

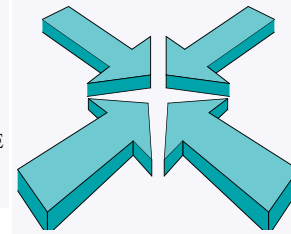


Society of St Vincent de Paul

A Fixed Star

NEWSLETTER OF THE SVP NATIONAL SOCIAL JUSTICE AND POLICY COMMITTEE

Special Edition – Summer 2009



INTRODUCTION FROM THE CHAIRMAN

Since the last edition of the Fixed Star, conferences throughout the state have been put to the pin of their collars trying to respond to the growing needs emerging as a consequence of the recession. While national figures are difficult to attain, the evidence from some regions suggests that calls for assistance have increased by between 16% and 34% on last year, and have more than doubled in the Dublin region since 2007. The rainy day has come and conferences are being urged by the National President to use their reserves and to find ways to generate more income.

Matters have not been helped by an interim budget in April which made some cuts in welfare provision; however there is a growing media and public belief that deeper welfare cuts are necessary and justified in Budget 2010 this December. SVP's social justice and policy team will do all it can to resist this. It is important for members to note that national figures indicating deflation disguise the fact that the majority of people in vulnerable positions do not benefit from mortgage and interest rate decreases, or drops in car prices.

On the positive side, there are growing numbers of volunteers joining SVP and reports suggest increases in donations as members of the public respond to the need to help others. SVP's role in providing support, friendship and social solidarity will be of paramount importance in the next few years. When the recession ends, we must be able to look back with pride as to how we responded to the national and local challenges that face us now.

Muiris MacCarthaigh

Chair of the National Social Justice and Policy Committee

FEEDBACK 'FROM THE GROUND-UP'

Every 2 months the SVP 'From the Ground-Up' project gathers social justice information from conferences around the country. This year they saw many changes, but some problems remain persistent. These included:

- Conferences reporting increases in help in relation to unemployment, self-employed, mortgage and debts.
- Areas that have been consistently poor are not seeing increasing needs yet; the problems are persistent.
- Fuel - arrears / deposits to utilities and frequently oil
- Food and the cost of basics
- Education – schools fearful of impact of budget cuts
- Unemployment, pay cuts and loss of over-time
- Fear of Money-Lending and MABS waiting-lists
- Concern that private rental prices will not be reduced
- Suspension of Socially Monitored Alarms for Elderly
- Need for contact with Community Welfare Officers
- Needs of Immigrants without access to social welfare

IN THIS EDITION...

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SVP PREPARES STANCE FOR BUDGET 2010

The Pre Budget Submission this year will very much focus on protecting social welfare rates and secondary benefits. Arguments to justify a reduction in rates and benefits have already been made on the basis that inflation has reduced by up to 4.5% over the past year. However, this argument fails to recognise that most of that reduction was due a decrease in bank and mortgage interest which was of little benefit to people on welfare or pensions.

Taxing or means testing Child Benefit are also being considered. The SVP must ensure that any reduction in Child Benefit is compensated by a corresponding increase in the child supports for poorer households if child poverty is not to increase even further.

The application of the Income Levy on people earning as little as €289 per week, which is less than the minimum wage, is causing hardship and indeed the minimum wage itself is under threat. Consequently the SVP will continue to highlight the worsening condition of those in work on low pay.

In the event that a Carbon and some form of Property tax are introduced then we need to ensure that such taxes do not impact unfairly on those on the lowest incomes.

Apart from protecting existing services we will also be asking for the re-introduction of the Book Grant for schools and in the case of Health for the provision of more full medical cards.

In preparation for Budget 2010 letters have been sent to Ministers outlining the concerns of the Society in areas such as Social Welfare, Education, Health, Housing, Energy and Finance.

SVP ADVOCACY GROUP - UPDATE

In recent months the work of the Advocacy Group has focused mainly on the impact of February's Supplementary Budget on those assisted by the Society. This involved significant media work explaining the reaction of the Society to issues such as the removal of the Christmas Bonus, the reduction in the Rent Supplement, the application of the income levy to those earning above €289 per week, and other changes.

