

‘Make Work Pay’ Component of the Comprehensive Employment Strategy (CES) for People with Disabilities

A Submission by the Citizens Information Board (September 2016)

Introduction

The Citizens Information Board (CIB) welcomes the opportunity to make a submission to the Department of Social Protection (DSP) in respect of the ‘Make Work Pay’ component of the *Comprehensive Employment Strategy (CES) for People with Disabilities*. The Submission is based on feedback from Citizens Information Services (CISs), the Citizens Information Phone Service (CIPS) and the National Advocacy Service (NAS) for people with disabilities arising from queries which are deemed by information providers to have social policy implications. It should be noted that social welfare accounts for over 40% of over a million queries annually to CISs and to CIPS, and queries relating to disability payments are high¹. However disability payments and work related enquiries would be a small proportion of these queries.

Disaggregating the population of people with disabilities

The CIB believes that in addressing the question of ‘making work pay’ in respect of people with disabilities, it is crucial at the outset to disaggregate the ‘people with disabilities’ population category. It is necessary to take full cognisance of the fact that people with disabilities are a very diverse group and that major differences arise, not only because of the type of disability but also because of age, geographical location and people’s ability to engage with mainstream societal structures. Three points are relevant here. Firstly, there is a major difference between the employment support needs of people with cognitive impairment and those with a physical or sensory disability only. It is also the case that people experiencing mental health difficulties have particular work-related challenges associated with their situation. Secondly, people’s disability status is not fixed and most disability is acquired over the life-cycle. The sudden or, indeed, the gradual onset of disability or illness frequently necessitates adjustments in people’s work role and practice and related employment. The position of such people is frequently likely to contrast significantly with that of people who had never been able to find employment because of their disability and for whom activation measures and in-work supports are likely to be more relevant. It is very likely that people with previous work experience and higher levels of education and related qualifications will find it easier to source employment.

¹ Services dealt with over 60,000 queries relating to disability payments in 2015 – 46% of these concerned Disability Allowance.

Thirdly, clearly there are people with profound/multiple disabilities who are never going to be able to work and there are others whose ability to work is such that they will only be able to work on a part-time and/or intermittent basis. Some people have conditions that flare up, remit or are progressive in nature and have great difficulty in both obtaining and maintaining employment and also in getting social welfare support when their condition means they cannot work. This applies to both people with disabilities and people experiencing mental health difficulties. It is also the case that there are some people who are highly qualified but have complex medical needs as a result of acquired injuries and workplace support systems cannot easily be put in place to allow them to take up or continue in employment.

Key factors that need to be taken into account

Transport and employment

Transport and mobility support schemes play a centrally important role in combating social exclusion and almost certainly have a role in enhancing access by people with disabilities to employment, training and activation programmes. The public subsidisation of transport and travel enables many people who might otherwise be excluded not only to access services appropriate to their needs but also to engage in purposeful social, educational and economic activity.

The issue of transport is a recurring one in relation to supporting people with disabilities to integrate into the workforce. An issue which constantly comes up is the lack of transport to and from work or to areas where there are better employment opportunities. Many people with disabilities depend on public transport, on family members/friends or on transport provided by disability service agencies. It is sometimes the case that transport is not available from any of these sources. While many people with disabilities have Free Travel Passes, these are frequently of no use because suitable transport is not available. Feedback from CISs and NAS indicates that this continues to be a major issue throughout the country where people with disabilities cannot take up training and/or rehabilitative employment opportunities because of the absence of transport. It is noted that the proposed Transport Scheme flagged when the Mobility Allowance and the Motorised Transport Grant were terminated in 2013 has not yet been put in place. The Programme for Partnership Government merely commits to examining transport service provision for young people with disabilities and also states that work is underway on the drafting of new legislation for the introduction of a new mobility scheme to assist those with a disability in meeting their increased mobility costs.

Personal Assistant services

The role of Personal Assistant (PA) services in combating disadvantage and social exclusion resulting from disability has been consistently emphasised and PA services have a potentially crucially important role in enhancing employment opportunities for people with disabilities. However, in Ireland, the service has not developed to any great extent and, indeed, the emphasis has shifted to providing for basic personal care

needs, with less attention to supports for independent living and employment. A 2014 DFI Report² concluded that the prioritisation of care provision over so-called social support had increased, and that the meaning and understanding of a PA service had been diluted from its initial focus when established in Ireland in the 1990s, i.e, supports for independent living in a mainstream context.

