education and Training (4%).

These five broad information categories represented a total of 85% of all Social Policy Returns.

Of the 53% of Returns that related to Social Welfare categories, the top five most reported specific payments or benefits during these two months were:-

- 1. Jobseekers Allowance,
- 2. Rent Supplement,
- 3. Illness Benefit,
- 4. Disability Allowance,
- 5. FIS.

As has been the situation for some time, **housing issues** continue to log a significant amount of SPRs from services throughout the country. Social Policy Returns in relation to the broad housing category, when combined with Rent Supplement (from the Supplementary Welfare category) accounted for 16% of all Returns during January and February.

Many services continue to provide evidence of cases where **Rent Supplement** claimants had difficulties in finding rental accommodation within the limits as set by DSP and also cases where landlords are refusing to accept Rent Supplement tenants - which has been deemed to be illegal as of 1 January 2016 when "housing assistance" was established as a new ground to protect against discrimination under the Equal Status Acts 2000 - 2015.

Other issues in relation to Rent Supplement included difficulties caused for clients who have to provide a "topup" to their rent in order to secure or maintain a tenancy, and also cases where tenants were at real risk of homelessness due to increases in rent that they could not afford (and which were above the maximum rent limits).

The **Housing Assistance Payment** (HAP) was also the focus of an increased amount of SPRs from services during the first two months of 2016 – with the same number of cases logged during that time, as compared with the total for 2015. During February, CIPS also conducted "social policy counters" on the issue of the HAP and logged an additional 44 calls reporting cases where callers were experiencing difficulties with the scheme.

Since the introduction of the HAP scheme through legislation in 2014, the DSP have stated that the strategic focus of the Rent Supplement scheme over the medium term will be the transfer of recipients from rent supplement to the HAP scheme – thus replacing the long-term payment of rent supplement. As of the end of February 2016, there were 7,500 "active HAP tenancies" across 21 local authorities.

As the roll-out of the HAP is accelerated across the remaining local authority areas, we would ask that information staff continue to submit Social Policy Returns that indicate difficulties that tenants have with the

scheme, as these cases can be particularly useful in highlighting problems with the payment at this stage of its rollout.

During January and February, some of the typical issues that have been highlighted in the cases related to the HAP scheme are common to those concerning rent supplement but there are also some emerging issues that appear to be caused in the transitioning of tenants from rent supplement to HAP.

These include the following:-

- Difficulties caused for a tenant when the rent is above the maximum limits allowed and the tenant has to pay a top-up;
- Difficulties caused for long-term rent supplement clients who are being transferred to the HAP scheme and whose landlord is not willing to sign up. In many of the cases reported, the clients have been engaged in long-term tenancies with the particular landlords whilst receiving rent supplement;
- Concerns for tenants who are not informed that accepting the HAP will remove them from the local authority Social Housing Waiting List;
- Difficulties for tenants who cannot find accommodation within the rent limits allowed for under the HAP Scheme;
- Difficulties for tenants whose rental accommodation is not up to required standards.

# 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 or www.kildarestreet.com

### Homeless persons supports [PQ 5241/16; 22 March 2016]

The 32nd Dáil has convened twice since the general election in late February - on 10 and 22 March. During this time, Enda Kenny TD has taken on the role of acting Taoiseach and his cabinet continue in this transitional, acting role also. On 22 March, acting Ministers made a number of statements and deputies debated a series of issues, including the homelessness crisis. A number of questions were also tabled by Deputies for written response and the ministerial replies as received on the day from the Departments were published on the Oireachtas website. One such question was from Catherine Murphy TD (North Kildare, Social Democrats) who asked the Tánaiste and Minister for Social Protection, Joan Burton, "if she will establish a welfare officer as a point of contact for homeless persons within the Kildare, Wicklow and Meath areas to enable homeless families to obtain help with social protection claims where no address provision is available; and if she is aware that no homeless persons unit exists in this region to advise and assist persons in this situation....". In response, Minister Burton stated that "the Department of Social Protection, through the Community Welfare Service (CWS) provides assistance with income maintenance to homeless persons. The first point of contact for homeless clients to access this service is their local community welfare service. The Rent Supplement Unit for Mid-Leinster has a number of Rent Supplement Designated Officers who deal with the issue of threatened homelessness and they liaise with homeless agencies and homeless representatives to provide immediate support by way of the Rent Supplement scheme to prevent homelessness.