In May the Society addressed the Joint Oireachtas Committee for Social and Family Affairs on our reaction to the Supplementary Budget. This provided the Society with the opportunity to emphasise that people are more important than percentages. We voiced our concern and opposition to the softening-up process now underway among some politicians and media who are attempting to justify a reduction in welfare rates in the next budget.

Members of the Advocacy Group have met with a number of agencies including; the Law Reform Commission around debt and imprisonment and the activities of Moneylenders; the Commission for Energy Regulation on the development of a new Code of Practice in respect of arrears, payment plans disconnections and the issue of financial vulnerability. The Advocacy Group was the instigator of the guidelines recently produced by the Society on how Conferences should respond to people with large debts seeking our assistance.

The Advocacy Group is chaired by John Monaghan

SVP ADVOCATES FOR RETENTION OF SOCIALLY MONITORED ALARMS FOR OLDER PEOPLE

With over 80 conferences involved in the provision of socially monitored alarms for older people the SVP was dismayed at the decision of the Department of Community, Rural and Gaeltacht Affairs to suspend the scheme. Along with other agencies, SVP met Minister O'Cuiv to express our concern and to emphasise the importance of the scheme to isolated and lonely older people.

Minister O'Cuiv acknowledged our concerns and stated that the scheme was not abandoned but suspended pending a review. SVP has already fed into the terms of reference for this review. In the meantime some conferences have been in contact with the Department about particular cases of hardship.

SVP CALLS FOR.....

(SVP Submissions are available on www.svp.ie)

Education Costs to be Tackled

SVP calls for specific supports to increase the participation of students from lower socio-economic groups in the new Strategy for Higher Education which is currently being developed. We have recommended that the cost of attending primary and secondary school should be tackled and equal access to third level education should be given to all migrants living in Ireland so that everyone can benefit from the development of Ireland's Smart Economy.

Basic Banking Services

Providers of financial services should be obliged to provide basic banking services for all in order to prevent financial exclusion. SVP has also asked the European Commission to recommend the development of financial services which cater specifically for people on low incomes, such as access to affordable credit, savings and insurance in order to allow people on low incomes to manage unforeseen expenses without having to resort to high credit options such as money lenders.

Improved Citizen's Information Board

SVP has called for an explicit anti-poverty focus in the work of the Citizen's Information Board. In a recent submission to the development of the Board's new strategic plan, SVP recommended that vulnerable groups including those on low incomes, migrants, the unemployed, early school leavers, people with disabilities and people with literacy problems must be prioritised by the Board when developing and providing information services.

A New Model for Financing the Health Sector

In a SVP submission to the Expert Group on Resource Allocation & Financing in the Health Sector it was argued that a Social Health Insurance model would ensure that access to treatment is based on need rather than ability to pay and could help to tackle health inequalities and improve access to healthcare for low income and vulnerable service users.

SOCIAL PARTNERSHIP UPDATE

Government engagement with the Community and Voluntary Pillar has been sporadic over the last six months as 'business as usual' within government has been suspended due to the economic crisis. However SVP has been highlighting to government at every opportunity the impact of the economic downturn on the people we assist and is advocating for the needs not only of the 'new poor' to be met but to ensure that any plan for recovery will protect those people who continued to experience poverty and disadvantage even in the 'good times'. The need to protect welfare rates is a priority for the Society in Social Partnership.

At the start of the year government had to find cuts or adjustments of €2 billion and this resulted in the introduction of the public sector pension levy, cut in overseas development aid and reduction in the Early Childcare Supplement among other changes. Government has also decided not to publish the National Carer's Strategy due to economic constraints. We are concerned that the reduced tax take will result in reduced levels of public services which will impact negatively on the people we assist, and that there is a lack of clarity as to how the vulnerable are to be protected in the downturn.

SVP is working to ensure that the experiences of our members and the people we assist are brought to the policy making process through Social Partnership, which is essential in the current situation where changes that are impacting on the most vulnerable are being made.

DEPARTMENT ENCOURAGES EARLY APPLICATIONS FOR BACK TO SCHOOL CLOTHING AND FOOTWEAR ALLOWANCE

SVP conferences are urged to ensure that families in need apply as soon as possible for the Back to School Clothing and Footwear allowance with their local Community Welfare Officer. The Department expects over 140,000 families to apply for either the €200 primary or €305 secondary school assistance, which will benefit about 250,000 pupils. The income limits for the allowance for 2 parents with one child is €560 and €407 for those parenting alone.