There is a need to re-focus the PA service in the context of the 'Make Work Pay' initiative. Specifically, there is a need to move from the current system where the service is directed and funded by the Department of Health to a system which is more broadly based and cross-departmental and involves the Department of Social Protection (from the 'Make Work Pay' perspective). The PA service is a core building block of independent living and related maximisation of income from employment.

Transition from school to work

While mainstream education systems have been adapted to support people with disabilities to participate and while many young people have had constant support in schools in the form of SNAs, supplemental assessment and non-academic qualification systems – such supports are not typically available in workplaces and this limits the potential for employment. This means that many people simply cannot cope in a workplace environment. For example, some people may lack the ability to take instructions in the workplace and/or to manage in stressful situations. It is almost certain that the ability of some people with disabilities to cope in the workplace could be enhanced by a supportive infrastructure akin to that available in schools or some rehabilitative training situations. While this is not likely to happen to any great extent because of resource considerations, there could be a much stronger focus on transitions from school-based to employment-based systems.

There is a clear need to reduce the repetitive training that many people with an intellectual disability undergo without any clear pathway or progression. This requires individually-tailored career paths which are realistic in terms of both people's ability and motivation and available job opportunities.³

The Cost of Disability

For people with disabilities who might be able to undertake employment if there were specific supports in place, e.g., Personal Assistants, there may be a significant extra cost associated with work, including transport, clothing, higher rent costs associated with accessible accommodation in areas where work is located. These costs are in addition to the general costs of disability. Some additional provision needs to be made to people with disabilities to support them in employment to enable them to come off Disability Allowance payments but have their disability acknowledged in terms of its impact on their standard of living.

² <http://www.disability-federation.ie/index.php?uniqueID=10810>

³ Eurofound (2012), *Active inclusion of young people with disabilities or health problems*, http://adapt.it/adapt-indice-a-z/wp-content/uploads/2013/08/eurofound_active-inclusion-of-young-people.pdf

General barriers and disincentives to employment

While there are specific issues relating to people with disabilities taking up employment and while frequently they need additional supports and disability-friendly workplaces, people with disabilities and those experiencing mental health difficulties, are also affected by barriers and disincentives to employment that affect people generally. These are:

- Low educational levels
- The 'poverty trap' associated with social welfare, related secondary benefits and low-paid employment
- The unavailability of affordable childcare
- Access to information

Low educational levels

Low levels of educational attainment often result in low paid and poor quality employment. People with low educational levels generally are less likely to be active in the labour market. According to Eurostat (2015)⁴ unemployment rates tended to increase for those persons with lower levels of educational attainment in all of the EU Member States in 2013. People with disabilities are likely to have lower levels of educational attainment than the population in general. For example, the recently published DSP Disability Allowance Survey⁵ found that only a minority of DA recipients reported educational attainment beyond second level or special schools and that less than 10% reported having third-level education.

Responding to this scenario requires targeted provision for further education and training for people with disabilities. In this regard, a case can be made for people with disabilities to be enabled to access courses at a level at which they are already qualified in order to enhance their ability to seek alternative employment.

The 'poverty trap' associated with social welfare, related secondary benefits and low-paid employment

Many underemployed people and households are now relying on a combination of temporary part-time work and social welfare payments. One of the main barriers to employment uptake continues to be the role played by secondary benefits associated with social welfare payments. As a consequence of the changing types of employment, underemployment and part-time working arrangements that have emerged in recent years, it has become imperative that an in-work payment such as FIS is effective in facilitating people to take up part-time or temporary employment opportunities in the first instance with a view to facilitating the long-term move from welfare to full-time work. The reality is that for a cohort of CIS and CIPS service users, the most favourable financial option continues to be full-time social welfare

⁴ Eurostat 2015, http://ec.europa.eu/eurostat/statistics-explained/index.php/Europe_in_figures_-_Eurostat_yearbook.

