

Social Policy Update

September 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

CIB Submissions

CIB Pre-Budget Submission and DSP Pre Budget Forum 2017

The CIB Pre-Budget Submission 2017 was sent to the Minister for Social Protection and the Minister for Finance in September 2016. The submission, entitled “**Turning the Corner**” is based on feedback from CIB’s delivery services. This feedback was submitted from CISs following a Social Policy Alert asking them to identify their three priority areas of concern for Budget 2017. The submission also incorporates issues highlighted by CIPS and MABS in their pre-budget reports to CIB.

The submission focusses on income supports for people at key life stages, typically at times of transition or crisis. It sets out the policy issues that impact on families and children, people of working age, people with disabilities or illnesses (and their carers), older people, people seeking housing supports and people with unsustainable debt. It also identifies key priority areas for action and makes recommendations based on the evidence received by CIB.

The submission notes that whilst the Irish economy is making a recovery, ongoing difficulties with the housing market and the complex interaction between the tax and social welfare system continue to impact on the people who seek information and advice from CIB’s delivery services.

The submission suggests the following priority areas for government action in Budget 2017:

Children and families

- Provide targeted assistance for low income families to make work pay for families with children
- Provide investment in subsidised, quality early childhood care and after school care services
- Address persistently high child poverty rates

Working age supports

- Continue the integration of tax, social welfare supports and activation measures so it is easier to combine these measures when working atypical hours or when taking up casual employment, which is becoming more pervasive
- Develop measures to integrate the "hidden unemployed" into activation programmes, for example, people who are not classified as active jobseekers but are available and interested in work
- Review and extend social insurance provision for self-employed people

People with disabilities, illness and carers

- Address the administrative challenges faced by people with disabilities, illnesses and their carers when accessing payments and supports
- Develop measures to enable greater participation by people with disabilities in the workforce, as laid out in the Comprehensive Employment Strategy for People with Disabilities
- Address the needs of carers through the enhanced provision of community-based supports

Older People

- Provide a statutory basis for home care packages (coupled with the necessary resources) to enable older people to live independently in their own homes
- Ensure that the emphasis on online access to public services does not serve to disempower or marginalise older people
- Ensure that the planned implementation of the Total Contributions Approach to the current State Pension (Contributory) addresses the impact of the 'average' rule, which has disproportionately affected women

Housing

- Enable the creation of a functioning housing market through the provision of affordable, quality, accessible accommodation via government investment in social housing, with the long-term aim of reducing the increasing dependence on the private rented market
- Develop a new model for affordable rental within the housing sector which provides for alternatives between full state provision of social housing and the private rented or ownership model
- Enhance regulation of the private rented market to mitigate market shocks and the knock-on effects on tenants on low incomes

Money advice and debt issues

- Adjust statutory debt solutions to make them more accessible to those on low incomes
- Continue and enhance work on mortgage debt
- Enable access for all to basic banking services, bill payment, savings and credit facilities
- Provide appropriate bill payment facilities and supports in money management for vulnerable people

The full text of the submission can be accessed [here](#).

On 22 July 2016, a representative from CIB attended the Department of Social Protection's Pre-Budget Forum in Dublin Castle. Representatives from NACIS and MABS also attended the event. The Forum is held annually and gives community and voluntary organisations an opportunity to highlight their priorities for DSP spending in the upcoming Budget. This year there were representatives from nearly 60 organisations in attendance. Minister for Social Protection, Leo Varadkar, and Minister of State (with responsibility for disability) Finian McGrath addressed the Forum and also attended each of the group workshop sessions which focussed on the areas of poverty and social inclusion, housing, retired and older people, children and families, illness, disability and caring and working age supports.

Draft Information Management Standards for National Health and Social Care Data Collections

In July 2016, CIB made a submission to the Health Information and Quality Authority (HIQA) on their draft Information Management Standards for National Health and Social Care Data Collections. These data collections are national repositories of health and social care data in Ireland that provide a national overview of a particular health or social care service. These data collections have evolved over time in an uncoordinated fashion and these standards are being developed to ensure that information used to monitor patient care, the quality of care received and the delivery of that care is of high quality and is complete, accurate and valid. The standards provide a framework of best practice to enable national health and social care data collections collect quality data and work towards advancing improvements in health information, which will lead to safer better care for all.

