

Social Policy Update

October 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

Budget 2018 measures and CIB recommendations

Budget 2018, as announced on 10 October, contained a number of budgetary changes in the context of CIB's Pre-Budget Submission entitled "Supporting people in transition". The submission was based on feedback from CIB's delivery services and incorporated issues that were highlighted by MABS in their pre-budget report to CIB.

The main social protection provisions in Budget 2018 included a **€5 weekly increase** across all basic welfare payments. For those on jobseeker payments, this will bring the full adult rate to €198 (still slightly short of the 2009 rate of €204.30). The age-differentiated, reduced rate of payment is maintained for jobseekers who are under 26, but the €5 increase is to be applied in full (rather than pro rata as was the case in Budget 2017). The CIB Pre-Budget Submission highlighted the particular difficulties caused by the reduced rate of jobseekers payments for those aged under 26.

Budget 2018 also allowed for a **€2 weekly increase for each qualified dependent child** on all relevant weekly payments – a measure reflected in our recommendation to increase the rate of Qualified Child Increase for teenagers, which is aimed at supporting parents to maintain their children through primary and secondary education. There was also an increase of **€20 in the income disregard** for those in receipt of the One-Parent Family Payment and Jobseeker's Transition Payment (bringing it to €130/week) – which should help to mitigate in some way the negative financial impact of the age-related changes to the OFP in recent years, as evidenced in our Pre-Budget Submissions for the past number of years. In the broader context of assisting people in moving from welfare to work, the CIB submission highlighted the crucial role that accessible, affordable childcare provision has in enabling this transition, and thus we welcome the extra funding provided to Department of Children and Youth Affairs to provide a **full second year of the ECCE free pre-school scheme**, along with an increased capitation grant of 7% for all ECCE services.

In terms of supporting low paid working families, the **minimum wage** has been increased to €9.55/hour, the Family Income Supplement has been renamed the **Working Family Payment**, and there has been an increase of **€10 in the income threshold** for this payment in respect of families with up to three children. The Department of Employment Affairs and Social Protection has also announced that the **Back To Work Family Dividend**, which was due to end in March 2018, has been retained. The CIB Pre-Budget Submission pointed to the need to

increase awareness of the availability of in-work supports and the retention of secondary benefits amongst those transitioning from welfare to work and these measures should go in some way to provide for consistency and security of support for low income families when taking up employment – that is, pending the further development and refinement of the Working Family Payment.

Other welfare measures announced in Budget 2018 included the extension of the **Fuel Allowance** payment by one week, the partial restoration of the Telephone Allowance to those in receipt of the Living Alone Allowance and the Fuel Allowance (in the form of the **Telephone Support Allowance** at a rate of €2.50/ week) and confirmation of the payment of a **Christmas Bonus** of 85% to be paid to long-term social welfare recipients.

Along with these welfare measures, the core **tax measures** of the 2018 budget included cuts to the Universal Social Charge (USC), as well as an increase to the entry point at which the higher rate of income tax is paid. Other provisions announced in Budget 2018 that were reflected in the variety of concerns as laid out in the CIB submission included enhanced employment programmes for young long-term jobseekers and older jobseekers (over 50), an increase of €10 million in funding for the Free Travel scheme, an increase of €5 million for housing adaptation grants (to €53 million, which will fund up to 11,000 home adaptations) and an increase of €5 million to support the expansion of the Mortgage to Rent Scheme (which will allow for a further 250 transactions under the Approved Housing Bodies scheme).

Some of the key budget provisions in relation to **health** included increased funding of €37 million to provide for Home Care Packages and Transitional Beds and also increased funding for the Nursing Home Support Scheme. In terms of the costs of medication for patients, there will be a reduced prescription charge for those on medical cards (under the age of 70) and a reduction in the monthly threshold for the Drugs Payment Scheme.

Under **housing**, the funding measures as announced in Budget 2018 will provide €1.83 billion for the implementation of the measures contained in “Rebuilding Ireland Housing Action Plan”, which the Department of Housing estimates will meet the social housing needs of an additional 25,000 households during 2018. This includes combined efforts by way of the construction and acquisition of 5,900 homes and supporting over 17,000 households in the private rented sector - through RAS, HAP and long-term leasing – in addition to the 32,000 existing HAP tenancies. There was also an increase of €18 million in relation to services for homelessness, and funding of €12 million (an increase of €3 million on 2017) to support a range of Traveller specific accommodation schemes.