⁵ <https://www.welfare.ie/en/downloads/DSPReportonDisabilityAllowanceSurvey2015.pdf>

payments particularly where the work available is only part-time, casual or activation scheme based or, in the case of some people with disabilities, the only work they are able to take on because of their disability.

The 'poverty trap' associated with social welfare, related secondary benefits and low-paid employment presents difficulties for people with disabilities taking up available part-time employment as it does for the rest of the population. For example, while FIS is available as a supplement to low paid work for families with children, it cannot be claimed by those engaged in self-employment or on Community Employment, Gateway, Tús, JobBridge or the Rural Social Scheme. This is the case despite people in such employment being required to pay PRSI and meeting the 38 hour per fortnight work requirement.

The Back to Work Family Dividend, introduced in 2015 to support people with qualified children who are in employment or self-employment and as a result no longer receive a jobseeker's payment or One-Parent Family Payment, is a valuable initiative. The ESRI⁶ has noted that the Back to Work Family Dividend clearly improves the immediate financial incentives to work. However, it is unlikely to be of benefit to many people with disabilities or those experiencing mental health difficulties because it is dependent on families moving completely *off* social welfare payments, a decision which they may feel unable to take because of a fear of not being able to easily return to a social welfare payment if the employment does not work out. Also, the Dividend payment may be insufficient to offset the additional costs of childcare. Further, the temporary nature of the scheme is problematic as is the ceiling on the payment in that it disadvantages those with larger families who already experience the barrier of childcare costs when considering taking up employment.

The childcare issue

Research evidence generally as well as feedback from CIB supported services indicates that the lack of publicly provided supports, combined with excessive costs associated with private childcare, result in a significant disincentive to take up paid employment for many low income families (ESRI 2013).⁷ The CIB Pre-Budget Submission 2017⁸ suggested that the number of subsidised childcare places available presents a considerable shortfall compared with the numbers of low-income working families who are currently in need of this support and strongly recommended that funding in the area of childcare needed to be increased as a priority investment in activation schemes and, indeed, in child welfare generally.

Access to information

Without good quality and accessible information, it is not possible for people to realise their rights or to access the supports that are available. People with disabilities require seamless information, particularly in relation to taking the step from welfare to work. One of the functions of CIB services⁹ is to bridge the gap between citizens and the wide range and complexity of Government services. Frequently, the assistance that people require relates to accessing relevant information from public services. The lack of awareness

⁶ <https://www.esri.ie/pubs/BP201602.pdf>

⁷ <https://www.esri.ie/publications/growing-up-in-ireland-mothers-return-to-work-and-childcare-choices-for-infants-in-ireland/>

⁸ http://www.citizensinformationboard.ie/downloads/social_policy/social_prebudget_2017.pdf

⁹ Citizens Information Services (CISs), the Citizens Information Phone Service (CIPS), Money Advice and Budgeting Services (MABS), the National Advocacy Service for People with Disabilities (NAS) and the Sign Language Interpreting Service (SLIS).

on the part of people with disabilities of entitlements and supports available in respect of work, training and activation schemes is a recurring theme in queries to CISs and CIPS. Some of this is almost certainly due to the ever-changing nature of supports but some of it is also due to the complex and varied sets of personal and household circumstances of people with disabilities and their families. It can be difficult to apply information on general provisions and supports with certainty to these specific circumstances.

Many CIS clients report that information is not always readily available, clear and comprehensible, e.g.,

- The assessment of work income against Rent Supplement and DA
- The information on medical cards and the retention scheme - fear of losing Medical Cards is a particular disincentive for people taking up employment

Retention of a Medical Card on taking up employment

Since many people with disabilities are extremely fearful of losing their Medical Card on taking up employment, it is crucial that information about the retention of a Medical Card for 3 years on taking up part-time or full-time work is proactively and regularly publicised. This information should also state very clearly that a person will be entitled to a Medical Card thereafter if they meet the eligibility criteria as, no doubt, many will.

Processing times

Getting the required exemption to work takes time – this presents difficulties for people who find work but cannot take it because they have to wait for the exemption. Also, people may be reluctant to apply for Partial Capacity Benefit (PCB) because of the delay in processing times and the fact that frequently a work opportunity has to be taken up immediately.

