

Income - Services - Activation

Burning Issues Paper from the 'Ireland in Social Europe' Project



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Introduction

This Burning Issues paper presents some of the key issues faced by people living on low incomes and experiencing different forms of social exclusion.

The content of the paper has been developed as a result of thematic focus groups carried out throughout Ireland in late 2009 and early 2010, as part of the 'Ireland in Social Europe' Project. Running from 2009-2011, the project was coordinated by the European Anti-Poverty Network (EAPN) Ireland and involves the following partners:

- Community Workers Cooperative (CWC)
- Irish National Organisation of the Unemployed (INOUE)
- Vincentian Partnership for Social Justice (VPSJ)
- Cork City Council, Social Inclusion Unit
- Northern Ireland Anti-Poverty Network (NIAPN)

The first three partners were involved in the focus groups which are the subject of this paper.

The aim of the Burning Issues paper is to present the issues and solutions which the focus groups participants raised as a way of stimulating debate and actions by policy makers, and those implementing them, to bring about positive change.

Process for developing the ‘burning issues’ paper

The focus groups in late 2009 and early 2010 centred on the three themes of adequate income for a dignified life, access to quality services and access to training and employment supports.¹ These themes are interdependent and each plays an important role in ensuring that people can have a full and dignified life. The focus groups dealing with services and on

training and employment were with people with direct experience of living on low incomes and experiencing different forms of social exclusion. The focus groups on income were carried out with a broader cross section of people living in rural communities which were the basis for the development of Minimum Essential Budget Standards for Rural Communities.²

A summary of the focus groups is as follows.

Partner	Issue	Participants	Group/Location
VPSJ	Income	• 108 participants	• Donegal, Galway, Cork
CWC	Services	• 51 participants, (12 men and 39 women)	• Cork (disadvantaged community), Mayo (Asylum seekers), Dublin (Older people), Galway (Travellers), People with disabilities (Co. Galway)
INOUE	Training, Employment and Social Welfare Services (Activation)	• 49 participants (25 men and 24 women)	• Dublin – Community Employment and Jobs Initiative participants • Dundalk – Jobseekers Benefit • Cork – Jobseekers Allowance and Benefit • Galway – Jobseekers Allowance and Benefit

As well as documenting the main issues which arose across the focus groups, regional and national roundtables were organised where issues and recommendations arising from the focus groups were discussed in detail. In addition, participants from the focus groups on both services and on training and employment were invited to participate in a training workshop in order to support them to develop a deeper understanding and of the issues and how to influence the broader national and EU policy.

Structure of the Paper

Following this introductory section the next three sections of the paper provide a summary of the outcomes from the three sets of focus groups i.e. adequate income for a dignified life, access to quality services and access to

training and employment supports (activation). The recommendations section which follows then draws on the three areas to present an integrated set of very specific recommendations to address the findings from the focus groups. The paper ends with a conclusion and contact details for the partners involved in the project.

Policy Context

The context for the ‘Ireland in Social Europe’ project was the 2010 European Year for Combating Poverty and Social Exclusion. The Year provided the opportunity to raise awareness of the reality of poverty and social exclusion, to create greater public support and political commitment to addressing it and to bring about positive changes through improving policies and how they are implemented.

¹ The process that is in place to support a person receiving a social welfare payment to move into training, education and employment is known as ‘Activation’.

² See http://www.budgeting.ie/index.php?option=com_content&view=article&id=54&Itemid=100002

Another important policy context is outlined in both the EU Active Inclusion Strategy³ and the Developmental Welfare State⁴ as proposed by the National and Economic Social Council (NESC) in 2005. Both of these documents highlight the need for the EU and Member States to look at issues related to adequate income, access to quality services and an inclusive labour market in an integrated way as they are inter-linked and all play an essential part in addressing the needs of those who are most marginalised. The EU Active Inclusion Recommendation, which outlines the principles

for such an integrated approach, was agreed in 2008 by all EU Member States.

