



Society of St. Vincent de Paul



# GIVE HOPE

PROTECT  
THE  
VULNERABLE

Society of St Vincent de Paul Pre-Budget Submission 2011





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# NATIONAL PRESIDENT'S INTRODUCTION

## DEEPENING NEED

SVP knows how difficult it is for the most vulnerable and marginalised to survive in this time of cutbacks. We know this because there has been a significant rise in calls for help to our regional offices. Comparing the period January to August 09 with the same period in 2010 shows the following rise in demand:

- **Dublin Regional Office: + 39%**
- **Cork Regional Office: + 53%**
- **Galway Area Office: + 36%**

### A snapshot of our findings from these calls for help tells us that

- The largest group requesting help is lone parents
- Overall, most calls come from households with children
- An average of 47% of requests across the regions each month concern the cost of food and fuel
- Between 15% to 22% of calls come from foreign nationals
- Between 70% to 80% of people requesting assistance are in receipt of social welfare payments
- Very few report being in employment, education or training
- An average of 1 in 4 calls each month comes from someone who has not been previously helped by SVP

Sadly, a worrying constant for us is the profile of the majority of those we are helping; lone parents,

poor children and those in long term poverty. These are the people SVP has had a long history of assisting, their relationship with us predates the economic boom. They have recently been joined by many others who are struggling to make ends meet, particularly the self employed and small business owners who have lost their income.

While we are deeply concerned at the prospect of how further cuts would impact on people living on social welfare payments we are also fearful for the many households just above the threshold for State benefits who are bearing the brunt of cuts to services and job losses but who are not eligible for help. We know that an ever increasing number of people in Ireland are finding it difficult to afford a basic standard of living.

SVP also acknowledges the plight of small businesses struggling with the high cost of services and charges which threaten their livelihoods.

We hope that workers earning the National Minimum Wage will not be further penalised in this budget.

## REVENUE RAISING – THE FAIR WAY

SVP asks Government to make the right choices to ensure that those who can afford to will contribute more towards our economic and social recovery.

This budget will show the true intent of this Government. We note and support the findings of the Commission on Taxation regarding revenue raising:

- Ending tax loopholes and reliefs for the wealthy
- Applying PRSI and levies to all income
- Emphasis on reform of public service and better value for money

### We ask that

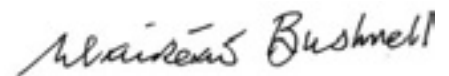
- The recommendation on tax relief on charitable donations be implemented in full

This budget will be a key moment in the lifetime of this Government. They will be judged on their ability to balance economic and social challenges for the overall cohesion of the Irish State.

While we know that Ireland's budgetary deficit is considerable and that steps must be taken to curtail spending we also know, through our 9,500 members who visit homes across the country every day, of the heartache and strain felt by more and more families and individuals who fear for the future.

Further reductions in social welfare rates and essential public services would cause long term damage to already vulnerable people, they must not pay the price.

SVP asks that the right decisions are made so that we can pave the way towards a socially inclusive society and economy by protecting those most in need.



**Mairéad Bushnell,  
National President SVP**

*"My husband is working but his job is very insecure, he got notice in July, but is still working. We have three children and are finding it impossible to make ends meet each week. We have car insurance and the home insurance is due next month. One son is in Junior Cert and every day he comes home from school he needs money for something. Today he came home and asked for €24 for a book he needed for tomorrow - I just had to tell him I haven't got it." As told to an SVP member, West.*

# SOCIAL WELFARE



## STRUGGLING TO SURVIVE ON INADEQUATE INCOMES

Disadvantaged communities, now bereft of the low-skilled jobs which flourished in the boom, are experiencing high levels of stress due to indebtedness, the high cost of regular bills and the removal of the Christmas Bonus. We know the perception behind the widely held view, that the circumstances of those who did not benefit from the 'good years' have not deteriorated, to be an untruth.

We ask Government not to compound the damage already inflicted on the poorest by the abolition, in particular, of the Christmas social welfare bonus and the reduction to social welfare rates in the last Budget.