Fear of losing social welfare payments

Many people are afraid to look for a part-time work exemption because of a fear that their payments will be reviewed by a medical officer and their payments will be stopped. This is a huge barrier for people taking up part time work - the fear that their situation will be assessed and that they will be deemed to no longer meet the criteria of being unfit for work.

Specific difficulties relating to Partial Capacity Benefit (PCB)

The CIB has previously identified a number of issues in respect of the operation of PCB.¹⁰

- People being worse off on employment and PCB than they would be on the social welfare payment and related secondary benefits
- A fear that an assessment in respect of an application for PCB would trigger a withdrawal of an existing benefit e.g., where there is an assessment of a mild restriction in capacity

¹⁰ http://www.citizensinformationboard.ie/downloads/social_policy/submissions2015/Partial_Incapacity_Benefit_May2015.pdf

- The fact that Disability Allowance and Blind Pension are not qualifying payments for PCB
- Partial Capacity Benefit not being payable to someone in a Community Employment Scheme
- People who wish to stay in the workforce on a part-time basis unable to access PCB because of not being (and never having been) on a qualifying payment

In order to make the PCB Scheme more attractive as an incentive to people with disabilities to go back to work, the following options should be considered in the 'Making Work Pay' initiative:

- Proactively promoting the scheme and emphasising the advantages
- Changing the eligibility criteria which restrict applications to those who have been on Invalidity Pension or Illness Benefit for a minimum of 6 months
- The possibility of including Disability Allowance and Blind Pension as qualifying payments for PCB

Difficulties relating to the Wage Subsidy Scheme

There are a number of issues relating to the Wage Subsidy Scheme which offers financial support to employers who employ certain people with disabilities on a full-time basis (21 hours or more). Issues which are relevant to the 'Making Work Pay' initiative are:

- The stipulation for a minimum 21 hours employment per week may exclude some people from taking up the Scheme
- The requirement to give up primary benefits to access the Scheme is a significant disincentive for many people
- The fact that employers cannot access the Employer PRSI Exemption Scheme along with the Wage Subsidy Scheme may act as a disincentive to some employers
- There is a lack of awareness of the Wage Subsidy Scheme amongst employers, so possible jobs that could be filled through the Scheme are being missed
- Potential employees may be unaware of the Scheme and, even when they do know about it may be hesitant to access it because of concern about the reinstatement of their benefits if the work was only short-term.

The following options should be considered in respect of the Wage Subsidy Scheme in the context of the 'Make Work Pay' initiative:

- Reducing the minimum employment commitment from 21 to 15 hours per week
- Providing for employees to retain a proportion of their primary payments and secondary payments when they take up the Wage Subsidy Scheme similar to activation schemes such as the Back to Work Enterprise Scheme
- Allowing employers to access the Employer PRSI Exemption Scheme along with the Wage Subsidy Scheme
- Proactively promoting the Wage Subsidy Scheme nationally to employers and to people with disabilities

Integrating people with disabilities into the workforce

The following considerations should permeate all activation programmes for people with disabilities:

- Work activation programmes and related support services should be provided to people with disabilities at the same level as other unemployed or underemployed people – this may require the provision of additional supports and a proactive identification of appropriate employment opportunities for people with disabilities
- Young people with disabilities should have equal access with others to all programmes that operate under the Youth Guarantee
- Provision should be made for a payment akin to Partial Capacity Benefit that supports people with disabilities to pursue self-employment
- Income/employment support interaction needs to ensure that social protection benefits system allows people to do occasional work on a self-employed basis
- There should be sufficient flexibility in the system to cater for the needs of people who need to come on and off benefits because of the episodic nature of their disability or mental health difficulties and their related availability or not for work
- Additional consideration needs to be given to the cost of living with a disability in the context of people in low-paid work
- Short-term work incentives and longer-term employment skills must both inform the ‘make work pay’ component of the CES taking into account the nature of work available to people with disabilities, as well as the capacity and ability of people with different types of disability to engage in different forms of work.