The current economic and social crisis, which has brought high unemployment and Government cuts to social welfare levels and essential public services, has undoubtedly had an immediate negative impact on the quality of life of many people. However, it is important to highlight that before the crisis many people were experiencing poverty, social exclusion and inequality and the crisis has made their situation even more difficult.

Adequate Income for a Dignified Life

1. Background

The focus groups on income carried out by the Vincentian Partnership for Social Justice, were based on an internationally recognized process of exploring what items different family groupings in rural areas would need to afford in order to live with dignity, known as 'minimum essential budget standards'. The findings for the focus groups were published in 2011 in a publication entitled *Minimum Essential Budgets for Households in Rural Areas*, which is available at www.budgeting.ie. Below are some of the key issues which are addressed in the broader paper. The Vincentian Partnership for Social Justice has already developed *Minimum Essential Budgets* for urban areas.

A minimum essential standard of living is one which meets a person's physical, psychological and social needs. The minimum essential standard budgets were developed as a result of extensive consultation with households and the pricing of over 2000 household items and

services. To date the Vincentian Partnership for Social Justice has focused on six household types.

A minimum income in itself does not guarantee a minimum essential standard of living as there are clear links between levels of income and issues related to access to and cost of services. However, individuals or households with an income below that minimum cannot have a standard of living which meets their physical, psychological and social needs.

Current measures of income adequacy, e.g. the national minimum wage, and social welfare payments are all arbitrary and not based on an informed social consensus about what households need in order to have a minimum standard of living.

The focus groups in rural areas were in four different geographical areas. The groups consisted of people of different socio-economic

³ ec.europa.eu/employment_social/sps/active_inclusion_en.htm

⁴ www.nesc.ie/inside_development.asp

backgrounds and they negotiated a consensus about what households need in order to have a minimum essential standard of living.

2. Agreed budgets

The budgets which were agreed by the focus groups included the following elements: food, clothing, personal care, health related costs, household goods, household services,

communications, social inclusion and participation, educational costs, transport, household fuel, personal costs, childcare costs, insurance costs and savings and contingency costs. For details see www.budgeting.ie

The budgets for the six households were as follows:

	Pensioner Couple (Aged 66-69)	Pensioner Living Alone (Aged 70+)	One Parent, Two Children (Aged 3 & 10)	Two Parents, Two Children (Aged 3 & 10)	Two Parents, Two Children (Aged 10 & 15)	Single Adult male (Aged 40-55)
Budget ⁵	€451.57	€347.16	€399.20	€551.56	€653.10	€359.73
Extra costs over urban budget	€105.99	€89.28	€69.91	€108.61	€100.54	-

As shown above the minimum essential standard of living is higher for all household types in rural compared to urban areas. Some of the key issues identified and quantified are:

i. **Additional rural cost:**

The cost of a minimum essential standard of living is between €69.91 and €108.61 higher for rural household types (excluding rent and childcare expenditure)

ii. **Transport and access:**

The single most significant rural addition to the requirements for a minimum essential standard of living, across the household types, is a car. A car(s) was deemed an unavoidable but essential financial burden by rural focus groups due to the lack of sufficient public transport

Rural household types' transport expenditure ranges from €56.83 to €126.35.⁶

iii. **Food Costs:**

The lack of readily accessible major multiples and less expensive 'own brand' items increases the cost of food shopping in rural areas. Food costs between €16.10 and €32.11 a week more for rural household types when compared with food costs in urban areas.⁷

iv. **Fuel poverty:** The rural areas examined are not connected to the natural-gas grid, and thus rural home heating costs are higher due to the requirement to predominantly rely on home heating oil. The additional cost of home heating

⁵ This excludes childcare and rent costs. For childcare, in this study, when one adult is working, only the one parent household has childcare costs, therefore the inclusion of it in this table would have distorted the urban rural differential for this household type in comparison to others. For rent this is due to the range of different rent/mortgage costs. Individual families can add these according to their actual costs to get their own budgets

⁶ Pensioner Couple (Aged 66 – 69) and both Two Parent, Two Children household types, respectively.