HIQA asked for general and specific feedback on the draft standards. The general feedback covered questions on the standards design and layout, their comprehensiveness and ability to improve data quality, while the specific feedback questions asked for feedback on each of the eleven draft standards. The CIB submission was broadly positive in relation to the standards but did make a number of suggestions including:

- That there be more information on how the standards will enhance data collection and reporting by individual organisations
- That more attention be given to the research ethics requirements in the standards, particularly in relation to people with cognitive impairments and their ability to give consent and their understanding of how their data is being used
- That more emphasis be given to how people will be assured that their data is held securely

The CIB submission also noted the importance of implementing the standards and the difficulties that will be faced at this stage due to the range of data management organisations. It also recommended that a national body would be involved in the oversight and integration of data collections so that the analysis of the data can be maximised. The full text of the submission can be accessed [here](#).

DSP Statement of Strategy 2016 – 2019

In August 2016, CIB made a submission to the DSP on their statement of strategy for 2016 – 2019. The CIB submission identified a number of issues that it felt the DSP's strategy should focus on including:

- Eliminating welfare to work traps
- Reducing poverty and deprivation rates among lone parents
- Identifying and dealing with the root causes of poverty and inequality
- Addressing over-indebtedness and financial inclusion
- Reviewing the redistribution role of social transfers in order to reduce inequality for lower income and jobless households
- Delivering training and activation programmes that maximise results for individuals and society
- Ensuring that the benefits people are entitled to are available in a timely, appropriate and consistent way
- Optimising the citizens experience when moving between income maintenance, training, education, activation programmes and labour market initiatives.

CIB Thematic Social Policy Research Update

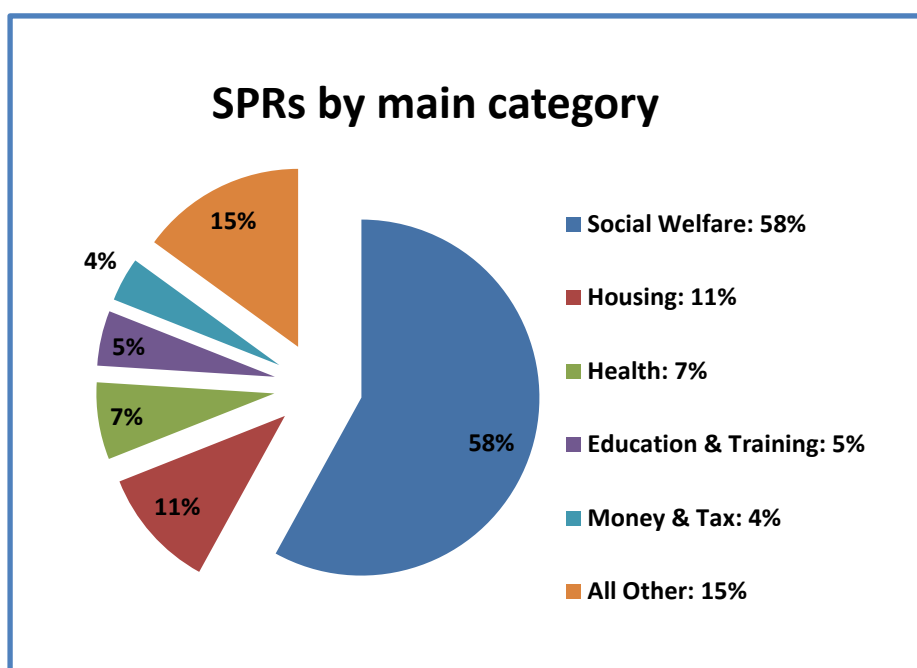
In early 2016, CIB commissioned two pieces of thematic social policy research with Harvey & Walsh Research Consultants. The researchers analysed data collected from the delivery services in 2015 and early 2016 and came up with a number of proposals for research topics. It was agreed that the consultants would go ahead with research on the following two proposals, **Housing Assistance Payment (HAP)** and **Supplementary Welfare Allowance (SWA) and Emergency Needs Payment (ENP)**. Services had been reporting a number of issues with these payments in the Social Policy Returns (SPR) submitted to CIB, so it was felt that research into these areas was both timely and topical. To supplement the query and SPR data collected by CIB, the researchers sent out Social Policy Alerts to the network in March and April asking for further case-studies and feedback on these topics. We received a lot of very strong feedback from the Services in response to these Social Policy Alerts, which helped shape the research and was very much appreciated. The researchers have submitted draft reports to CIB, which are currently being reviewed. We hope to have final reports ready for publication by the end of 2016.