Specific Consultation Questions¹¹

1. Financial In-work supports

We want to know what works best and is attractive for people with disabilities when considering a return to or taking up work in terms of financial supports

How important are the following when considering taking up or returning to employment?

	Very Important	Moderate Importance	Neutral	Slightly Important	Low
Disability Allowance Earnings Disregards (up to €120, €120-350)	0v	0	0	0	0
Partial Capacity Scheme (on Illness Benefit, Invalidity Pension)	0v	0	0	0	0
Retention of Medical Card for 3 years	0v	0	0	0	0
Secondary Benefits: (Rent Supplement/Free Travel/Fuel Allowance)	0v	0	0	0	0
Household Benefits Package (Electricity/Gas Allowance/Free TV Licence)	0	0v	0	0	0
Family Income Supplement	0v	0	0	0	0
Tax Credits and reliefs	0	0v	0	0	0

How well do you think the following are understood by people with a disability or their advocates?

	Well Understood	Moderately Understood	Neutral	Slightly Understood	Not Understood
Disability Allowance Earnings Disregards (up to €120, €120-350)	0v	0	0	0	0
Partial Capacity Scheme (on Illness Benefit, Invalidity Pension)	0	0	0	0v	0
Retention of Medical Card for 3 years	0	0	0	0v	0

Secondary Benefits:

¹¹ These questions are addressed in a general way based on the perceptions of CIS personnel and consultation with EmployAbility Midlands, taking into account the obvious point that priorities vary depending on each individual, their disability and their circumstances.

(Rent Supplement, Free Travel, Fuel Allowance)	0	0V	0	0	0
Household Benefits Package (Electricity/Gas Allowance, Free TV Licence)	0	0V	0	0	0
Family Income Supplement	0	0V	0	0	0
Tax Credits and reliefs	0	0	0	0	0

Comments

2. Financial Barriers

Please rank the following in importance 1 – 6 (according to the scale of barrier) when considering taking up or returning to work: (1 = most important)

Loss of DSP Payment	01
Loss of Secondary Benefits (Rent Supplement, Free Travel, Fuel Allowance)	01
Loss of Household Benefits Package (Electricity/Gas Allowance, Free TV Licence)	02
Perceived difficulty obtaining DSP payment/benefits again (e.g. If work ceases)	01
Loss of Medical Card after 3 years	01
Other (please specify) Partial Capacity Benefit assessment_____	0

It is almost impossible to rank the above in order of importance from a group perspective. Clearly, individuals may be in a position to do so in the context of their own personal and household circumstances.

It is recognised that the needs and issues arising for people with disabilities vary, and that different circumstances arise for different people at different times. If there are circumstances that are particularly relevant, please indicate:

A person on PCB could be deemed to be disadvantaged as any prospective employer cannot avail of Wage Subsidy Scheme once the jobseeker is in receipt of PCB.

The outcome of each individual’s PCB assessment and the impact of partial loss of payment will impact differently on each person.

Access to transport for people with mobility difficulties or who live in rural areas continues to be extremely problematic.

In general, do people with a disability feel that they would be better off financially by taking up work?

Yes **No**
Ov O

Please elaborate:

It is widely acknowledged that people are better off financially by taking up work. However, some people place a higher value on financial considerations than others. For some, the intrinsic rewards and positive influences that work brings are the most important.

There is however a limited range of employment opportunities for people with disabilities and many of these tend to be low paid.

3. Length of time out of workforce

Are there particular financial barriers to resumption of work for PWD if out longer term, i.e. 2 yrs or more?

- As with any job there may be costs associated with travelling to and from work along with parking, food etc. Particular work associated costs for people with disabilities e.g., transport may act as a disincentive.
- Increased income may impact on rent payments which is a major disincentive for anyone considering a return to the workforce.
- Retention of their Medical Card is a crucial for people with disabilities as is retention of secondary benefits generally
- The lack of availability of PAs makes it impossible for some people to take up work.

What suggestions would you have to overcome barriers for PWD who have been out of the workforce long term?

Engaging with a service that provides individual support with assessment and job matching along with securing and maintaining employment e.g. EmployAbility.