- **An SVP Education Guidance Note is being prepared and will be circulated shortly. This will give practical advice on education spending for Conferences.**

Social Welfare Entitlements and Community Welfare Officers

From practical experience SVP members are usually very well informed about social welfare entitlements. A positive relationship with the local Community Welfare Office is key to helping people discover and apply for their entitlements.

While we are keenly conscious of the CWO workload at the present time it is important that decisions of the local CWO are made in writing, which then facilitates an appeal process in the case of negative decisions. The Department of Social and Family Affairs have put in to place new ways we can access information on welfare entitlements:

Websites: <http://communitywelfareservice.ie>
www.losingyourjob.ie
www.welfare.ie

Text: The Department also have a text service where applicants can seek information. Text 51909 with the form requested and the applicants name and address.

Booklets: The Department also publishes detailed information booklets on every scheme. LoCall the information line at 1890 662244.

RENT SUPPLEMENT CHANGES

An 8% reduction in rent supplement was announced in the 2009 Supplementary Budget. Government has claimed that since rents have fallen in general, the maximum amount of rent for which rent supplement will be paid in given areas has been reduced from 1st June. The minimum contribution that a tenant must pay towards their rent has increased €6 from €18 to €24 a week. This means that tenants are being expected to pay more from their weekly social welfare payment on rent. Tenants are being asked to approach their landlords to seek a reduction in their rents. SVP is concerned that some tenants will lack the confidence to seek the reductions. Conferences might consider helping tenants in this regard.

SVP: ASSISTING HOUSEHOLDS WITH BILLS

In General

SVP conferences have long experience of helping families on low incomes with their difficulties paying bills and encouraging good budgeting. In the present climate new families are approaching us who may not have needed our help before. The Society is encouraging anyone in debt to:

- Keep in contact with their creditors, don't disappear
- Pay a little on a weekly basis to show your commitment
- Speak to MABS as soon as possible lo-call 1890-283438
- Seek help from your local Community Welfare Officer

ESB

Some Regions are reporting difficulties contacting the ESB's regional teams which dealing with domestic debt. Some Regional Administrators have reported better experience in contacting them in recent weeks. SVP is meeting ESB in late June to get an understanding of how the domestic debtors teams do their work in order to resolve this problem. If you have any problems in getting in contact with the ESB, get in touch with your Regional Office.

Bord Gáis and Airtricity

Bord Gáis Energy has recently begun to provide electricity to domestic customers and Airtricity are doing likewise. This means that in the event of arrears and possible disconnections, SVP will probably be dealing with a wider variety of suppliers and their credit / debt teams in each organisation. If a person is in arrears with electricity, don't assume that the supplier is ESB: it may in fact be Bord Gáis Energy Supply (BGES) or Airtricity. And while we have an understanding in place with Bord Gáis for Gas payments, we have not yet established one with BGES or Airtricity.

Flogas

Conferences in areas supplied by Flogas are encouraged to use the 'Understanding between SVP and Flogas' guidance note in dealing with Flogas arrears.

UPC (Chorus and NTL)

SVP met with UPC, the new name for Chorus and NTL, in late June. UPC provide TV, broadband and Phone services. SVP highlighted the problem facing UPC customers who do not pay by Direct Debit or Standing Order. These customers pay an additional €3 per bill and tend to be the lowest income customers. UPC pledged that all those customers who are SVP clients can have this payment waived. UPC will work with SVP to find a way of assisting SVP clients who have difficulties with their UPC bills. This is currently being developed and we welcome ideas or approaches that Regions and Conferences may have in relation to clients who are UPC / Chorus / NTL customers.

MORTGAGE DEBT AND OTHER SIGNIFICANT PAYMENTS

In February of this year, a guidance note to Conferences was sent out in relation to Mortgage Debt. We are in the process of sending out further Guidance for Conferences assisting people with significant debts. The existing Guidance still stands, however the new note will provide more detail by offering guidance to members on the formation of Regional Debt Advisory Groups and the approval process for giving assistance. This process will vary according to the level of money required in each case.

Guidance notes are available from SVP Head Office

SOME THINGS CHANGE, SOME THINGS STAY THE SAME

Through 'From the Ground-Up' and an analysis of the calls for assistance received in the regional offices we are building up a picture of how the economic downturn is affecting the SVP and people we assist.