Rent supplement plays a vital role in housing families and individuals, with the scheme supporting approximately 59,000 people for which the Government has provided a budget of approximately €267 million for 2016. There were over 20,100 rent supplement tenancies awarded during 2015 and over 2,000 rent supplement tenancies awarded during the first two months of 2016. The Department introduced a Divisional Framework on preventing Tenancy Loss for Rent Supplement Recipients in January 2015 to ensure consistency in

dealing with Rent Supplement recipients who are at risk of homelessness or tenancy where rents are increased in excess of prescribed limits. The circumstances of tenants are considered on a case-by-case basis and Rent Supplement is paid at rates above the prescribed maximum rent limits where homelessness or the threat of homelessness is a factor. This flexible approach has assisted over 7,100 households nationwide to retain their rented accommodation through increased rent payments, with over 750 households assisted in Kildare, Meath and Wicklow. The Department's strategic policy direction is to return rent supplement to its original purpose of being a short-term income support scheme. In July 2013, the Government approved the introduction of the Housing Assistance Payment (HAP). Under HAP, the responsibility for the provision of rent support to those with long-term housing needs transferred from the Department of Social Protection (DSP) to Local Authorities. This applies both to existing customers on the Rent Supplement scheme and also to new customers who have been assessed by the Local Authority as having a housing need. Officials in the Department of Social Protection continue to engage with those in the Department of the Environment, Community and Local Government and the Local Authorities, including Kildare and Meath, to support the ongoing transfer of persons with long term housing needs to HAP.

There are now over 7,700 persons in receipt of HAP of which over 200 are in the Kildare and Meath areas. Support is also available to assist persons under the Exceptional Needs Payments (ENPs) scheme towards rent deposits or rent in advance for both rent supplement and HAP recipients. In 2015, DSP made a total of some 2,500 rent deposit payments at a cost of  $\leq$ 1.4 million.

# **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.

### **European Commission – Ireland Country Report 2016**



In February 2016, the European Commission published a series of Country Reports for each Member State - which provides an annual analysis of each country's economic and social policies and makes a range of country-specific recommendations for action in areas such as fiscal, healthcare, as well as the labour market and financial sectors. The Country Report for

Ireland noted that the country has experienced a remarkable economic rebound over the past two years and that, since 2014, the recovery has been job-rich (with a fall in the unemployment rate to less than 9% and a reduction in long-term and youth unemployment) and that this has supported the "economic rebalancing process". The Report warned however that the high level of GDP growth probably overestimates the underlying strength of the recovery (particularly with the dependence on multinational companies) and suggests that the high levels of growth need to be harnessed into a durable and balanced growth.

The report commended Ireland's progress on some of the 2015 Country Report recommendations, particularly in the broader fiscal area (with the deficit well below 3% of GDP) and in respect of labour market and social policies. The report also highlighted the challenges for the welfare system and, in particular, noted persistent concerns about "inactivity traps for certain households, the high proportion of people living in households with very low work intensity, child poverty and lack of access to affordable, full-time and quality childcare". In the financial sector, it also noted that the private sector debt ratio has "declined significantly" and welcomed the progress that has been made with the implementation of sustainable solutions to mortgage arrears. In this context, the Report also cautioned that "the high rate of long-term mortgage arrears points to remaining difficulties in dealing with the most distressed debtors" and that the establishment of a "functional central credit registry to support prudent lending practices in the future has been a difficult process and has been pushed back again". The full Report can be accessed <u>here</u>.