Participating in short term work experiences, access to internships and Employment Support Schemes

Attending local jobs club courses

Completing specific skills training courses to acquire marketable skills

People need to be able to immediately get back on their social welfare payment if the employment does not work out - more flexibility is required by the DSP in this regard.

Intreo case worker needs to be available for period after starting employment.

Do you feel there are particular financial barriers that apply more to men than women, or to women than men?

Childcare costs would be a key barrier for some people

4. Communication

Please rank the following sources of information people with disabilities use to research the financial aspects of taking up or returning to work:

	Always	Often	Sometimes	Rarely	Never
Department of Social Protection website	0	0	0	0V	0
Intreo office/Local DSP office	0	0	0V	0	0
Citizens Information Office	0	0V	0	0	0
Citizens Information Website	0	0V	0	0	0
Representative groups for PwD	0	0V	0	0	0
Friends and family	0	0	0V	0	0
Media (TV/Radio/Newspapers)	0	0	0V	0	0
Other (please specify) Irish National Organisation of the Unemployed.	0	0V	0	0	0

Do you think people worry about asking for information from the Department of Social Protection when considering returning to work – e.g. applying for Partial Capacity Benefit, or the Disability Allowance Earnings Disregard?

Yes
0V

No
0

If yes, why?

Individuals are fearful of losing all or certain parts of their benefit payment/package. They are also fearful of triggering a DSP review of their circumstances.

5. Experience of PWD who ARE working

Approximately 21% of PWD are in the workforce; in your view what are the financial and other factors which have supported these people to:

A) Transition successfully from education/training to employment:

DA Disregard

Partial Capacity Benefit (occasionally)

Wage Subsidy Scheme

EmployAbility Service including the “Workplace” work experience scheme. EmployAbility provides crucial individual supports both before and after placement which helps maximise the probability of maintaining a successful outcome.

Previous work history, education level and self-esteem of people who acquired a disability – higher chance of getting back into work, often on better pay than people born with disability.

B) Remain in employment:

EmployAbility service – ongoing support and contact with employer and employee.

DA Disregard

Wage Subsidy Scheme

6. How do you see the role of the Intreo centre evolving to meet the needs of PwD?

The Department of Social Protection is expanding the role of the Intreo centres as an employment and recruitment service for pwd who wish to take up work.

What do you think PwD need from their Intreo centre in terms of assisting them to search for work?

Intreo should be better informed of all options available to job seekers with a disability especially the local EmployAbility Service.

Dedicated case workers who are trained and familiar with different disabilities and can competently discuss relevant issues with each individual presenting.

How do you think the Intreo centre can best engage with PwD? e.g.

- Communication – social media, email/letters from intreo, telephone?
- Promotion of services via disability representative bodies/media?
- Named case worker

All of the above have a role to play when engaging with jobseekers with a disability. There should be dedicated disability support workers within Intreo.

Accompaniment of family/friend/advocate at Intreo:

- | | Yes | No |
|-----------------------------|-----------------------|-----------------------|
| ▪ Is this important to PwD? | <input type="radio"/> | <input type="radio"/> |

The support of family/friends is a crucial factor for many people with disabilities engaging with public services. This is especially important in the case of people with an intellectual disability.

Appendix One

Case Examples

Case Example 1: Reduced income as a result of applying for Partial Capacity Benefit

A woman in receipt of Invalidity Pension applied for Partial Capacity Benefit. Due to the nature of her illness she felt she would not be able to work more than 10 hours/week. She took up employment of 10 hours with weekly earnings of €86.50. Her medical condition was deemed moderate and she was awarded PCB of €96.75 bringing her total weekly income to €183.25, which is €10.25 less than when she was on Invalidity Pension. She only came to realise after she started working that her eligibility for the Living Alone allowance and the Fuel Allowance was impacted. She felt that she should have been advised by the DSP that she could be financially worse off by taking up Partial Capacity Benefit

Case Example 2: Impact of delay in processing application for Partial Capacity Benefit

This client has been claiming Illness Benefit for 4 years and has now managed to find employment, 2 days per week. The client has requested the form from the Department and was told the process could take approximately 10 weeks. The problem the client is facing is that the potential employer is expecting her to start in 3 days and she still has not received the form to start the application process. The woman is very anxious as this is the first opportunity she has had to re-enter the workplace. The delay in processing the claim could lead to her losing her job offer.