⁷ Female Pensioner, Living Alone (Aged 70+) and Two Parents, Two Children (Aged 10 & 15) household types.

oil increases the risk of fuel poverty for rural household types.

- v. **Local authority rent:** The cost of renting local authority housing varies considerably between areas as there is no standard approach for calculating local authority differential rents. For the single male household for example, working full-time at the rate of the National Minimum Wage, rent varies from €44.50 a week in Area A to €61.90 a week in Area B - a difference of €17.40 a week. Such a difference in the cost of rent can impact on a household's ability to afford a minimum essential standard of living and can affect eligibility for certain social welfare entitlements e.g. Medical Card.

The following were less expensive in rural areas: healthcare (dental and doctor), childcare and social inclusion/participation costs.

It is these key factors which comprise the majority of the additional rural burden, and

as a consequence nine of the sixteen income expenditure scenarios examined cannot afford a minimum essential standard of living. Further, for three of the six household types Social Welfare transfers and/or the minimum wage are consistently insufficient to meet the costs of a minimum essential standard of living. These are:

- Female Pensioner, living alone (Aged 70+)
- Single Male, living alone (Aged 40 - 55)
- Two Parents and Two Children (Aged 10 & 15)

3. Comparing Essential Budgets to actual income and the 60% poverty line

The study compared the essential budgets to the actual cash income of families and to the 60% at risk of poverty line. The 2008 poverty line in all cases underestimates the actual income necessary for an adequate lifestyle. Of the 16 household types covered only 7 had an income which allowed them to provide for a minimum essential standard of living. The shortfall in some cases, as shown below, is substantial.

Two parents, two children (10 & 15)	Weekly cash income*	Weekly Expenditure	Shortfall	Poverty Line (2008)
In receipt of jobseekers Benefit (1 car)	€478.23	€612.22	€133.99	€532.27
One Adult Working Full-time (2 cars)	€570.08	€658.01	€87.93	€532.27
One Adult Working Full-time, One Adult Working Part-time (2 cars)	€639.69	€690.67	€53.98	€532.27
Female Pensioner, Living Alone (Aged 70+)				
Contributory Pension	€269.02	€347.78	€78.76	€229.47
Non-Contributory Pension	€257.72	€347.78	€89.56	€229.47
Single Male, Living Alone (Aged 40-55)				
In receipt of Jobseekers Benefit	€204.30	€358.93	€154.63	€229.47
Working Full-time	€324.38	€379.02	€72.64	€229.47

*net cash income for each family, including income from all social welfare entitlements where applicable.

The study also found that for a two parent family with children aged 10 and 15 that if one parent was working full-time they would need to earn an hourly 'living wage' of €20.13 for the family to have a minimum essential standard of living. Where one parent is working full-time and the other part time then both would need to earn an hourly 'living wage' of €12.24 to have this same standard.

Where one parent is working full-time and not part-time and earning the minimum wage, even with the state supports (Family Income Supplement, Back to School, Clothing and Footwear Allowance and Child Benefit) that would come into the household, the family would not be able to achieve the minimum essential standard of living.

In summary, this study shines a light on the additional and different hurdles that rural households must surmount if they are to have the same living standard as their urban counterparts. Presently much of the income inadequacy faced by the rural household types stems from lack of access. Rural households attempt to address this access deficit through the use of private transport. However, this imposes the significant financial burden outlined above. Policy to address this key issue would overcome much of the additional burden faced by rural households attempting to maintain a minimum essential standard of living.

Access to Quality Services

1. Introduction

During October 2009, 5 focus groups were organised by the Community Workers' Co-operative (CWC), exploring services from the experiences of communities which are living with poverty and inequality. Specifically, the focus groups were held with asylum seekers in a small rural West of Ireland town, older people in Dublin's inner city, Travellers in Galway, a working class community in Cork and people with disabilities in a small rural town. Each group was asked to reflect on their experience of a range of services in terms of quality and appropriateness to their needs and what they feel needs to change to create fully appropriate and quality services.