### **Central Bank Quarterly Report on Residential Mortgage Arrears**

In March 2016, the Central Bank published the Quarterly Report on Residential Mortgage Arrears and Repossessions for the last quarter of 2015. The Report noted the following headline figures:

- Over 88,000 households (with mortgages on private dwellings or Principal Dwelling Houses) are in arrears. This represents 11.8% of the total of 746,000 mortgages held by private households throughout the state and is a decline of 4% on the Q3 2015 figure.
- The number of households in arrears under 90 days (or "early arrears") was reported at just over 26,000 a fall of 1.3% on the previous quarter;
- The number of households in arrears for over 90 days at the end of Q4 stood at 61,931 which is a 5.7% decrease on Q3.
- The number of households in arrears over 720 days (24 months or "very long term arrears") has fallen for the second quarter in a row and stood at 41.2% of all households in arrears at the end of December 2015;
- Over 120,000 mortgages were classified as "restructured" and over 86% of these were deemed to be meeting the terms of the arrangement;
- Legal proceedings were issued against 894 households in the fourth quarter of 2015 down by 65% on the same quarter in 2014;
- A total of 340 properties were taken into possession by lenders during this quarter;
- Of the total **buy-to-let mortgages** (137,504), over 28,000 (or 21%) were in arrears and the value of all Buy-To-Let mortgages stood at €26 billion;
- There was an increase of 31% in cases where a rent receiver was appointed and "non-bank entities" now hold over 47,000 mortgage accounts.

The Report can be accessed <u>here</u>.

### Irish Naturalisation and Immigration Service - Annual Review 2015



In March 2016, the Irish Naturalisation and Immigration Service (INIS) published its annual review of activities for 2015 - against the backdrop of a changing domestic and international environment. The report suggested that the improving Irish economic situation has again made the country attractive to migrants seeking to work, study and settle here. In this regard, it

noted that the number of citizens from non-EU countries legally living here at the end of 2015 rose to over 114,000 (compared to 105,000 at the end of 2014). Further, visa applications rose by 14% to 115,000, when compared to 2014 and that over 13,500 people became Irish citizens in 2015.

The report also referenced the Working Group on Direct Provision and noted the implementation of the following recommendations from the report:

- A total of 1,384 persons were granted permission to remain in 2015 having spent at least 5 years in the international protection system;
- The enactment of the International Protection Act 2015, which provides for the introduction of a single applications procedure;
- The increase in the Direct Provision Allowance for children from January 2016 and a pilot scheme for school leavers who are in the protection system (other than at deportation stage) for the 2015/2016 academic year which grants access to student support in line with the current Student Grant Scheme on a pilot basis;
- The exemption from prescription charges for Direct Provision residents.

The full INIS Report can be accessed here.

Banc Ceannais na hÉireann Central Bank of Ireland

### Housing Supply and House Price Trends at County Level – ESRI Report

In March 2016, the ESRI (Economic and Social Research Institute) published a report that examined housing data for each county in Ireland in order to analyse how housing supply issues differ across the country. The Report, entitled "Housing Supply and House Price Trends at the County Level", provides a comparative analysis of house prices and supply trends and looks at the relationship between prices and supply and how these are interacting in different locations. The Report found that whilst the demand for housing is at its greatest in Dublin, Dublin commuter counties and in Cork and Galway, in terms of supply most house completions from 2013 to 2015 have been recorded outside of these regions. Specifically, some 60% of new house completions since 2013 have been outside the major urban areas, with an average of 2,500 completions each year in the Dublin region. The report notes that this is substantially less than what is required to keep pace with current and projected demand.

During the past two years, house prices in the main urban areas have increased by more than 30%, compared with less than a 10% increase in many counties - which indicates similar types of inter-county pricing disparities that were experienced during the boom years. This inter-county comparison gets behind the national figures that seem to indicate that increased house prices has led to an increased supply, showing that there are significant supply-side constraints at play in Dublin and the commuter regions that are preventing new house completions. These constraints include construction costs, availability of land, or access to credit for developers. The report can be accessed here.