### We ask Government

- Not to cut social welfare rates in this budget
- To maintain the real value of the Qualified Child Increase, by adjusting the payment to compensate for any changes to the rate of, or eligibility criteria for, the Child Benefit payment or social welfare payments. This is the key targeted payment for families with children who are dependent on social welfare
- To raise the Living Alone Allowance to reflect changes to pension rates and the additional costs to older people of living on their own
- Not to reduce the weekly rate of state pensions

### KEEPING PEOPLE IN WORK

Family Income Supplement (FIS) plays a key role in rewarding work and protecting those trying to remain in work but on very low incomes.

#### We propose the following

- Reduce the minimum hours requirement for eligibility for FIS for a set period of time in light of the reduction in working hours that many low paid workers now experience. This would enable such individuals to remain in work, albeit working fewer hours, rather than having to leave work altogether and become wholly reliant on a social welfare payment
- If there are changes made to either the tax code or eligibility for this payment, regarding access to Child Benefit, the FIS thresholds must be adjusted accordingly



*'A lady living in a rural area, who never sought help from anyone, was so desperate she called Directory Enquiries to see who could help her. Her husband had lost his job and bills were piling up. Last week they had no food and the lady told me she went to the local shop to buy food and pretended she forgot her purse, knowing they would say to drop the money in the next day. She was actually in shock that she had to resort to that! SVP paid electricity, phone, school book bill and gave enough for a large grocery shop and we also made an appointment with MABS.'* SVP member, West.

# SOCIAL WELFARE

*'We visited a family which had no Social Welfare entitlements and just had a new baby. The lady handed me her three week old baby - what was I to do? I can't let it starve.'* **SVP member, South East.**

## ENERGY

SVP is disappointed that despite explicit Government commitments to compensate the poorest households affected by the carbon tax, introduced on domestic fuels on May 1st, to date no measures have been forthcoming. This lack of response, combined with a 5% increase in domestic electricity prices this October, means that more low income households will be pushed into energy poverty. Yet now is the best opportunity to make energy more affordable for low income households given the revenue raised by the carbon tax and the development of the Government's Energy Affordability and National Retrofitting Strategies.



### SVP urges Government to

- Provide a compensatory payment of €3 per adult per week and €1.20 per child per week to energy poor households to the poorest households (those in the lowest 3 income deciles) including the working poor
- Protect current rates of fuel allowance and the households benefit package
- Target current and future retrofitting programmes towards all energy poor households, including the working poor across various



housing tenures, e.g. social housing (voluntary and Local Authority), private rented and owner occupier sectors

- Resource Local Authorities to enforce building regulations and bring all private rented sector, all long-term Rental Accommodation Scheme and social housing up to a minimum BER rating of C1 by 2015

## HABITUAL RESIDENCE CONDITION (HRC)

Between 15-20% of requests for assistance received in SVP regional offices each month come from foreign nationals. Foreign nationals approaching SVP for assistance are much more likely than Irish nationals to report delays or difficulties in accessing social welfare payments. This is likely to be as a result of the Habitual Residence Condition. SVP members see many cases of families being unable to access any income while waiting for a decision on social welfare, or when they are appealing a social welfare decision. As the Supplementary Welfare Allowance scheme is also subject to the HRC,

many vulnerable people are left without any source of income while an appeal is pending.

### We ask Government to

- Restore access to the Supplementary Welfare Allowance scheme for migrants who are awaiting the outcome of an appeal against a refusal of a social welfare payment

## PEOPLE SEEKING ASYLUM

The Direct Provision weekly payment of €19.10 per adult and €9.60 per child has not been increased since it was introduced in 1999. Extreme poverty among asylum seekers and their children is the result.

### We ask that

- The Direct Provision weekly payment be increased to €60 per adult and €35 per child
- Child Benefit be paid to the children of asylum seekers, as all other children in the State receive this payment

*'Couple with four children, now unemployed. They are on social welfare and can't manage. When they were visited by SVP the mother said: 'I have 11 euro to keep us going until next week. We don't have money to put food on the table, can't afford beds for the younger children, the washing machine has broken down and we are in arrears with both the ESB and Bord Gais.'* **SVP member, East.**

# EDUCATION

Anne is a widow with two adult children. Her children have been unable to find work and have decided to go back to education. SVP provided an education grant of €1,500 to cover some of their education costs. With financial support from SVP Anne is also attending an education course locally so that she can try to get back into the workforce. Anne says the support the whole family has received has been "like winning the lottery". **East.**

## EDUCATION

On a daily basis our members see how education can transform disadvantaged lives. While we are dismayed that spending on education actually decreased as a proportion of income during the recent boom we simply cannot understand how Government can let underinvestment continue when we need it most. Last year SVP spent over €4.2 million supporting people to access education from pre-school through to third level also including further education.