The extent to which many of the concerns were dealt with in the Government’s budgetary provisions for 2018 is reflective of the relevance and impact of the work of frontline delivery services throughout the country.

Pensions anomaly and pension reform plans

Following on from the announcement of Budget 2018, there has been some debate within the media and in the Oireachtas around the need for the Government to address the pensions ‘anomaly’ that exists due to changes in pension eligibility in recent years, which has resulted in pension cuts of up to €30 per week for many thousands of people. CIB has raised this issue on a number of occasions during the past number of years in various submissions – most recently in the 2018 Pre-Budget Submission, which pointed to the “difficulties caused by the application of the ‘average’ rule, the 2012 changes to eligibility criteria (which delivered an effective cut in pension income for many pensioners), the limited application of the Homemaker’s Scheme for the current/upcoming generation of pensioners and also the complexity of various PRSI classes”. The submission also noted that “these complications are serving to disproportionately affect women who took time out of paid work to care in the home, at various intervals in their working lives and services continue to submit case studies from clients which evidence such a gender gap in pension provision”. Minister Regina Doherty has re-stated the Government’s intention to move to a total contributions approach from 2020 – but has noted that this would only apply to new entrants in the workforce from that time.

Public Consultation on Personalised Budgets for People with Disabilities

In October 2017, CIB responded to a Consultation Questionnaire issued by the Department of Health in relation to the introduction of personalised budgets for people with disabilities. A Task Force is developing plans for the introduction of a system of personalised budgets in Ireland, with an initial focus on HSE funded services. The questionnaire sought responses on issues such as the likely use of budgets by individuals, the advantages and challenges of such an approach to service provision, and the supports and planning necessary for people with disabilities to effectively use this model.

While noting that a key advantage is that it is aimed at empowering clients and family carers (giving them maximum control over the what, who and when of care) the CIB response suggested the need to ensure that the voice of people with disabilities is embedded in the service delivery system – and noted that this presents a significant challenge for people with more complex care needs. Thus, access to independent advocacy support may be necessary to ensure that provision is made for the full exploration of choices and options – in tandem with supported decision-making in accordance with the Assisted Decision-making (Capacity) Act 2015. The CIB paper also noted that a crucial element in implementing the personalised budget approach would be “an objective, independent, comprehensive, consistent, integrated and nationally standardised needs assessment process” and referenced the Law Reform Commission’s 2011 Report on the legal aspects of professional home care with regard to the assessment of care needs.

Indecon consultation on returning Irish emigrants

In August 2017, the Department of Foreign Affairs and Trade announced the appointment of Indecon Economic Consultants to undertake an economic report on barriers that exist for returning Irish emigrants. The report aims to identify - and provide solutions to - unnecessary administrative burdens that negatively affect people wishing to return to Ireland to live. As part of the consultative process, Indecon has sought the views of CIB in respect of the experience of delivery services, as they provide information and advice/ assistance to people who have returned to Ireland or who are thinking about returning. The CIB submission noted that most of the concerns of returning emigrants were common to that of the general population – for instance, the availability and cost of housing, access to schools and childcare, and access to public health services.

The submission also went on to address the specific administrative difficulties for this cohort that have been evidenced in feedback from information services during the past number of years. These difficulties include regaining their Irish driving licence, accessing affordable motor insurance (in the context of benefitting from claims-free driving while living abroad), returning to live with a non-EEA spouse or civil partner (who has no automatic entitlement under Irish law to join them in Ireland) and awareness and clarity around the Habitual Residence Condition when applying for social welfare benefits. The submission concluded by noting that the need for integrated information is particularly important because of the fragmentation of the service delivery system and the diversity of the returning emigrant population.

ComReg Review of Non-Geographic Numbers

In October 2017, CIB made a submission to the Commission for Communications Regulation (ComReg) on five categories of “Non-Geographic Number” (NGN) - namely ‘1800’, ‘1850’, ‘1890’, ‘0818’ and ‘076’ telephone numbers. In announcing the review earlier in 2017, ComReg stated that preliminary research findings had suggested that there may be some issues with NGNs which are harming consumers and that the NGN platform was not working effectively for either the consumer or for the organisations using NGNs to provide services.