On the Ground: feedback from CISs & CIPS

This section features an overview of recent social policy returns from Citizens Information Services and the Citizens Information Phone Service

Social Policy Returns – June, July & August 2016

During the summer months of 2016, CIB received 1,187 Social Policy Returns (SPRs), 1035 from CISs and 152 from CIPS. This represents a 21% increase in SPRs on the same period in 2015. The majority of returns (85%) fell into five of the main Oyster categories,¹ Social Welfare, Housing, Health, Education & Training and Money & Tax, see chart below.

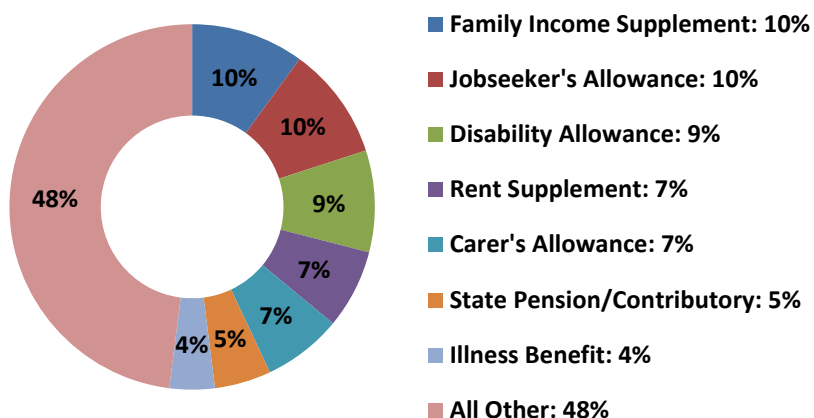


58% of the returns were categorised as Social Welfare issues, with nearly two-thirds of these relating to the categories Families & Children, Disability & Illness, Unemployed People, Supplementary Welfare Schemes and Carers. The top five most reported Social Welfare payments or benefits during this period were:

1. Family Income Supplement: 72 SPRs
2. Jobseeker's Allowance: 67 SPRs
3. Disability Allowance: 61 SPRs
4. Rent Supplement : 48 SPRs
5. Carer's Allowance: 47 SPRs

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

SW payments as % of all SW SPRs



The effect of RS and HAP rent limit increases

Rent Supplement and HAP limits were increased by the DSP in July 2016 in response to ongoing issues with increasing rental prices in the private rental market. The SPR data we received over the summer shows that these changes have already had a positive effect. Rent Supplement SPRs highlighting issues with being unable to find accommodation within the RS limits dropped from 42% of Rent Supplement issues in Q1 2016, 53% in June to 12% of the issues in July and August.

There were still some instances where clients couldn't find accommodation within the new limits but reports of this had significantly reduced. Though there were a couple of cases where the landlord increased the rent in-line with the RS and HAP rent increases.

Health issues

Health SPRs accounted for 7% of all SPRs with over half of these relating to issues with Medical Cards. The main issues highlighted in the health section included:

- Random medical card reviews causing distress for people with disabilities and those whose circumstances have not changed
- Issues with clients not receiving review forms or requests for additional information from the NCMU
- Issues with unclear communication or no communication to clients about reasons for medical card decisions and reviews. Cases where clients only found out that their cards had expired at the GP or pharmacy.
- Issues with medical card retention. Anomalies where retention applies to certain schemes but not to others, for example, OFP and JA but not JST. Also issues with clients and their family members being refused or having to reapply for Medical Cards on review even though they were eligible for retention.
- Applications and documentation lost causing delays in processing medical card applications and reviews
- Issues with inadequate or reduced community care supports (home care packages, respite care, day-care facilities), which make it difficult for older and ill people to live at home independently and in some cases leads to an over-dependency on family carers
- Issues with GP's refusing to take on medical card patients
- Long waiting lists and delays in accessing treatment prolonging people's pain and distress
- Issues caused by closing the Motorised Transport Grant and the Mobility Allowance to new applicants in 2013

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

U.N. Convention on the Rights of Persons with Disabilities [PQ: 23912/16, 21 July 2016]

Eamon Ryan (Dublin Bay South, Green Party) asked the Minister for Justice and Equality of “her plans to remove the word "lunacy" from the Statute Book; and if she will make a statement on the matter.”