Throughout the groups, overly bureaucratic systems, illiteracy and discrimination were indicated as barriers for people experiencing poverty and inequality in accessing services. Participants spoke of the rhetoric of active citizenship but noted from their experience, a lack of resources or activities to support people to be active, further exacerbated by recent cutbacks. They further identified that community based groups often act as a mediator between services and people requiring them, often filling in gaps created by inadequate or inaccessible services.

2. The issues raised

2.1 Health

The lack of appropriate health services emerged as a dominant issue throughout the focus groups.

A range of participants expressed difficulties in getting doctor home visits under any circumstances. After hospital care services were also seen as problematic - one 80 year old woman with a heart condition told how as a consequence of cutbacks, the public health nurse couldn't come to check her blood pressure.

Asylum seekers expressed additional frustration with the ambulance service which responds only to calls from security staff in the hostel rather than calls from individual family members. For women asylum seekers, the lack of childcare supports was identified as another barrier to health care as well as a significant cause of stress for people living in hostel accommodation.

For those in rural areas who succeed in getting a prescription out of hours, accessing this medication is difficult when the local pharmacy does not open late. The lack of appropriate health services in their own locality, results in people having to travel, sometimes significant distances, to access services to meet their health needs.

Many participants expressed frustration regarding the limitations of medical card cover. One woman noted that while her husband has a prosthetic leg, the medical card does not cover associated additional costs such as support stockings. Asylum seekers living on €19.10 per week were concerned that some medication, e.g. Calpol, is not covered under

the medical card. The grants and supports available to disabled people were also deemed insufficient, such as the grant to convert a house for a wheelchair user, and the lack of a hydro-therapy pool in the West of Ireland.

Waiting lists were seen as unacceptable, in particular for non-emergency appointments. One older woman spoke of the on-going delay in getting a lift placed in her house, despite being told she cannot walk upstairs. Another woman, who is immobile due to knee problems, having applied months previously for a grant for a downstairs toilet, found out that all grants were gone but was not told of any alternative available to her.

2.2 Transport

Across all the focus groups, many of the difficulties relating to the health system intersect with issues relating to transport services.

The timing of the buses/trains for people in rural areas restricts access to appointments and sometimes results in patients spending a full day away from home for one appointment. When taxis have to be used to attend hospital, no additional funding is available to cover these costs.

The focus group with older people living in Dublin, acknowledged that a good Luas (tram) transport system exists. Despite this, health and mobility issues often result in them having to get a taxi or lift to the Luas or elsewhere if their health appointment is not on the Luas line. Other difficulties related to the lack of step lowering on buses and city planning inadequacies where bus stops and transport systems do not reflect community needs.

Asylum seekers felt that the challenge of living in direct provision accommodation with limited financial means is exacerbated by its rural location and the resulting lack of services including transport. One woman spoke of her upset that while her young daughter is invited to birthday parties, she never goes as she doesn't have the transport to get there.

For people with a physical disability, bus transport was ruled out as an option due to its inaccessibility. In rural areas, train transport necessitates firstly getting to the nearest train station and booking ramps in advance. One car driver, who is a wheelchair user, noted that disability car park spaces are regularly taken up, and told of being verbally abused when he challenged non-disabled drivers usage of these spaces. In addition, people felt that access to services is also limited by poor planning such as the location of post boxes and dearth of disability car spaces.

2.3 Education

The inability to participate in education was identified as a major difficulty for adult asylum seekers, resulting in isolation and depression. In addition, parents felt that this is a huge issue for children (and their families) who finish second level school but are then not allowed to progress to third level education - while their friends and peers go on to college or work, these young people have then nothing to do. Mothers noted that they pray that their asylum applications will be resolved before their child reaches school leaving age.

Participants in the Traveller focus group felt that the education system is worse now than before

with children still leaving school uneducated because of discrimination based on a lack of respect for and understanding of Travellers. They spoke of the lack of support for parents and the choice often facing them between exposing their children to racism and getting a good education. Traveller Training Centres were also mentioned as having limited outcomes for Travellers and were criticised for having negative and disrespectful attitudes of staff towards Travellers. Some participants concluded that education is not as valuable for Travellers as long as racism continues in accessing employment.

