

National Risk Assessment 2021/2022 Public Consultation

Question 1. Are there any other significant risks that you feel should be included under the categories listed below?

Geopolitical risks

There is a risk that the rise of populist ideologies both within the EU and more generally will gradually influence and create a shift in EU and state policies toward policies that would be less caring, tolerant and inclusive. Such a shift, even at a low level, would impact in a negative manner on the rights and quality of life of marginalised groups in Irish society, including, for example, asylum seekers, migrants, members of the Traveller Community, people with disabilities, and many others.

There is a risk also that policy responses at EU level to the threat of Brexit-type actions by some existing member states could result in a softening and weakening of the positive social solidarity programmes of the EU.

There is a risk that terrorism and hybrid threats could present a risk to the State's democratic institutions and Government decision-making processes, could exacerbate social and cultural divisions in society and could impact on the security and quality of life of already marginalised groups in Irish society.

Economic risks

There is a risk that the economic scarring experienced by individuals arising from Covid-19 will be particularly acute for members of marginalised groups in Irish society.

The pressures created by the pandemic will, at a minimum, challenge the sustainability of public finances in the longer term thereby threatening the provision of those public services that are of paramount importance to the most vulnerable sections of Irish society. Both public housing provision and public health services are critical in this regard.

Clearly, there is an ongoing need to ensure the availability of adequately paid work and to work to the introduction of a National Living Wage.

There are many people who experience an additional layer of risk because they are financially excluded and have problems accessing mainstream affordable financial products such as current and savings accounts, credit, savings and insurance. Financially excluded households are sometimes forced to make sub-optimal choices when accessing financial services.

Social risks

There is a risk that the level of social cohesion and social solidarity that exists at present in Ireland will be threatened and tested by political, economic and technological pressures with consequential negative impacts on people's lives.

There is a particular risk connected with the scarcity of housing in Ireland that the accommodation needs of already disadvantaged groups could be afforded less emphasis in the context of responding to the challenge of meeting the accommodation needs of a wide range of people across the general population. The shortage of housing and the upward pressure on rents creates a massive risk for homeless people, people with disabilities, people with mental health difficulties people on low incomes (including those in low-paid and precarious employment) and other vulnerable groups. It is acknowledged that the just published *Housing for All* Strategy factors in these needs with a particular emphasis on those in more vulnerable housing situations.

There is a risk that demographic change (an ageing population and a significant reduction in the ratio of working age-groups to dependent population groups) will create pressures that could result in curtailed provision for, in particular, people in older age groups, especially with regard to welfare payments and healthcare. There is also a risk that ageism could become more prevalent with damaging results for that section of Irish society.

There continue to be gaps in Irish society in relation to integrating migrants and making full use of their potential contribution to Irish society. The implementation of the reforms to Ireland's direct provision, set out in the White Paper on ending Direct Provision will be key to addressing the weaknesses in our international protection system.

Failure by Ireland to fully implement the provisions of International Conventions, including the UN Convention on the Rights of Persons with Disabilities and the International Convention on the Elimination of All Forms of Racial Discrimination clearly constitutes a risk to social integration.

There continues to be an under-current of negative attitudes to people based on their race or ethnic origin which manifests itself on a recurring basis. It is also the case that, despite the recognition of Travellers as a specific ethnic group in Ireland, there continues to be a prevalence of negative attitudes to Travellers across many sectors of society.

There is a risk that service provision in rural areas will continue to be eroded with consequent marginalisation of vulnerable groups unless there is a radical re-appraisal of local development policies.

While trust in government and the mainstream media remains reasonably strong in Ireland, there is a real risk that an increasing level of *misinformation/disinformation* from a variety of sources – frequently aggressive and malicious – will disrupt and threaten positive aspects of our society and impact on social solidarity and cohesion. There is a real need to ensure that people can access reliable and trustworthy sources of information and advice.

Environmental risks

Climate change with its linked pattern of changing and extreme weather events poses a risk for the population in general, but notably for people living in exposed or sub-standard or poorly located housing. Some people have already suffered from the effects of flood damage and storms.

There is a risk that poorer sections of the population will experience additional hardships - over and above those that will be experienced by the general population - as a result of increased restrictions and carbon taxes that are likely to apply to household heating fuels. There is, therefore, a risk of increasing levels of fuel poverty. People of low income are also more likely to be living in local authority housing – some of which is older and below modern standards - and/or in sub-standard accommodation, owner-occupied or rented, with poor insulation.

Technological risks

Cyber security is recognised as a serious and real risk. Disadvantaged groups of the population are more likely to suffer as a result of damage to the digital infrastructure of state bodies, including the risk of backlogs in the delivery of public services, payments of welfare entitlements, access to healthcare, etc.

Advances in science, technology and business models are driving and enabling major changes in how goods and services are produced and delivered, and in how we work. There is a risk that changes in the nature of the workplace, including increased automation, the move away from basic

manufacturing, increased need for advanced skills and training, and the shift from traditional to online shopping will further disadvantage people with poorer levels of education and training.

