Social Policy UpdateOctober 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.

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CIB Social Policy and Research News

Budget 2017 - How did our recommendations fare?

Budget 2017, as announced on 11 October, contained a number of changes in policy areas of relevance in the context of CIB's Pre-Budget Submission entitled "Turning the Corner". The Submission set out a number of priority areas for action and the key measures as proposed included a coherent subsidised approach to childcare, the extension of social insurance benefits for the self-employed, the extension of activation measures to the 'hidden unemployed' and the provision of funding for the extension of social and private rented housing.

Along with the increase of €5 in weekly welfare payments, a mainstay of this year's budget is the introduction of a single system of targeted and **universal childcare payments**, which will replace all existing subsidised schemes. In this regard, CIBs Pre-Budget Submission had called for the delivery of a stream-lined, over-arching system of subsidised childcare for low income families, which would consolidate all existing schemes and allow for investment in the sector.

The main social protection provisions in Budget 2017 included the ϵ 5 weekly increase, although this was a reduced (pro rata) amount for under-26s on jobseekers payments. The particular situation for the **under-26 jobseekers** was highlighted by CIB in the Pre-Budget Submission and, in addition to the slightly increased weekly rate, Budget 2017 contained an increase in the Back To Education Allowance for under-26s (from ϵ 160 to ϵ 193) and also a reduction in the personal rent contribution (from ϵ 30 to ϵ 10) for those under-26s in receipt of Rent Supplement. The CIB Submission also sought the extension of social insurance provision for **self-employed people** in relation to cover for illness and disability and a number of social welfare and taxation provisions were announced in this regard – the earned Income Tax Credit increased from ϵ 400 to ϵ 950 and Invalidity Pension has been extended to self-employed workers (from December 2017, with a commitment that the Class S rate will remain the same for 2017), as have Dental and Optical Benefits. The self-employed will also benefit, like all other workers, from the reduction by 0.5% in the three lower USC rates. There was also a commitment of ϵ 2 million in the Budget to provide 'pre-activation supports' for **people with disabilities**, which was reflected in our call to develop measures to enable greater participation by people with disabilities in the workforce.

Other measures announced in Budget 2017 that were reflected in the concerns of the CIB Submission included an increase in the earnings disregard for **OFP and JST recipients**, an increase in the funding provided to local authorities for the **Housing Adaptation Grant**, and a €10 million increase in funding for home care supports (which is estimated will provide an additional 500,000 home help hours). The Budget announcement also gave effect to a Government decision from July 2016 to grant the **Medical Card** automatically to DCA recipients. CIB

had sought such an extension in a number of previous submissions including one on Medical Card eligibility in 2014 and on the review of DCA in 2012. It should also be noted within the context of another priority area of the CIB Pre-Budget Submission – the need for a reformed working family payment – following the Budget announcement Minister Varadkar indicated his Department's intention of reforming FIS in 2017.

Under **social housing**, the funding measures as announced in Budget 2017 will allocate €1.2 billion for the implementation of the *Rebuilding Ireland Housing Action Plan* as laid out by Minister Coveney in July 2016. An additional €105 million has been allocated for the ongoing roll-out of the **Housing Assistance Payment** (HAP) during 2017, with a target of 15,000 social housing tenants to be supported in private rented accommodation by year-end under this HAP scheme. CIB has been calling for the introduction of such a long-term housing support payment in its housing-related submissions for many years and the 2017 Pre-Budget Submission sought the accelerated rollout of the payment across all Local Authority areas, with a particular focus on the Dublin region. In this regard, Minister Coveney has since indicated that "a specific purpose HAP Implementation Dublin Working Group has been established to plan and manage the roll-out, which is scheduled for Q1 2017". Other budgetary housing measures included the allocation of over €700 million in **capital funding** to enable the delivery of over 4,000 social housing units, increased funding (40%) for **homeless services** and €9 million for **Traveller accommodation**. Overall, it is worth noting that many of the priority areas that were identified in the CIB submission were reflected in Budget 2017, indicating that the issues that services are providing feedback on are central to Government policy concerns. More details on the budgetary provisions can be accessed at <u>Budget 2017</u> and the CIB Submission can be accessed here.