The CIB submission noted that the overall experience of Non Geographic Numbers within CIB delivery services was broadly similar to ComReg’s initial research – that service user attitudes to these numbers are negative and that the lack of transparency around costs seems to discourage the use of NGN numbers. The submission also

highlighted that people on low incomes and those experiencing indebtedness were particularly vulnerable when trying to access public services by telephone.

The public consultation proposed by ComReg suggested two regulatory measures which it plans on phasing in – that is, to retain the ‘1800’ NGN class as Freephone (i.e. free to call from landline and mobile) and also to introduce a new linked pricing tariff (“Geo-Linked”) for the 1850, 1890, 0818, and 076 NGNs. ComReg also noted the intention, over time, to reduce the five classes of NGN to two, so that consumers will more readily understand the cost of the calls they are making. The CIB submission was broadly supportive of these moves and also stressed the need to regulate the costs and conditions of these numbers, in the interests of transparency for consumers. Further, it suggested that all telecommunications providers should provide specific details for what is (and is not) included in pricing packages or ‘bundles’.

CIS Activity Report January - June 2017

The National CIS Activity Report for the first six months of 2017 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 531,764 queries made to CISs (a 2% increase on the same period in 2016) and 45% of these were related to *social welfare* issues;
- The next highest query categories were:
 - Health* - 46,297 queries (9%),
 - Housing* - 45,297 (9%),
 - Employment* - 38,502 queries (7%),
 - Money and Tax* - 31,083 queries (6%),
 - Local* - 29,316 queries (6%);
- All combined *Housing* related queries increased by 20% when compared with the same period last year (which was, in itself, a 27% increase on 2015);
- The top five single query areas were:-
 1. *Medical Card* (30,811)
 2. *State Pension (Contributory)* (18,857)
 3. *Carer's Allowance* (16,791)
 4. *Jobseeker's Allowance* (16,766)
 5. *Disability Allowance* (16,200)
- There were 308,588 callers to CISs nationwide.
- Where nationality was recorded amongst these callers, over 23% were from outside of Ireland;
- Ethnicity was recorded for 6% of callers and Travellers represented over 3% of callers where ethnicity was recorded;
- Some 9% of callers were recorded as having access difficulties, with language counting for 38% of these;
- Nine 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;
- Just under half (48%) of all queries involved the provision of information, 51% were categorised as requiring advice/assistance and 1% required an advocacy intervention;
- Some 2,141 Social Policy Records were submitted by CISs – an analysis of the issues raised by CISs in these SPRs was included in Social Policy Update (September 2017).

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: July - September 2017

During the third quarter of 2017 (July, August and September), CIB received a total of 1,542 Social Policy Returns (SPRs) from CISs (1,445) and CIPS (97). This is an increase of 41% on the same period in 2016. The most reported general areas of concern were *Social Welfare* (59%), *Housing* (11%), *Health* (10%) and *Money & Tax* (6%). These four broad information categories accounted for 86% of all Social Policy Returns. When these categories are compared with the SPRs from the same period in 2016, we can see where the focus of the general increase has been – health-related SPRs nearly doubled over the time and social welfare related feedback increased by 43%. Housing issues continued to log a significant amount of Returns and Money & Tax SPRs more than doubled over the period. Two thirds of the health-related SPRs were highlighting difficulties that CIS clients had with **medical cards** – with a total of 92 SPRs detailing individual cases that information staff felt were indicative of broader difficulties. The main issues that were evidenced in these SPRs included:-

- Awareness of the medical card retention scheme – some medical card holders who take up work may be able to retain their card for up to three years, but services report that this does not appear to be widely known amongst its clients and is not clearly signposted for those who are seeking to renew their cards; **NOTE: The NMCU has confirmed that applicants who feel that they are eligible under the retention process should attach a note to the form to that effect and submit supporting documentation, in the absence of specific field on the form to indicate eligibility for retention.**
- Cases where clients have not received review forms or have not received requests for additional information and have only found out that their card has been revoked when visiting the GP or pharmacy;
- Cases where documentation sent by clients has not been received by the National Medical Card Unit or has been lost, in some cases leading to clients having to re-send the full application and supporting documentation;
- Difficulties for clients who cannot access GPs who are in a position to take on medical card patients;
- Difficulties for clients in renewing their medical card online – with some services reporting that clients who were not in a position to renew their card online (due to lack of skills, broadband or IT access) had to send in the full application form, even though there has not been any change in their circumstances;