There continues to be a huge and exponential growth in reliance on digital connectivity. A proportion of the population will find it difficult to engage with this new digital society because of socio-economic reasons, low digital skills or poor connectivity.

There is a real risk that some segments of the population will be left behind and disadvantaged as the digital connectivity process continues to gather pace. There is a risk that vulnerable groups will experience growing difficulty in sourcing information, in dealing with state agencies, in carrying out essential and routine tasks, in accessing services and in participating in society. Just as people with literacy/numeracy difficulties suffered disadvantage in the past – and continue to do so – digital exclusion is a major risk for many people today and is very likely to continue for some years to come.

The 'digitally disengaged' risk further isolation as communication and social interaction continue to move online, and with Government services, internet banking, and shopping increasingly being carried out online.

There are particular barriers for people with disabilities arising from digitisation, In particular, the absence of direct service staff in many services. Related access issues arise from, for example, touchscreen displays, low-contrast text in small fonts, card readers that cannot be reached by a person in a wheelchair.

While it will be important that people be helped develop and learn new digital skills, it is also important that public services, in particular, recognise that a segment of the population will continue to be 'digitally disengaged', will not learn the necessary skills, and that ways must be found to serve these people in adequate and appropriate ways.

Question 2

Are any of the risks listed not significant enough to warrant inclusion? Please limit your word count to 500 words.

The National Risk Assessment process has a particular focus on national-level risks of a strategic or structural nature and CIB believes that all the risks included warrant inclusion. However, since risks clearly have very different reach in terms of immediacy, scope and costs and are within varying degrees of national control, there is a need to target interventions at a number of levels. Of particular importance here will be ensuring that groups at greatest risk of marginalisation, financial exclusion, energy poverty, those on low incomes and those who have weak social capital do not bear an unfair and over-burdensome share of the risk.

Question 3

Given some risks materialised recently, for example COVID-19, what learnings could be incorporated into the National Risk Assessment to improve the process in the future? Please limit your word count to 500 words.

The Covid-19 pandemic has almost certainly worsened existing disadvantage for people with disabilities, people with mental health difficulties and ethnic minorities in Ireland. There is a risk that the pressures created by the Covid-19 pandemic will persist and impact unduly on these groups in areas such as housing, healthcare, and employment.

Mental health difficulties and possible post-traumatic stress disorder is likely to be a factor for many people following the pandemic, in particular people with mental health difficulties, people with disabilities, nursing home residents and staff and families of residents and health and social workers generally. There is a clear need for additional counselling supports going forward for health care staff generally as well as families in dealing with grief and coming to terms with what for many has been a horrific experience.

The shortcomings of Ireland's model of long-term care with its strong bias towards nursing home care came into sharp focus during the pandemic and highlighted the fact that people were put at greater risk by virtue of the fact of being in a nursing home because there were inadequate social care supports in the community. This risk will continue unless there is a significant re-configuration of the long-term care funding system.

There is also a significant ongoing risk for people experiencing over-indebtedness and mortgage arrears (some of it associated with Covid-19) and a need to focus attention on ensuring that appropriate interventions such as Abhaile (a CIB-supported scheme to help mortgage holders in arrears to find the best solution to keep them, wherever possible, in their own homes) continue to be supported.

People who are reliant on the private rented sector for social housing are also an at-risk group as a result of rising rents and a scarcity of such accommodation, at least in the short-term, pending the full implementation of *Housing for All*.

Question 4

Organisational information and contact details required here

Is there any other information you would like to share?

CIB supported services provide supports to a wide cross-section of the Irish population with over a half a million users annually.¹ These services – Citizens Information Services (CIS), Money Advice and Budgeting Services (MABS) and the National Advocacy Service for People with Disabilities (NAS) – deal mainly with low income groups, older people, those with disabilities and those experiencing over-indebtedness. The services have a particular focus on meeting the needs of groups who are disadvantaged, marginalised, confronted by difficult life situations, those with low levels of education, literacy or digital literacy and who are in need of support, information, advice advocacy. Many of the risks outlined in the Draft National Risk Assessment document have the potential to impact in a damaging way on these various groups.

CIB takes the view that the National Risk Assessment process should include a strong focus on social inclusion and citizen well-being. CIB service users represent a significant segment of the population and are particularly vulnerable to social, economic, environmental and technological risks and this vulnerability must be fully factored into any National Risk Assessment process.

Our contribution to this consultation has focused on those aspects of risk that appear most immediately relevant to our clients and consumers. While recognising that the risks outlined in the Draft document have the potential to impact across many strands of Irish society, CIB believes that it

¹ In addition, the [citizensinformation.ie](https://www.citizensinformation.ie) website had 15.4 million users in 2020.

is crucially important to point to the particular and potentially severe impact that would be experienced by vulnerable and disadvantaged groups unless appropriate preventative measures are put in place. It is hoped that our contribution will provide some context and emphasis regarding these risks.