CIB Submissions

'Make Work Pay' - Comprehensive Employment Strategy for People with Disabilities

One of the strategic priorities of the Comprehensive Employment Strategy for People with Disabilities is "making work pay" and as part of the ongoing implementation of the strategy, the Department of Social Protection has established an Interdepartmental Working Group to progress the actions under this element. CIB is represented on this Working Group and has also made a formal submission to the group. The submission looked at a number of specific questions around "what works best for people with disabilities when considering a return to, or taking up work, in terms of financial supports". These questions looked at financial in-work supports, the financial barriers to taking up work, the experiences of people with disabilities who are in work (which is estimated at about 20%) and the role of Intreo in supporting the needs of people with disabilities.

The submission noted that people with disabilities are a diverse group, with major differences due to a variety of factors such as type of disability, age, and geographical location. It went on to address the broad range of factors that need to be taken into account in making work pay for such a diverse range of jobseekers – this includes access to transport, personal assistant services, the experience of transitioning from school to work and the cost of disability. The submission also elaborated on the barriers and disincentives to employment that affect people with disabilities and the general population alike – factors such as low educational levels, the poverty trap, the availability of affordable childcare and access to information in relation to making the move from welfare to work. Coupled with this, the submission laid out the specific difficulties relating to the Partial Capacity Benefit scheme, and the Wage Subsidy Scheme in the context of making work pay and linking the activation process, income supports and employment for people with disabilities.

Second National Action Plan under the Open Government Partnership Initiative

In September 2016, CIB made a Submission to the Department of Public Expenditure and Reform on the Second Action Plan under the Open Government Initiative. The National Action Plan outlines what the government is going to do about its processes to make them embody the Open Government core principles of accountability, citizen participation, technology and innovation, and transparency - and this second national plan aims to build

on the 2014 – 2016 Action Plan by further enhancing civic engagement and promoting active citizenship. CIB notes in the submission that the experience of our delivery services provides a rich source of data on citizens' engagements with social and public services and with government agencies. In light of this exposure, the submission identified a number of key components of Open Government (including meaningful citizen participation and access to information) and went on to suggest that the Second Action Plan should prioritise a number of key initiatives including the implementation of the Decision-making (Capacity) Act 2015, the broadening of the 'citizens convention' approach to a regional level, and the reduction in the need for individual citizens to have to use FOI legislation to access policy-making processes and related administrative information.

National Traveller and Roma Integration Strategy - Phase Three consultation

As part of the government's ongoing phased initiatives to provide for a framework to address Traveller and Roma inclusion, CIB has made a submission on Phase Three of the National Traveller and Roma Inclusion Strategy for the period 2016 – 2020. This element of the consultation set out to establish a number of key specific actions in respect of the broader objectives put forward in Phase Two of the Strategy (to which CIB made a submission in July 2015). This submission noted what CIB consider to be the essential aspects of Traveller and Roma inclusion and named specific measures that should be considered in Phase Three of the Strategy. These measures include the proactive involvement of Travellers and Roma with local development and social inclusion programmes, the provision of a particular model of Loan Guarantee Schemes for those on low incomes (the 'Jones Model' as highlighted by National Traveller MABS in a 2015 Report on caravan loans), the collection of data by public services around ethnicity, the implementation of local authority caravan rental schemes nationwide and, regarding employment, the exploration of whether a social enterprise model of job creation could be used to good effect.

CIS Activity Report January - June 2016

The National CIS Activity Report for the first six months of 2016 has been presented to the CIB Board. This Report lays out an analysis of the key caller and query data that is routinely captured by CISs throughout the country. Some of the key service highlights from the Report include the following:-

- There were 519,269 queries made to CISs (a 4% increase on the same period in 2015) and 45% of these were related to social welfare issues;
- The next highest query categories were *Health* with 42,995 queries (8%), *Housing* with 37,596 (7%) *Employment* with 37,476 queries (7%), *Local* with 31,761 queries (6%) and *Money and Tax* with 31,710 queries (6%);
- All combined Housing related queries increased by 26% when compared with the same period last year;
- The Top Five single query areas were:-
 - 1. Medical Card (28,189)
 - 2. State Pension (Contributory) (18,772)
 - 3. Jobseekers Allowance (17,982)
 - 4. Carer's Allowance (16,204)
 - 5. Disability Allowance (15,153)
- There were 311,514 callers to CISs nationwide. Where nationality was recorded, over 22% were from outside of Ireland:
- Ten CISs had dealt with over 10,000 users during this six month period;
- Nearly one half (48%) of all callers were in the 26-45 age group and 13% were over 66;
- More than half (51%) of all queries were classified as information, 48% involved the provision of advice/assistance and 1% required an advocacy intervention.
- Some 1,924 Social Policy Records were submitted by CISs an increase of 24% on the same period in 2015, with 54% of these raising concerns with social welfare payments and benefits.