NOTE: The NMCU has informed us that “a new online application system will be launched in the next two weeks. Currently this system is in use by a small cohort of people reviewing their eligibility by invitation. The invitation includes a pin number which, together with their email address, enables the client to set up an account. The system will now be extended to all people, whether they are applying for the first time, or reviewing their eligibility. It will be open to those applying under the General Medical Card scheme and also those applying under the Over 70s scheme. Reviews sent out to clients aged over 70 will include the paper review form so they have both options. For other reviews, a form will not be sent, but a manual application form can be used should they wish to pursue that option instead. Some of the advantages of the new system are that supporting documents can be scanned to the online application. (e.g, a picture of the document could be taken and then uploaded), in cases where an applicants GP-of-choice has an online presence, an electronic request goes to the GP (rather than the client having to go to get their form stamped) and also updates on applications or requests for further information can be emailed to the client using the e-mail provided”.

The main increases in **social welfare** areas during this quarter have been in relation to PRSI contribution statements, pensions, and Fuel Allowance. In the last edition of Social Policy Update, we covered the feedback received from services in respect of the changes, put in place since July 2017, to the processing of requests from clients for their PRSI Contribution Statements. This feedback accounts for much of the increase in social welfare

SPRs during this quarter, and the evidence provided enabled us to submit a briefing paper to the Department on the issue in September. Social Policy Returns in relation to **pensions** (both contributory and non-contributory) also increased significantly during the quarter – with some of this attributed to the PRSI Contribution Statements issue and there was also a good deal of feedback which highlighted cases where the application of the averaging rule in the calculation of the contributory pension was putting people at a disadvantage. Services also reported on many cases where they were not in a position to assist clients in forecasting their pension entitlements, given the lack of clarity around the situation after 2020. There were also a number of reports that highlighted the difficulties caused for people by the delay in processing applications for the non-contributory pension (as for August 2017, the average processing time for these claims stood at 12 weeks). Reports in relation to **Fuel Allowance** also increased during this period. The concerns highlighted in the case evidence included difficulties for people who are on CE schemes and could not change the payment frequency from weekly to two instalments (as announced by the Department in July 2017), financial hardship for some social welfare claimants who do not qualify for Fuel Allowance and many services also suggested the need for DEASP to proactively inform certain social welfare recipients of the availability of Fuel Allowance, as many of their clients were unaware of their potential eligibility.

Staff from the Citizens Information Phone Service (CIPS) also submitted 249 ‘social policy counters’ across a range of issues during this quarter, and these counters indicated a variety of difficulties that CIPS callers were experiencing in trying to access public services – with the focus of the majority of counters being on difficulties with the newly-initiated move to personal access to online services by Revenue, as well as issues for people obtaining their PRSI Contribution Statements from the PRSI section within DEASP and making telephone contact with a variety of sections within the Department. CIPS also logged calls concerned with client difficulties with accessing information about the Back To School Clothing and Footwear Allowance.

Focus on social policy work at local level – Co Mayo CIS

In this issue of *Social Policy Update*, we profile the social policy work of County Mayo CIS – in particular, the County Mayo Local Social Policy Network (Housing and Accommodation). This countywide network was established in January 2014 following a Social Policy Seminar on Housing and Accommodation hosted by Mayo CIS. The Network, since its formation, has endeavoured to build good working relationships with all agencies working in the area of housing and accommodation in County Mayo and seeks to make a positive contribution to discussions on housing policy. The Network is chaired by Mayo Citizens Information Service and meets up to five times per year. It has representation from South Mayo MABS, MIA (Mayo Intercultural Action Group), Clan Beo (a family based support group for people with disabilities), Mayo Traveller Support Group, Mayo County Council Traveller Liaison Officer, Western Care Association (who support and empower people with a wide range of learning and associated disabilities), Co. Mayo Local Community Development Committee (LCDC) and Mayo County Council Strategic Policy Committee.