Case Example 3: Fear of negative outcomes as a result of application for Partial Capacity Benefit

The client suffers from mental illness and is in receipt of Invalidity Pension. He has been working part-time for a number of years and received an exemption due to the fact that his mental health benefited from the routine of part-time work. He has now received a letter stating that if he wants to continue working, he must apply for Partial Capacity Benefit and undergo a medical assessment which will also reassess him for his current Invalidity Pension. He does not want to give up work but he can't face the stress and he is very worried that if he does decide to apply there is a possibility that he could even end up losing his Invalidity Pension. The outcome is that he thinks he will probably have to give up work and that this may negatively impact on his mental health.

Case Example 4: Eligibility for Partial Capacity Benefit

A person diagnosed with Multiple Sclerosis about 15 years ago has been working part-time since 2007 and prior to that was on a CE scheme. The person is unable to work full-time but has never claimed any illness-related payments. The person indicated a wish to claim Partial Capacity Benefit on the basis that it would be ideally suited to the situation but was unable to even apply because of not being in receipt of either Invalidity Pension or Illness Benefit for 6 months.

Case Example 5: Person on SWA not eligible for CE

Client has application with Disability Allowance section - there is long (2 month) delay. The Intreo officer has suitable CE work for him, but he was told he is not eligible as he is on SWA (pending DA decision). It would seem appropriate that people in such situations should be permitted onto a CE scheme because DA applications are subject to such long delays.

Case Example 6: Reduction in income as a result of being awarded PCB

Client on Invalidity Pension offered work of 8 hours a week at €10 an hour. When PCB was awarded the woman's illness was classed at 'moderate' which meant her payment was cut in half, down to €96.75, this means by taking up work client was down €16.75.

Case Example 7: Impact of only being able to work reduced hours

Person was previously on Partial Capacity Benefit and returned to work. She now finds herself not able for the 3 days' work and wishes to go back to 2 days. She does not want to give up work completely. She can only go back on PCB if she is on Illness Benefit which means she would have to give up work completely. She cannot get a jobseeker's payment because she would be officially deemed as not meeting criteria for jobseekers' payments if unwell. The woman does not wish to give up work entirely, just cut back to 2 days but there is no payment to make up the shortfall in income so must continue to work the 3rd day even though she is not well enough to do so. She cannot afford to be down money.

Case Example 8: Stress arising from lack of communication about cessation of PCB

Client was on Illness Benefit and switched to Partial Capacity Benefit in order to take up rehabilitative work. This person's PCB payment is paid directly into her bank account and she only discovered on checking her bank account that her PCB payment had not been paid into her account. CIC advised client that PCB payment lasts as long as a person has an underlying entitlement to Illness Benefit or Invalidity Pension and if clients Illness Benefit claim duration has been exhausted then that could be the reason payment was stopped. CIC advised client on how she will re-qualify if she gets 13 weeks paid contributions. CIC rang PCB section to double check on why client's claim stopped and was told that claim had been exhausted. Client was not happy that she was not notified that payment was due to stop or given an indication when payment would re-start once she had 13 paid stamps to re-qualify.

Case Example 9: Lack of income support for person wishing to reduce work hours due to ill-health

A client has presented who works full time but wants to cut down her hours due to ill health related to a chronic illness. She is enquiring about social welfare entitlements for this situation. There is no payment that would support her in cutting down hours for health reasons. In order to have a payment and work some hours she would have to either qualify for DA and do rehabilitative work or qualify for Illness Benefit (IB) for 6 months and apply for PCB.

Case Example 10: No provision for Disability Allowance recipients who are working and become ill

This client is currently on a reduced payment for DA because she is working and on DA. She was sick for one month and was advised by the section that she could not get Illness Benefit (IB) and be on DA and, therefore, she could not get IB for the month that she was sick. This client now needs to ask DA for a review of her money for the month that she was sick and this review could take many months. This client's employer was paying her while she was sick but was deducting €188 from her salary because in theory she could apply for IB".