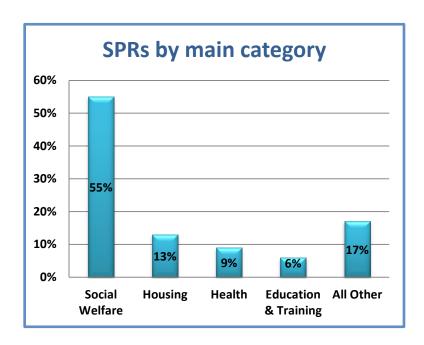
On the Ground: feedback from CISs & CIPS

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

Phone Service.

Social Policy Returns September 2016

In September 2016, CIB received 349 Social Policy Returns (SPRs) - 314 from CISs and 35 from CIPS. The majority of the SPRs (83%) fell into four of the main Oyster ¹ categories - Social Welfare, Housing, Health, Education & Training (see chart to the right). Some 55% of the Returns were categorised as social welfare issues, with nearly three-quarters of these relating to the five main categories of Families & Children, Supplementary Welfare Schemes, Unemployed People, Disability and Illness and Carers.



The top five most reported payments or benefits during this period were:

Family Income Supplement: 27 SPRs

2. Medical Card: 24 SPRs

3. Rent Supplement: 17 SPRs

4. Jobseeker's Allowance: 15 SPRs

5. SUSI Student Grant Scheme: 14 SPRs

The main concerns with these payments or benefits, as highlighted by services through their SPRs, are noted below.

Family Income Supplement (FIS)

There are a number of issues being reported in relation to FIS (which is consistently the subject of most SPRs from services), and this month over 50% of the FIS-related returns are about people's difficulties getting in contact with the FIS section in DSP by email or by telephone to follow up on applications, renewals and refusals.

¹ Oyster is an electronic recording system used in Citizens Information Services to record the nature of queries presenting to services

Other FIS issues include delays processing FIS applications and renewals and also problems for low income selfemployed people who are ineligible for FIS, with services reporting on the financial difficulties in such cases. There were also instances reported where the application of the 38 hour rule affected claimants - in some cases it was reported as a disincentive to take up work, while in other cases applicants were finding their payments refused as calculations were being made on a monthly basis of 82.33 hours rather than a weekly basis of 19 hours per week or 38 hours fortnightly.

Medical Card

Medical Card issues consistently make up the bulk of the Health SPRs, with nearly three-quarters of Health SPRs relating to Medical Cards in September. Many of these issues are administrative with a number of returns highlighting issues with applications and documents being lost by the NMCU and clients not receiving review forms or requests for additional information - both of which are causing delays and difficulties for clients.

A number of cases also highlighted the difficulties that people with language or literacy issues have when completing the Medical Card application form and process. Other cases detailed the difficulties people on reduced Jobseeker's Allowance experience because their income is below the lower Medical Card threshold and they do not qualify for a card.

Rent Supplement

Rent Supplement issues continue to make up a considerable percentage of the SPRs, and account for nearly 10% of the Social Welfare issues in September. Though issues related to being unable to find accommodation within the RS limits had reduced following the increase in these limits in July, these issues seem to be rising again with a number of cases coming through relating to this in September.

There were also a number of cases of people looking to access Rent Supplement to cover a short-term need due to illness, but being refused even though this payment is meant to respond to a short-term need.

Jobseeker's Allowance

The issues that were reported in relation to Jobseeker's Allowance were mainly administrative, with instances of clients experiencing delays getting their applications processed and of people having difficulty contacting the local DSP office about their payments. There were also a number of cases highlighting the difficulties that young people on reduced JA payments have when living independently and trying to cover their costs on the lower JA rates.

SUSI Student Grant Scheme

Issues in relation to the SUSI student grant scheme peaked in September as people either started or returned to college after the summer. Amongst the cases submitted by services, there were reported difficulties caused for applicants by SUSI requesting additional information, such as proof of guardianship and immigration status.