Minister **Frances Fitzgerald** (Dublin Mid West, Fine Gael) responded stating “On 21 October 2015, the Government published a roadmap to Ireland’s ratification of the United Nations Convention on the Rights of Persons with Disabilities, which outlines the considerable legislative changes to be undertaken to enable Ireland to ratify the Convention, along with the estimated deadline of end-2016 for ratification. The Roadmap to Ratification, which is available on my Department’s website, sets out the substantial legislative agenda required for ratification. We are on track to ratify the Convention by end-2016.

Considerable progress has already been made to overcome barriers to Ireland’s ratification. The Assisted Decision-Making (Capacity) Act 2015 was signed into law on 30 December 2015, and is a comprehensive reform of the law on decision-making capacity. The Criminal Law (Sexual Offences) Bill 2015 was passed by the Seanad on 26 January this year. When enacted, the Bill will reform Section 5 of the Criminal Law (Sexual Offences) Act 1993 to facilitate the full participation in family life of persons with intellectual disabilities and the full expression of their human rights. Achieving the necessary balance between those rights and ensuring appropriate protection is crucial. Work is also under way on drawing up an Equality/Disability (Miscellaneous Provisions) Bill to progress miscellaneous legislative amendments necessary to proceed to ratification. It is intended that the Bill will address issues such as the Convention's requirements in relation to reasonable accommodation and deprivation of liberty, as well as removing archaic references in existing legislation relating to mental health (including the replacement of disqualifications on the basis of 'lunacy' with more appropriate provisions).”

Development of PRSI scheme for the self-employed [PQ: 23130/16, 20 July 2016]

Brendan Griffin (Kerry, Fine Gael) asked the Tánaiste and Minister for Social Protection the progress that has been made on implementing the findings of the 2013 advisory group recommendations on extending social insurance support for the self-employed; and if he will make a statement on the matter.

Minister **Leo Varadkar** (Dublin West, Fine Gael) responded stating that “the new partnership Government aims to create an additional 200,000 jobs by 2020, including 135,000 outside of Dublin. In particular, the role of entrepreneurs and the self-employed will be central to this ambition. They are a diverse group and include farmers, tradesmen, small business owners, professionals, freelancers and consultants, some work part time, others work every waking hour every day. Core to the provision of a more supportive environment for the self-employed is the commitment in the new programme to introduce an improved PRSI scheme for them. In addition, we will also ensure that the Earned Income Tax Credit available to the self-employed will match that available to employees, over a number of budgets. This process commenced in Budget 2016 with the introduction of a €550 tax credit.

I want to ensure that appropriate sustainable supports are available to the self-employed in the event of certain contingencies arising. The self-employed already have access to State pension (contributory), widow’s, widower’s or surviving civil partner’s pension (contributory), guardians payment (contributory), maternity benefit and adoptive benefit on the same basis as employees. They will also gain access to the new paternity benefit which will be introduced later this year.

However, unlike the position with employees, they are not covered for certain contingencies such as long-term illnesses or disability. I have already indicated that extending social insurance coverage to the self-employed is a personal priority for me as Minister. I intend to extend, over a period of time, the range of benefits which the self-employed can access through social insurance. I want to start by providing access to benefits for long-term

illness/incapacity and to treatment benefits. So, a self-employed person injured or incapacitated during the course of their work or on the way to or from it, will have a stronger safety net to protect them.

The former Advisory Group on Tax and Social Welfare published a report in 2013 which examined the options for extension of cover to the self-employed. The Group recommended that the rate of contribution for Class S self-employed should be increased and paid on a compulsory basis in order to pay for cover for long-term illnesses. The Group concluded that “extension on a voluntary basis, through either an “opt in” or “opt out” basis, could lead to the selection of bad risks and would undermine the social solidarity and contributory principles that underline the social insurance system.”

My Department is currently examining the costs and financing an extension of benefits as well as the phasing in of access to the benefits. This examination includes a survey of a random sample of the self-employed population who rely on Class S social insurance benefits. The survey is being carried out by my Department to get their views on priorities for increasing access to social insurance entitlements and the level of contribution the self-employed would be willing to make for more benefits. The result from this survey will help inform and shape the development of future social insurance policy for the self-employed. Therefore, I encourage any self-employed individuals invited to participate to make every effort to do so.”