"The education system is stale and has been designed by people far removed from the ground" was the starting point for the discussion on education by participants from a working class community. In their area almost half of the local community has left school early, due, they believed, to low expectations, social stigma and stereotyping by school teachers, leading to high incidents of anti-social behaviour, drug and alcohol abuse. Participants concluded that youth and community projects, on limited funding, run informal education processes to fill in the gaps where the education system has failed. This approach seeks to treat people equally, see their potential, and encourage individuals to return to education, get jobs, enhance their lives, and break the cycle of poverty.

2.4 Accommodation

Asylum seekers referred to many challenges they face as a result of the nature of direct provision accommodation. One issue related to whole families or individual strangers being forced to share bedrooms, resulting in a lack of privacy and sleep deprivation. However, it was noted

that this policy was implemented unequally with white asylum seekers less likely to have to share rooms. While food is provided by the hostel, there was unanimous agreement that this food was not sufficient as there was little variety and children refuse to eat it. As a result, much of the weekly income is spent on food for children. Participants expressed their frustration at recent cutbacks to basic entitlements such as toilet paper, personal hygiene products, washing up liquid etc.

Travellers, referring to accommodation services, noted that Traveller accommodation is not designed in meaningful consultation with Travellers. They felt that the quota system for Travellers operated by the local authorities was unfair and a barrier to meeting their accommodation needs, having a particular impact on young married Travellers.

2.5 Isolation and exclusion

Older people spoke of the isolation and exclusion they face daily, when they may only see one person throughout the week. They felt overall that older people need services to enable them to live on their own and have independence until they are not physically able. In addition, safety fears brought about by anti-social behaviour were an issue, caused they felt, by the lack of Garda visibility and the closure of the local youth project.

People with disabilities spoke of how mobility issues impact on social interaction. While many buildings are inaccessible, new buildings often have toilets which are wheelchair accessible, but are not possible to use with dignity. Overall, participants felt that for many reasons, their disability resulted in isolation from people and services, which can in turn lead to depression.

Many of the issues affecting asylum seekers experience of services relate to their legal status and the challenges caused by living in direct provision accommodation on €19.10 per week. All participants felt that the delay in processing their applications for asylum causes further difficulty. They acknowledged that their status and conditions result in their living a life of poverty and concluded that government policy is determined to keep people poor.

Overall people felt that they are barely managing to cope at the basic level of services and money they have, and this has an impact on their mental and physical health. They expressed dismay at the lack of understanding by others of the experience and subsequent difficulties faced by people who experience poverty and inequality, leading to people being ignored, undervalued and forgotten.

Training, Employment and Social Welfare Services (Activation)

1. Introduction

This section explores the issues raised at the four focus group meetings of unemployed people and people working on active labour market programmes like Community Employment (CE) and Jobs Initiative (JI), organised by the Irish National Organisation of the Unemployed. Participants raised issues where they felt local service delivery and design were in many cases not what they should be and made recommendations on how more effective services could be built.

The focus groups in Dundalk, Cork and Galway targeted people in receipt of Jobseekers Benefit or Allowance and participants were found by meeting with people signing-on at their local social welfare office, informing them of the project and inviting them to the focus group. The focus group held in Finglas in Dublin targeted people participating on Community Employment or Jobs Initiative in Finglas and Ballymun through local INOU affiliates and contacts.

2. The Issues raised

2.1 Employment & Social Welfare Services: experiences

In the CE/JI focus group word of mouth was identified as an important source of information. Concerns were raised at the lack of information available initially and the importance of good detailed information up front if people are to make good choices that will improve their 'employability'.