There were also a number of issues related to the residency requirement – specifically where clients from Brazil had been in school in Ireland but did not fulfil SUSI's residency requirements. And there were cases highlighting the fact that PLC course fees are not covered by SUSI, which meant that some people could not afford to take up their course of choice.

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 oireachtas.ie or kildarestreet.com

Unemployment and people with disabilities [PQ: 22543/16, 6 Oct 2016]

Deputy Tommy Broughan (Dublin Bay North, Independent) asked the Minister for Social Protection "his plans to tackle unemployment among persons with disabilities; and if he will make a statement on the matter". Minister Leo Varadkar (Dublin West, Fine Gael) replied stating that "the Government's commitments to facilitating increased participation in employment for people with disabilities are reflected in the Comprehensive Employment Strategy (CES) for People with Disabilities. The Department of Social Protection provides a wide range of work related supports for people with disabilities. It should be noted that the employment supports are of a voluntary nature and are tailored to individual circumstances and a person's capacity to engage with education, training or job-search programmes... These supports, which are estimated to cost almost €44 million in 2016, play an important role in supporting increased participation in the labour force by people with disabilities... The measures contained in the Strategy seek to address any barriers to employment and improve pathways to work, with the impact on employment building up over time. Among the DSP commitments contained in the Strategy is the setting up of an interdepartmental group, under an independent chair, to review and make recommendations on making work pay for people with disabilities through the examination of the complex interactions between the benefit system, the additional costs associated with work for people with disabilities and net income earnings from employment... the Department is progressively rolling out its full INTREO service to people with disabilities who wish to avail of the service on a voluntary basis. In such cases, people with disabilities who present at an INTREO Centre will be offered an interview by an employment support officer with a view to agreeing a suitable action plan. In addition, relevant officers in INTREO Centres are being trained to enable them to interact effectively with people with disabilities. To date, over 60 employment support officers have received this training".

Waiting time for new carer's allowance applications [PQ: 28781/16, 6 October 2016]

Deputy James Lawless (Kildare North, Fianna Fail) asked the Minister for Social Protection "if his attention has been drawn to the lengthy waiting times for carer's allowance applications; the current waiting time on a standard application; his plans to address the waiting times; and if he will make a statement on the matter".

Minister Leo Varadkar (Dublin West, Fine Gael) responded by saying "my Department is committed to providing a quality service to all its customers. This includes ensuring that applications are processed and that decisions on entitlement are made as quickly as possible. The average waiting time for new Carer's Allowance applications at the end of August was 17 weeks. At the end of August, there were 4,834 CA applications awaiting decision. The volume of CA claims on hands are a consequence of continued strong claim intake and the delays in processing are frequently caused by the customer failing to fully complete the claim form or failing to attach the supporting documentation that is requested on the application form. My Department has introduced a number of measures to address the efficiency of claim processing for CA and hope to have numbers on hand down to around 4,000 at the end of September. The position is being closely monitored and kept under review by the Department".

Personal Micro Credit Scheme [PQ: 26342/16, 16 September 2016]

Deputy Róisín Shortall (Dublin North West, Social Democrats) asked the Tánaiste and Minister for Social Protection for an update on "the current scope of the personal micro-credit initiative." In response Minister Leo Varadkar (Dublin West, Fine Gael) stated that "a Personal Micro Credit Scheme providing for small scale loans by Credit Unions to borrowers who have difficulty accessing low cost credit has been piloted in 30 credit unions. The loans under the scheme range from €100 to a maximum of €2,000, and have a maximum interest rate of 12% per annum. Over 1,200 loans have been drawn down under the Scheme to date with an overall value of over €720,000. The average individual loan value drawn down is €500. The focus of the pilot scheme was social welfare recipients who availed of the loans from their Credit Union and were facilitated, with their consent, in the repayment of such loans through the Household Budgeting facility, operated by An Post. The deductions

from their weekly social welfare payments are then transmitted on to the relevant Credit Union. The Programme for a Partnership Government provides for the rollout and extension of the Personal Microcredit Scheme. Following an evaluation of the pilot, the Implementation Group, which is chaired by my Department and comprises all relevant stakeholders, is working towards this aim. Incremental progress is being made towards extending the geographical coverage of the loan scheme through efforts to recruit Credit Unions to participate in the scheme. Engagement is continuing with the Credit Union representative bodies and individual credit unions to encourage wider participation. While the pilot scheme was targeted towards social welfare customers with access to the Household Budgeting facility, the scheme has recently been extended to social welfare recipients who receive their payment electronically into accounts in financial institutions, provided the loan repayments are made by direct debit or standing order to the credit union. Efforts are also underway to examine ways in which the Personal Micro Credit scheme can be made available to non-social welfare low-income individuals and families. The Implementation Group is working with the relevant stakeholders to find solutions, within prudential lending guidelines".