Dedicated Mortgage Arrears MABS (DMA MABS) service [PQ: 22088/16, 19 July 2016]

Noel Grealish (Galway West, Independent) asked the Tánaiste and Minister for Social Protection for an update on the operation of the Money Advice and Budgeting Service dedicated mortgage arrears services launched late in 2015; the numbers of home owners the court mentoring service has helped and the number it has helped to avoid repossession, listed by county; if it is operating in all court areas and, in the case of areas where it is not, the reason they are not included; the amount of funding allocated to MABS; the number of advisers it has employed in each of the past five years; and the projected allocation for 2016. [22088/16]

Minister **Leo Varadkar** (Dublin West, Fine Gael) responded stating that “the Money Advice and Budgeting Service (MABS), under the aegis of the Citizens Information Board, assists people who are over-indebted and need help and advice in coping with debt problems, in particular those on low incomes or living on social welfare payments. A Dedicated Mortgage Arrears MABS (DMA MABS) service has been established within individual local MABS companies. This service is focussing on post-MARP (Mortgage Arrears Resolution Process) cases. It is assisting mortgage holders to assess the options available to them, signposting them towards the Insolvency Service of Ireland (ISI) if appropriate, or negotiating with lenders on their behalf. To date, 24 specialist DMA advisors and 4 Relief DMA advisors (total of 28) have been recruited and are providing services at 24 locations countrywide. Since the establishment of the service some 1,700 cases have been progressed, 600 of which were new referrals to MABS.

A national network of Court Mentors has been established to provide support to distressed borrowers. Since 1 October 2015, MABS staff are in attendance at every repossession Court nationwide. Positive feedback on the service has been received from legal professionals operating in Court, Court staff (including Registrars), and borrowers themselves. It is not possible to determine how many homeowners have avoided re-possession as a result of the Court Mentor service. However, it is known that 319 clients to date have been referred to MABS by the Court Mentor service, of which only 2 have been discharged from MABS due to non-engagement. The balance have been referred to the Dedicated Mortgage Arrears (DMA) Service for specific mortgage advice, or MABS for standard advice, or directed to other appropriate services (such as insolvency or legal services). The funding provided to MABS and the number of money advisors employed in the years 2011 to 2016 inclusive is set out in the following table. The figures do not include administrators employed across a number of services.”

	2012	2013	2014	2015	2016
Funding provided to MABS	€18.3m	€19.1m	€18.3m	€17.9m	€20.6m*
Number of money advisors	156	157	162	157	185*

*The funding allocation to MABS for 2016 includes provision for the Dedicated Mortgage Arrears MABS service. The number of Money Advisors employed includes those recruited to the Dedicated Mortgage Arrears service.

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

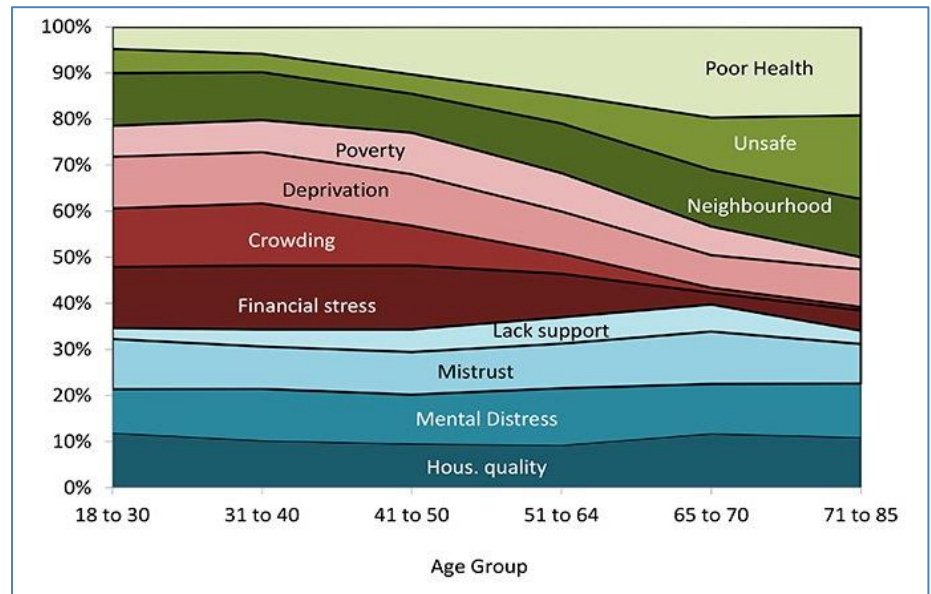
ESRI Paper - Measurement of Multidimensional Quality of Life in Ireland