The Network, in following its aim to contribute positively to discussions on housing policy, produces an annual Social Policy Report. This report is presented to Mayo County Council’s Strategic Policy Committee on housing and is also discussed with the Committee membership. On the 12 October 2017, the Network hosted a roundtable discussion on housing and accommodation in County Mayo. The event included presentations from Dr. Padraic Kenna, Head of the Centre for Housing Law, Rights and Policy School of Law, NUI Galway and Mr Paul Benson, Head of Housing, Mayo County Council. Those in attendance included representatives from local housing support agencies, Local Authority housing staff and representatives from other organisations working in the area of housing and accommodation in County Mayo. The event afforded the participants an opportunity to explore ways of working together in partnership to help those facing challenges to their housing needs achieve the best possible outcomes for their situation. The network is currently compiling a report on the recommendations made at the roundtable event and how they may be best implemented.

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 *

FIS and CE scheme eligibility [PQ 38950/17; 11 September 2017]

Deputy Seán Fleming (Laois, Fianna Fail) asked the Minister for Employment Affairs and Social Protection “the position regarding the payment of family income supplement to persons who are on community employment project schemes”.

In response **Minister Regina Doherty** (Meath East, Fine Gael) stated that “the Family Income Supplement (FIS) is an in-work support, which provides an income top-up for employees on low earnings with children. FIS is designed to prevent in-work poverty for low paid workers with child dependants and to offer a financial incentive to take-up employment. There are currently nearly 57,000 families with more than 126,000 children in receipt of FIS. The estimated spend on FIS this year is approximately €422 million. To qualify for FIS, a person must be engaged in full-time insurable employment which is expected to last for at least 3 months and be working for a minimum of 38 hours per fortnight or 19 hours per week. A couple may combine their hours of employment to meet the qualification criteria. The applicant must also have at least one qualified child who normally resides with them or is supported by them. Furthermore, the average family income must be below a specified amount, which varies according to the number of qualified children in the family.

My Department provides a range of activation supports catering for long-term unemployed jobseekers. These supports include employment schemes such as Community Employment (CE), Tús, and Gateway. One cannot get FIS if on one of these schemes. These schemes provide part-time temporary work in local communities, as a stepping stone back to employment. The objective of these schemes is to break the cycle of unemployment and maintain work readiness, thereby improving a person’s opportunities to return to the labour market. It is possible for a household to receive a FIS payment where the spouse or partner of the FIS applicant is engaged on one of these schemes. However, to pay FIS directly to someone who is participating in one of these schemes would reduce the incentive for that person to move off a supported employment programme and into full time remunerative employment. Research from the ESRI shows that people are better off in work, the results, based on an analysis of current incomes, benefits and taxes, suggest that more than eight out of ten of these unemployed jobseekers would see their income increase by at least 40 per cent upon taking up employment. FIS helps recipients to gain a firm foothold in work and build a better future for their families”.

Motorised Transport Grant Closure [PQ 43875/17; 17 October 2017]

Deputy Charlie McConalogue (Donegal, Fianna Fail) asked the Minister for Health “when provisions will be made in order to finalise and introduce a replacement for the motorised transport grant and mobility allowance scheme which were scrapped over four years ago under the premise of a new replacement scheme to be announced shortly thereafter...”.

In a response on behalf of Minister Simon Harris, **Minister Finian McGrath** (Dublin Bay North, Independent) stated “I was pleased to have the opportunity to discuss the proposed Health (Transport Support) Bill with the Joint Committee on Public Petitions on Wednesday 11th October. The Deputy will be familiar with the background to the closure of both the Mobility Allowance and Motorised Transport Grant schemes in February 2013. Since the closure of the Mobility Allowance, the Government has directed that the Health Service Executive should continue to pay an equivalent monthly payment of up to €208.50 per month to the 4,700 people in receipt of the Mobility Allowance, on an interim basis, pending the establishment of a new Transport

Support Scheme. The Government decided that the detailed preparatory work required for a new Transport Support Scheme and associated statutory provisions should be progressed by the Minister for Health. The Programme for a Partnership Government acknowledges the ongoing drafting of primary legislation for a new Transport Support Scheme to assist those with a disability to meet their mobility costs. The Government's legislative programme for 2017 includes the Health (Transport Support) Bill. I can confirm that work on the policy proposals for the new Scheme is at an advanced stage. The proposals seek to ensure that there is a firm statutory basis to the Scheme's operation, there is transparency and equity in the eligibility criteria attaching to the Scheme, that resources are targeted at those with greatest needs and that the Scheme is capable of being costed and is affordable on its introduction and on an ongoing basis.