In the first five months of 2009, requests for help received by the regional office in Dublin were up 37%, the Mid West by 30% and Cork by 18%. The requests for assistance received by the Galway City office remained unchanged and the Northern Region office reported an increase of 46%.

In the Dublin region most of the callers requesting help are families with children; many of them are lone parent families, an average of 28% each month are first time callers and between 13% and 20% of callers each month are from a migrant background. The main needs of callers are requests for a visit and food vouchers, unaffordable energy bills, requests for basic household items such as beds and bedding, kitchen supplies etc and just generally struggling to manage. Communion and Confirmation costs were also problems for callers in April and May. First time callers and callers from a migrant background are more likely to request help from SVP as they are waiting on a social welfare payment to come through, or have discovered that they are not entitled to any welfare benefit since becoming unemployed.

However one of the most notable trends emerging through From The Ground Up is that while some areas are reporting an increase in their workload and the numbers of people in need of assistance, other areas are reporting little or no change in their experience – although in many cases this is qualified by the warning that change has *not yet* been seen.

Some conferences working with individuals and families who did not benefit from the boom are experiencing little change in their workload. We need to develop a clearer understanding of what, if anything, is changing for conferences and regions and we need to ensure that this information is used in our advocacy work and to improve and target the services which SVP provides to people in need, within the context of providing support and friendship, promoting self sufficiency and working for social justice.

'FROM THE GROUND-UP' TEAM NEWS
by FTGU Chair, Eileen Gernon

The From the Ground Up team has been extremely busy in recent months. We have now visited 50% of all areas along with two resource centres and hosted a successful seminar. We continue to gather information from conferences by making our phone calls and since January by e-mail also. On reflection of what we are hearing from the area visits, phone calls and emails, we sense that volunteers are cautious and fearful over the economic changes in these uncertain times. They invariably use the word 'yet', fearing that whilst things are bad we are 'yet' to see the full impact of these recessionary times. Members are telling us that food and fuel continue to be major issues and that many of those we help are anxious about what the next budget will bring. The desire for guidance and appetite for information is also evident among the membership.

Our visits to the two SVP run resource centres gave us an opportunity to gather in depth 'first hand information' around social issues which affect those who use SVP services whilst giving a 'voice' to those who may not otherwise be heard. During these visits the same anxiety around the future was voiced with people being generally concerned for our young people and their lack of employment opportunities, which they fear will contribute to depression and increased suicides. However, those to whom we spoke enjoy the facilities provided by the SVP in the resource centres which enable them to participate in courses and giving them a sense of community.

We now have over 70 telephone and 150 e-mail volunteers with whom our team members make contact bi-monthly in order to keep the Society up to date on social justice issues throughout the country. If you would like to join up please contact Brendan Hennessy at 021-4943540 or brendan@svpcork.ie.

A VISION FOR SVP

(Muiris MacCarthaigh, Chair of the National Social Justice and Policy Committee, has been contemplating the SVP Vision)

We have all heard how for any company to survive the current recession, it must recognise and understand the nature of the environment in which it finds itself, and adapt accordingly. This also applies to SVP. Our actions must be guided by a *vision* of Irish society towards which our collectives must strive. SVP has long contended that the role of government is to develop a *society* in which the integrity of each individual is respected and where all can see and understand the value of their contribution to that society. We need to develop this vision more fully and present and articulate this vision of a socially just Irish society, a vision that can connect with people's understanding of the world around them and where they now find themselves. I suggest here that one way in which this might be achieved is by focusing on the Christian concept of 'right relations' i.e. my relationship with my self (personal), with others (community), and with the world around me in pursuit of that other Christian concept of the 'common good'.

These relationships are underpinned by a series of values:

- **Personal relations:** Self-esteem, Dignity, Integrity, Security, Respect
- **Community:** Equality, Fairness, Trust, Confidence, Reciprocity, Civic engagement
- **Wider World:** Social Justice, Equity, Sustainability

These values are not abstract ideas but have a real and tangible meaning for how we as Vincentians conduct our visitations and live our daily lives. In the coming months, I will develop these ideas further within the Society.

[This publication has been produced by the SVP National Social Justice and Policy Team.](#)
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