The Economic and Social Research Institute (ESRI) recently published a technical paper entitled “the Measurement of Multidimensional Quality of Life in Ireland”. The paper uses the Central Statistics Office (CSO) data for 2013 to examine how quality of life in Ireland varies by age group and social class.

The research used eleven indicators to measure quality of life of life including:

1. Income poverty
2. Being able to afford basic goods and services
3. Financial strain
4. Poor health
5. Mental distress
6. Housing quality problems
7. Crowded accommodation
8. Neighbourhood problems
9. Mistrust of institutions (such as the political system, legal system and the police)
10. Lack of social support
11. Feeling unsafe in the local area



The research measured the number of people who experienced three or more of the issues above and found that the most reported issues for this group were financial strain, mental distress, health problems, neighbourhood problems, housing quality problems, deprivation and mistrust in institutions. The paper then examined the data to see if the types of problems experienced differed depending on the people’s age and social class and concluded that:

- Young adults, especially those aged under 30, were most likely to experience multiple problems while adults over 70 were least likely
- Poor health and lack of safety were more likely to be reported by adults aged over 70
- Younger adults (those under 30) were more likely to report issues with financial strain, crowded accommodation and deprivation
- Three issues were of medium importance across all age groups: housing quality problems, mental distress and mistrust in institutions
- Those in the manual/lower social class were more likely to report multiple problems than those in the professional/managerial class
- Most of the issues reported were the same across social classes except for financial strain and income poverty which accounted for a greater proportion of the issues faced by the self-employed and farmer social classes

You can read the full paper on ersi.ie/pubs.

DSP Social Inclusion Forum 2016



The DSP's Social Inclusion Forum was held on 14 September 2016. The annual event is held to support, monitor and evaluate the National Action Plan for Social Inclusion. It provides a forum for public consultation and discussion between people in government departments, community and voluntary organisations and those experiencing poverty and social exclusion. The 2016 conference was entitled "Growing an Inclusive Recovery".

There were presentations from Ann Vaughan (DSP), Robin Hanan (European Anti-Poverty Network Ireland EAPN), Ann Irwin (Community Work Ireland) Helen Johnston (National Economic and Social Council NESI) and Terry Corcoran (DSP). Minister Leo Varadkar also addressed the Forum where he noted the importance of ensuring that the current economic recovery reaches everybody and that nobody is left behind.

The forum broke into smaller working groups to discuss the following topics:

1. In-work poverty / equality of work
2. Poverty and rural communities, rural isolation and social exclusion
3. Poverty and urban communities / contributing social issues
4. Joblessness and families in poverty

Feedback from the workshops included:

- Questions around the effectiveness of consultation processes and the need to monitor implementation
- The importance of incentives rather than penalties for activation
- Proactive provision of information needs to be explored, including social media options
- Access to meaningful interventions - a person-centred approach to activation was recommended especially considering the diversity of people's needs
- Difficulties around the high cost of living for people on low incomes
- Issues relating to reduced investment in infrastructure and the lack of employment opportunities in rural areas
- The importance of pre-development work for people who need support prior to activation around developing people's language, literacy and daily routines etc. And the need to re-invest in the community and voluntary sector to provide these services.

A conference report is being prepared and will be presented to both Houses of the Oireachtas. Copies of the report will also be circulated to senior officials in Government Departments, relevant agencies and those who attended the conference.

DSP Report on Disability Allowance Survey 2015

The DSP published its report on the Disability Allowance Survey in September 2016. The objective of the survey was to inform the design of supports and intervention to assist people in receipt of the allowance to participate in the labour force according to their capacity. The survey explores Disability Allowance recipients' experience and ambitions in the areas of education level, work experience, supports which would be helpful to achieve employment ambitions and barriers to achieving employment.

CIB is a member of the Disability Consultative Forum, which was actively involved in commenting on survey and the CIS network were also asked to support clients to complete the survey, which was much appreciated. You can read the full report [here](#).