The draft General Scheme and Heads of Bill were circulated to other government Departments and have been the subject of consultation between the Department of Health and the Department of Public Expenditure and Reform. When the consultation with other relevant Departments has been completed, the next step will be to seek Government approval to the drafting of a Bill for the new Scheme. It is important to note that the Disabled Drivers and Disabled Passengers scheme operated by the Revenue Commissioners, remains in place. Specifically adapted vehicles driven by disabled persons are also exempt from payment of tolls on national toll roads and toll bridges. Transport Infrastructure Ireland has responsibility for this particular Scheme”.

Exceptional Needs Payment data [PQ 38569/17; 11 September 2017]

Deputy Willie O'Dea (Limerick City, Fianna Fail) asked the Minister for Employment Affairs and Social Protection for data on “the number of persons who have applied for an exceptional needs payment in each of the years 2012 to 2016 and to date in 2017; the number who have been awarded and refused this payment, respectively and the expenditure on this payment in those years..”

In response, **Minister Regina Doherty** stated that “under the supplementary welfare allowance (SWA) scheme, my Department may make a single exceptional needs payment (ENP) to help meet essential, once-off and unforeseen expenditure which a person could not reasonably be expected to meet out of their weekly income. The Government has provided €31.5 million for exceptional needs payments (ENPs) and urgent needs payments (UNPs) in 2017. There is no automatic entitlement to a payment. The ENP scheme is demand led and payments are made at the discretion of the officers administering the scheme taking into account the requirements of the legislation and all the relevant circumstances of the case in order to ensure that the payments target those most in need of assistance. Statistics are maintained relating to payments under the ENP scheme, however they are not maintained on the number of applications or the outcome of those applications. Details of the number of payments and expenditure under the ENP and UNP schemes for 2012 to 2017 are set out in the following tabular statement...”

Table 1: Number of Exceptional Needs Payments and Exchequer Outturn made by year

| Year | Number of Payments | Outturn (million) |
|---------------|--------------------|-------------------|
| 2012 | 197,500 | €52.70 |
| 2013 | 132,990 | €35.70 |
| 2014 | 107,139 | €30.10 |
| 2015 | 101,603 | €31.00 |
| 2016 | 100,107 | €32.20* |
| 2017(to date) | 58,166 | €23.80 |

*2016 Outturn is provisional

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.*

Indecon Review of One-Parent Family Payment reforms

In October 2017, Minister Regina Doherty announced the publication of the Independent Review of the Amendments to the One Parent Family Payment (conducted by Indecon Economic Consultants). The decision to initiate this report was included in the Social Welfare Act 2016, which stated that the intention was to examine the “financial and social effects of the amendments to One-parent Family Payment since 1 January 2012, taking into account the effects on welfare dependency and the poverty rates of those in receipt of One-parent Family Payment.” Overall, the Review found that the reforms had the effect of increasing employment and reducing welfare dependency and also noted “a potential concern” – that is, the percentage of those who lost the payment who remain unemployed or who are in low-paid or part-time employment. The detailed Review suggested that a key challenge for policy makers is “to assist these lone parents to become more integrated into the Irish labour market”, whilst also noting that “that care is needed in designing welfare programmes to ensure that the structure of any payments do not disincentivise employment. This is particularly the case where there may be an integration of a number of payments with different thresholds for earnings and where individuals are likely to access more than one form of payment”. The Review can be accessed [here](#).

Decision Support Service & Assisted Decision Making (Capacity) Act 2015



In December 2015, the Assisted Decision-Making (Capacity) Act 2015 was signed by President Michael D. Higgins. This Act repeals the Lunacy Regulation (Ireland) Act 1871 and the Marriage of Lunatics Act 1811, and it sets out the guiding principles that are intended to safeguard the autonomy and dignity of the person with impaired capacity. Supported decision-making is a central component of the Act, which strongly reflects the

recommendations of various Law Reform Commission reports. CIB made a submission on the Bill in 2013 during the consultation stage (which followed on from a previous submission made on the Scheme of Mental Capacity Legislation in 2010). It is expected that the legislation will result in significant improvements in the lives of persons with intellectual disabilities, as their ability to make decisions for themselves will be enshrined in law.