Unemployed people's experience of their local Social Welfare Office varied from good, timely

and friendly, to information provision could be better, to you needed to know more than they did in the first place. There was a sense that time spent talking to someone was insufficient to get a real understanding of the service, entitlements and options. The responsiveness and ability of the system to work properly was seen as poor. Yet it was noted that it is of benefit to all sides that services get things right and operate more efficiently. Questions about eligibility criteria were raised: on the one hand the limitations these can put on people's opportunities and on the other the lack of information and clarity.

Concerns were raised about the personal and inappropriate nature of some comments made for example, on age; level of mortgage repayments and family support. Inconsistencies across the system were noted for example on National Employment Action Plan (NEAP) roll-out; secondary benefits; self-employment and the social welfare system; and volunteering. There was a sense of being damned if you do and damned if you don't when you try to keep yourself occupied. If you, as an unemployed person, made a mistake on a form your payment could be stopped immediately. Participants also noted that the lack of jobs is the real problem.

The issue of self-employment and accessing a social welfare payment was especially fraught. In particular, being assessed for a payment; the waiting involved; suspicions you were working; being asked to wind down the business completely even though it is costly to re-start; and lack of clarity as to the extent of the documentation required.

2.2 Job seeking

In finding work, pro-active support from services to find employment was seen as crucial. Some participants advised people to take a look for jobs in FÁS ads, papers, or anywhere you can find them. However, others noted that job ads in FÁS were left up long after the job was filled. There was a strong sense that the job will go to someone already in employment and that 'it's not what you know but who you know'. Social interaction suffers when you are unemployed and you aren't a part of the informal circles to hear about new job opportunities.

In the current climate, one focus group noted how hard it was for people who left school early to get jobs when employers want a Leaving Certificate and work experience for minimum wage jobs. People felt it was important that the job is linked to what the job needs, not a degree. Experience was also seen as essential in finding work and participants noted that voluntary work can be a good way of building up experience. In the CE/JI focus group participants felt there was insufficient time to build up the necessary work experience that would carry weight with other employers. Some participants also noted that being over qualified for positions available at present was problematic.

In an increasingly flexible labour market the challenge of working on temporary contracts, in casual employment and interacting with the social welfare system needs to be properly addressed to support people to take up employment opportunities. Another issue raised was the lack of response received to job applications from employers and how disheartening this can be for people. There is also the practical issue of having to meet Genuinely Seeking Work criteria and how difficult this can be when employers

do not reply to job applications. On the other side it was noted how difficult this can be if an employer is a sole trader.

Self-employment and unemployment was also discussed from the angle of job seeking i.e. creating your own job. A number of issues arose which mirrored issues arising for other job seekers e.g. lack of information and supports. Another related to the issue of newer training courses for the green economy and lack of opportunity arising for sole traders as they would not meet the 'installer criteria' for homeowners seeking to avail of the grants to improve their homes.

2.3 Training & Education

A critical issue for the unemployed people who participated in these focus groups was the quality of the provision of education and training courses available. In particular, it was seen as crucial that courses were well planned and structured and delivered by good instructors. Prior to participation the role of supportive and well informed employment and related services personnel was highlighted in ensuring people gain access to the right option. Concerns were also raised that employers don't value existing courses.

Participants' experience of FÁS courses and work placements also varied, ranging from the positive to the critical. In particular, participants queried the current relevance of course content; the length of courses; their availability and accessibility; and the lack of aftercare and follow up. A key dimension to the issue of accessibility was the distance required to access relevant training opportunities. Delays in getting back on to a social welfare payment when the FÁS course ended were also raised.

Participants understood that there are people out there with little or no skills but training services also need to be oriented to help people who do have previous experience, skills and training to take more advanced courses. There was a strong sense that technology is not being optimised both within and across different agencies.

Discussions took place about a number of dilemmas facing unemployed people seeking to re-educate and re-skill themselves. In particular people were concerned about what happens next if you are deemed as already too highly qualified for available courses. This scenario arose even for people wishing to change career path and whose existing qualifications may not be relevant. It was noted that information about the part-time post-grad places available in Autumn 2009 did not filter out to local services. Subsequently, an indispensable source of information was word of mouth and browsing the internet. Similarly, what happens next when there is no obvious progression option to the FETAC course you have pursued up to that point? This dilemma makes it very

difficult for unemployed people to systematically build up their qualifications and plan for their future job options. The cost of participation in meaningful courses was also raised along with the lack of support and progression from initial engagement.