Direct Provision System [PQ: 31225/16, 20 Oct 2016]

Deputy Jan O'Sullivan (*Limerick City, Labour*) asked the Tánaiste and Minister for Justice and Equality "the progress made on implementing the recommendations of the group set up to examine changes needed in the direct provision system for asylum seekers".

Minister Frances Fitzgerald (Dublin Mid West, Fine Gael) replied that "...The Report contains a total of 173 recommendations, many of which have implications for a number of Government Departments and services. In the most recent review of progress in June, 91 recommendations were found to have been implemented; a further 49 recommendations were found to have been partially implemented or were in progress; and the balance remained under consideration. This represents significant progress in taking forward the Working Group recommendations....A key recommendation of the Working Group was the introduction of a single application procedure in the protection process. The International Protection Act 2015 provides for such a procedure. My Department is currently preparing all of the steps necessary to commence the Act. The Act responds to some 26 of the Working Group's recommendations and can be expected to positively address the crucial issue of the length of time that applicants spend in the protection process and in the Direct Provision system; another key concern of the Working Group. In addition, significant efforts have been made to deal with those who are longest in the system and at this stage the vast majority of those who are over 5 years in the system and who don't have any impediments to progress, such as pending judicial challenges, have now had their cases processed to completion. This has been a key achievement that has had a real impact on many people and families in the protection process. A transition Task Force was also established last year which put in place important supports to facilitate people with status to integrate into the community. The Task Force reported that 87% of people granted status had moved into the wider community within six months. Tangible progress in improving the daily lives of asylum seekers living in Ireland while their application is being processed is also being made. The Minister for Education and Skills has also announced a second year of their pilot support scheme for students in the protection system for the academic year 2016/2017".

Pre-activation supports for people with disabilities [PQ: 31115/16, 19 Oct 2016]

Deputy Margaret Murphy O'Mahony (Cork South West, Fianna Fail) asked the Minister for Social Protection "if he will provide further details on the additional €2 million allocated in Budget 2017 to pre-activation supports for persons with disabilities". Minister of State Finian McGrath (Dublin Bay North, Independent) responded noting that "the objective of the pre-activation support programme for people with disabilities, announced in Budget 2017, will be to bring participants with a disability, who are not work ready, nearer to the labour market through engagement in training and personal development activities. It is anticipated that the focus of such a programme will be on young people with disabilities and will be designed to assist in their transition from school to further education and employment. The processes required for the operation of this programme are currently being worked out and the details in this regard will be announced in due course".

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.

JobBridge closure to new applicants



The Minister for Social Protection, Leo Varadkar, has announced the closure of JobBridge to new applications as of Friday 23 October 2016. The JobBridge internship scheme was introduced by the Fine Gael-Labour government in 2011 and it enabled participants to take up work placements and receive an extra €52.50 on top of their existing welfare entitlement. Since its introduction, it had

been criticised by some for the low level of additional payment given to those who took part, and also led to claims that some employers were exploiting the scheme for cheap labour. This announcement of the closure of the scheme followed on from the publication of two reports into JobBridge – one review by Indecon (International Research Economists) and another by the Labour Market Council, which also laid out proposals for a new Work Placement Programme.

The Indecon Report was based on a survey of 10,500 JobBridge participants and found that the scheme had supported 38,000 unemployed people back into work (which is estimated at about two thirds of the scheme participants). At the launch of the Indecon Report, Minister Varadkar noted that "JobBridge has served its purpose" and that the "focus is now on providing appropriate work experience to people on welfare who need it to re-enter the labour market. The Department is therefore launching a consultation process with unions, employers and other stakeholders to design a new, more targeted work experience programme. In line with the recommendations from Indecon and the LMC, it will focus on the medium to long-term unemployed, have a stronger focus on skills and training, and should provide at least the minimum wage".