When the legislation was enacted, the Government provided for the establishment of the Decision Support Service within the Mental Health Commission. The aim of this service is to act as supporter, regulator and supervisor of decision-making by, and for, adults with capacity difficulties. Some 18 months after the enactment of the legislation, a limited number of provisions of the Act have commenced – including, in October 2017, the appointment of Áine Flynn as Director of the Decision Support Service. The Mental Health Commission has also been liaising with relevant Government Departments to progress the operational and resourcing elements that are required for the implementation of this legislation. As part of the Budget 2018 announcement, the Government has allocated €3 million to the Department of Justice to fund the Decision Support Service.

Central Bank Quarterly Report on Residential Mortgage Arrears – Q2 2017

In September 2017, the Central Bank published the Quarterly Report on Residential Mortgage Arrears and Repossessions for the second quarter of 2017. The Report noted the following headline figures with regard to Principal Dwelling Houses:



- Over 73,000 households (with mortgages on private dwellings or Principal Dwelling Houses) are in arrears. This represents 10% of the total of 732,439 mortgages held by private households throughout the state and is a decline of 3.6% on the Q1 2017 figure;

- The number of households in arrears under 90 days (or “early arrears”) was reported at 23,322 and the number of households in arrears for over 90 days at the end of Q2 stood at 51,750 – which is a 2.5% decline on Q1;
- The number of households in “very long term arrears” (over 720 days) stood at 32,953 - or 44% of all households in arrears (accounting for 90% of arrears balances outstanding);
- Some 120,398 mortgage accounts were classified as “restructured” and over 87% of these were deemed to be meeting the terms of the arrangement (although not all restructuring arrangements were deemed to be sustainable as defined within the Mortgage Arrears Resolution Targets). Typical arrangements included interest-only, reduced payments, temporary deferrals, and also split mortgages and trade-down mortgages - which have been introduced to provide more long-term solutions for customers in difficulty;
- Legal proceedings were issued against 1,262 households in this quarter;
- A total of 340 properties were taken into possession by lenders during this quarter – 109 on foot of a court order and 231 were voluntarily surrendered;
- ‘Non-bank entities’ now hold 48,199 mortgage accounts (for private dwellings and Buy-To-Let combined) – with 63% of these held by regulated retail credit firms, and the remainder by unregulated loan owners.

The Report also provides a breakdown of arrears, repossession and restructures on Buy-To-Let properties (totalling 126,995 mortgage accounts to a value of €23 billion). The full Report can be accessed [here](#).

Pre-activation Programme for Young People with Disabilities - Ability



In September 2017, Minister for Employment Affairs and Social Protection, Regina Doherty, TD, launched a new pre-activation programme for young people with disabilities called “Ability”. The three-year, €10 million programme will be managed by Pobal (a not-for-profit company which acts as an intermediary for programmes funded by the Irish Government and

the EU) on behalf of the Department of Employment Affairs and Social Protection. The aim of the Ability programme is to bring young people with disabilities who are not work-ready closer to the labour market and the focus will be on projects aimed at young people with disabilities (aged 15 – 29) designed to assist in their transition from school to further education and employment. Further information can be accessed on the Pobal website [here](#).

Other news

In October 2017, the **Central Statistics Office** released the eighth of its eleven thematic reports of Census 2016 results. The focus of this report was on the demographic structure of the Irish population, specifically looking at religion, ethnicity and Irish Travellers. Entitled “Census 2016: Profile 8 - Irish Travellers, Ethnicity and Religion”, the report shows that on Census night (April 2017), the number of Irish Travellers stood at 30,987, representing 0.7% of the general population. In terms of ethnic composition, the analysis demonstrated that “White Irish” remains by far the largest group, accounting for 82% of usual residents. This was followed by “Any other White background” (9.5%), “non-Chinese Asian” (1.7%) and “other incl. mixed background” (1.5%). The full report can be accessed [here](#).

In September 2017, the Office of the Ombudsman published **The Ombudsman's Casebook**, which shares summaries of some of the cases the Ombudsman Peter Tyndall recently examined. Among the complaints summarised this quarter are complaints about direct provision accommodation (which has come under the auspices of the Office in April 2017), additional charges in private nursing homes, the Cross Border Healthcare scheme and third level education grants from Student Universal Support Ireland. This, and previous editions, can be accessed here at www.ombudsman.ie/casebook