From a systemic point of view, a number of questions were raised. For example, with regard to the lack of consistency across the system if a person's signing on day and the day their course ran fell on the same day some social welfare offices allowed for this, others did not. There were time delays in starting courses which, because of administrative barriers, only allow people to sign-up for a limited number of options, impacted on people's ability to sign-up for other courses that may be run sooner. Then there is a dilemma facing people doing courses over more than one year with regard to the waiting time to get a summer payment and also the implications of taking up work over the summer on one's eligibility for the second year of the course. And finally, the question was asked 'why threaten to cut people's social welfare payments when provision is inadequate?'

Recommendations

The following recommendations were mainly proposed by the focus group participants while some have been developed by project partners based on the information received.

In general the overall goal should be to have services and income at a level to live life with dignity and to have access to supports to be able to get a decent job.

Specific recommendations area as follows:

i. Expand and adapt income levels and services to better meet the needs of people

Current levels of social welfare and the minimum wage, fail to provide an income adequate to enable a minimum essential standard for nine of the sixteen household types. Policy must therefore address the following points.

- A single adult, living alone, faces many of the same costs as a larger household. For a pensioner household the Living Alone Allowance needs to be substantially increased to help alleviate poverty and social exclusion amongst older people who live alone. For a single adult of working age, adjustments must be made to the tax and welfare system.
- There needs to be a recognition in Irish social policy that costs increase as children get older, and social welfare transfers such as Child Benefit, Family Income Supplement, etc., need to reflect this reality if low income households with adolescents are to have an income that meets their basic costs of living.
- Examining the tax and welfare system which prevailed in 2009 demonstrates that, a minimum wage rate of €12.65 was necessary to provide a net income adequate to the minimum needs of a single adult household, and of €12.24 for a two parent household with a 10 and 15 year old (where one adult works full-time and one part-time). Such rates would provide these households with a 'living wage', i.e. a wage which provided an income adequate to the maintaining of a minimum essential standard of living.

There was consensus across the focus groups was that the thinking and culture in the system needs to change, that services should adapt according to needs of people and be more innovative in their responses.

Specific examples of this included:

- Policies and practices should be proofed to assess their real impact on the lives of people who are experiencing poverty and socially excluded.
- Treating people the same can sometimes result in discrimination against them.
- The level of disadvantage faced by specific groups of people requires specific targeted measures.
- To be effective services must also be designed or influenced by people who know and understand the needs of these groups.
- Equality training and awareness-raising is important for service providers.
- Local Social Welfare Offices need to shift from an authoritative and processing mind-set to that of assisting people. On the first visit to Social Welfare Officers people should be advised up front of the total range of entitlements including information on the role of the Jobs Facilitator. Personal contact aimed at guiding the individual would be far more positive. It was also noted that services need to have a goal and be realistic.
- The social welfare system should look at total working hours in a week and not working days. This was seen as important given the increased flexibility in the labour market and the need to better accommodate part-time work within the social welfare system.
- When working on temporary contracts, the ability to suspend a payment then have it reinstated when the temporary work ends was beneficial.