Task Force on Personalised Budgets

In September 2016, the Minister of State at the Department of Social Protection, Finian McGrath announced the establishment of the Task Force on Personalised Budgets (which was a negotiated element of the Programme for Government). The concept of a *personalised budget* aims to give people with disabilities more control and independence in accessing their personal, health and social services through the direct provision of these services as they feel they need them. The Department of Health's Future Health Report (A Strategic Framework for Reform of the Health Service 2012 – 2015) recommended the move to individualised budgeting in social care, and individualised budgeting is also a fundamental element of the Value for Money and Policy Review of Disability Services in Ireland report, which is the Government's key policy document on disability services.

The Task Force has two components – a Strategy Group and also an Advisory and Consultative Committee. The over-arching Strategy Group is to be chaired by Mr Christy Lynch (CEO, KARE) and has a membership of 20 people - selected from disability support groups, state agencies and government departments. The Advisory Group (which will be chaired by Ms. Siobhan Barron, Chief Executive Officer, National Disability Authority) comprises of over 30 people, who were selected by the National Disability Authority, following a public invitation to join which was targeted at and issued specifically to people with a lived experience of disability. Further details and information on the workings of both Groups can be accessed on the Department of Health website here.

Medical Card Unit Strategic Plan

In April 2015, CIB made a submission to the National Medical Card Unit on its Strategic Plan for 2016 -2018. Following on from the public consultation process, the HSE has recently published the plan - which lays out the direction and focus of the Unit for the next three years. Many of the concerns that CIB have been expressing

around the administrative and policy issues for Medical Card applicants during the past number of years have been reflected in the document, with the Plan noting the main weaknesses of the system as it stands:-

- Manual processing involving large volumes of paper,
- Limited access for customers to speak with a Deciding Officer,
- Public criticism of the application process,
- Customer confusion about the eligibility assessment process.

In light of these stated difficulties, and the associated opportunities now available, the Plan outlines the direction of the Unit within the context of five strategic priorities, namely that of health and well-being, access to health services, transparency and accountability, quality of services and user experience. Amongst these priorities, there are specific actions planned for implementation over the next three years including:-

- The simplification of the Medical Card application forms;
- A review of all customer-facing correspondence, with a focus on the use of Plain English;
- The development of a web-based, paperless application process and also the maximisation of document scanning for paper-based applications;
- The integration of the Long-Term Illness Scheme and the Drugs Payment Scheme into the Medical Card Application process.

More details on these and other priorities and actions as laid out in the Strategic Plan can be found here.

FLAC Annual Report



In October 2016, FLAC (Free Legal Advice Centres) launched its Annual Report for 2015. The Report provides details on the services offered through FLAC during 2015 – with a particular focus on legal information and advice that is delivered via their telephone helpline and their locally-based legal advice clinics nationwide. In 2015, these clinics (which are generally based in CICs) assisted nearly 13,000

people in 66 clinics. The main query areas that dominated the clinics were in the areas of family law (34% of queries), employment law (15%), wills and probate (9%) and credit and debt issues (8%). The FLAC telephone information and referral line answered 15,886 calls from the public, which represented a 6% increase on 2014. Queries related to housing/landlord and tenant issues dominated the helpline during 2015, standing at 22% - representing an increase of 62% on the 2014 query levels (from 2,140 in 2014 to 3,476 in 2015), whilst family law queries accounted for over 20% of the calls. In addition to providing basic legal information through the clinics and the helpline, FLAC also provided legal training and support to frontline groups (including the provision of 'second-tier' technical support to CICs and MABS throughout the country).

The Report acknowledges the staff and management of CIB and local CISs throughout the country for coordinating and facilitating FLAC clinics, which it suggests "is key to ensuring that people can access free and confidential legal advice as and when they need it". The Report can be accessed <u>here.</u>

UN Day for the Eradication of Poverty

In a speech to mark UN International Day for the Eradication of Poverty on 17 October 2016 at the Famine memorial on Dublin's Custom House Quay, President Michael D Higgins questioned whether a country could call itself a democracy if it treats those living below the poverty line with hostility and suspicion. President Higgins suggested that "when people living in poverty are treated as numerical units or administrative cases; when they are forced to jump multiple and difficult hurdles in order to claim financial benefits to which they are entitled... we insult and demean those amongst us who are guilty of nothing except living, day in day out, below the poverty line....When a citizen experiencing poverty is not enabled to exercise their voice, or to claim their rights and entitlements... they have been failed by a society that claims to operate on the principles of a democratic republic." The full text of the President's speech can be accessed here.