- FÁS could be re-orientated as a training facilitator as opposed to a training provider and used to fund individuals taking up professionally run training courses. Participants noted the importance of employment and related services understanding what qualifications you already have and explore how you can be further progressed. Service needs to start with the person and that there is no point in just sending people on courses that are of no benefit.
- Experience is key to being able to get a job and services need to do all they can to make work placements and work experience available to unemployed people. However, work placements cannot be used to replace paid jobs and they should be relevant to the person's training. The Government needs to lead by example and take unemployed people on work placements themselves.
- To support people to become self-employed the process of starting your own business and getting access to funding for good ideas should be simplified.
- Job creation must be inclusive
- While the rural transport programme goes some way to overcoming the problems of access in rural areas, the service it provides is inconsistent between areas and does not facilitate access to employment for normal working hours, in any of the situations examined. This situation needs to be addressed. It is the contention here that a greater share of the revenue generated from private transport related taxation should go to developing viable public transport options for rural households. Therefore, the Rural Transport Programme should be developed to a consistent and comprehensive standard, in line with the wider rural public transport model proposed by the Department of Transport commissioned review of rural public transport (Fitzpatrick Associates, 2006).
- In order to address the cause, rather than the symptom of fuel poverty, more must be done to assist low-income households improve the thermal efficiency of their dwellings. Policy must make provision for both low-income households in the owner-occupied sector, and for a comprehensive programme of improvement for households in social housing.
- The provision of a standard approach to calculating rent across all local authorities would prevent people with the same ability to pay from being financially disadvantaged, or becoming ineligible for benefits, due to the local authority they reside in.

ii. Meaningful consultation and engagement

Many individuals noted that in order to get services to meet their needs, they have to continually fight to be heard. Where good services exist, participants felt it as a result of people fighting for them, and while this results in some gains, they are limited. In this regard, participants noted that community based groups often act as a mediator between services and people requiring them, often filling in gaps created by inadequate or inaccessible services. In particular, community development projects and family resource centres were seen

as important in supporting people to have a say regarding services but felt frustrated that despite the rhetoric of active citizenship, a general lack of resources or activities existed which support people to be active and engaged.

Community and voluntary organisations play a very important role in ensuring that people experiencing poverty and social exclusion can access and influence the services and supports they need. This role needs to be adequately recognised and resourced.

Ongoing consultation with people living in poverty and social exclusion and their organisations on the development of policies and service delivery is necessary but must be meaningful and carried out in a respectful manner with the genuine aim of making positive changes.

iii. Closing the gap between policy and implementation

Many of the changes that need to be made are already outlined in policy documents e.g. Disability Strategy and the Task Force on the Traveller Community and these strategies needed to be implemented.

Participants felt that if services which were supposed to exist, actually did exist, this would make a positive impact on their lives. Implementing policies and imposing penalties when policy is not enacted was deemed important to deliver real outcomes.

iv. Interaction across service providers and departments

The needs of people experiencing poverty and social exclusion in relation to adequate income, access to public services and the supports to progress into quality training and employment

are intertwined. It is essential that policy makers and service providers cooperate and work across departments and agencies to address the issues.

v. Access to relevant and accurate information in a timely manner is essential.

Current systems for providing information need to be strengthened so that it is accessible and those who need it know where to get it without having to go to a range of different service providers.

More widely available up to date information would facilitate better decision making. A drop in service that actually provides information would be very useful.

It was seen as urgent that communication across all employment and training schemes and providers should improve to facilitate positive participation. Participants recommended maximising use of online facilities for example:

- Social Welfare Officers should learn from the revenue.ie website.
- to get a letter stating they are on the dole to assist those signing on in applying for courses would be useful.
- people should be able to access their stamps and entitlement status on line.

vi. Respect

While recognising the pressure many service providers are under it is essential that all customers are treated in a respectful and professional manner. Those providing services must also be adequately trained in engaging with the public.

Conclusions

This paper documents a range of issues facing people living on low incomes and experiencing different forms of social exclusion and inequality. While most of these issues are not new there are new challenges particularly for those experiencing unemployment, many for the first time. In 2009 the levels of those experiencing consistent poverty increased. Recent cuts to welfare levels and services including the supports provided by local community organisations are likely to further increase inequality and drive more people deeper into poverty and social exclusion.

The issues which were raised by those who

participated in the focus groups, and are summarised here, must be addressed if people are to be able to live their lives with dignity and play their full part in society. Participants themselves highlighted that strong political leaders motivated by the values of equality and respect and directed by good policies were deemed essential to really having an impact on the lives of people excluded by poverty and inequality.

The project partners are committed to continuing to working with the people on whom these issues impact in order to get them addressed by policy makers and service providers.

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