### We ask Government to

- Safeguard spending on education in the interests of our long term viability and cohesion as a society and economy

## EARLY CHILDHOOD CARE & EDUCATION

High quality early childhood care and education (ECCE) yields long term results for children's health, social, cognitive development and general school readiness. It also makes good social and economic sense.

### SVP asks Government to

- Ensure that the successor to the National Childcare Investment Programme is given sufficient funding to continue its task of bringing early years provision and quality into line with standards in other EU countries



## BOOK RENTAL SCHEMES

We are one of only four countries in Europe to force even the poorest parents to pay for school books. Protected funding is needed to encourage schools to reach critical mass with their book rental schemes so as to reduce the frequent and often unnecessary school book edition changes which cause unnecessary anxiety and hardship for many parents.

### We ask Government to

- Fund schools adequately to establish effective book rental schemes with sufficient numbers of key text books

## PROTECT SCHOOL BUDGETS

Many schools have been hit by cuts on a variety of fronts. Grants to cover everyday costs associated with various subjects such as Physical Education, equipment for woodwork, art, domestic science and other areas must be protected to ensure that schools can deliver the curriculum in the fullest way possible.

### SVP asks that

- No further cuts be made to the grants which support activities, programmes and the teaching of a full range of subjects

## FURTHER AND THIRD LEVEL

Encouraging people to either complete or continue their second level education is a core activity of many SVP conferences all across Ireland. We also support many who would be unable to afford further or third level education with their education costs.

### SVP asks that

- No cuts be made to current Maintenance Grant levels
- No increases in registration charges
- No cuts be made to the Student Assistance Fund, a vital component of student support

'We visited a mother who was going to a gold shop to sell her wedding ring in order to get €200 to pay for her daughter's school uniform. Up to recently she had been managing - but one more educational request was too much. We gave her the €200 but we are very worried about the financial pressure being put on this mother.' **SVP member, South East.**

## HEALTH

The continued rise in health costs affects those who can least afford to pay the most. Between January 08 and June 2010 the cost of going to a GP increased by 8% and a visit to the dentist by almost 18%. The rise in health insurance of 33% in this period and consequent flight to the poorly resourced public health system is contributing to a higher demand for over subscribed services.

### SVP asks that

- The Medical Card scheme retains its core principle of looking after those who cannot afford to pay for their own health care
- Current levels of service be maintained in key community care disciplines, in particular Occupational Therapy and Speech and Language Therapy, where intervention at the right time is critical, particularly for children
- Dental care for adults with medical cards is not further restricted
- A & E charges are not increased
- The continued roll out of the promised multi-disciplinary Child and Adolescent Mental Health teams is protected and prioritised

## PRESCRIPTION CHARGES FOR MEDICAL CARD HOLDERS

While we support the drive for efficiency and value for money in our public health service SVP does not support the principle of making the poorest pay a charge for their prescriptions. While we welcome steps to discourage both over-prescribing and over-use of medications we also note that research has found that charging for prescriptions actually discourages people, particularly those with psychiatric conditions, or homeless service users, from filling their needed prescriptions.



### SVP asks that

- The 50 cent charge per prescription item, introduced in October, for people on a full medical card be discontinued



*Angela is a separated mother of two. She was diagnosed with cancer and needs her car to travel back and forth to numerous hospital appointments, however she is unable to afford the cost of this. SVP has provided financial support for Angela to tax her car and is assisting with utility bills to help the family get by. East.*

# HOMELESSNESS AND HOUSING

*'We visited a divorced middle aged women who had lost one son in an accident and her other son is a drug addict. She was contemplating suicide until she heard about SVP. She said: 'A voice in my head told me to ring' - she did and we met her within the hour. By the end of the week we helped her move into a rented house by paying the deposit and the first month's rent.'* **SVP member, South East.**

## HOMELESSNESS AND HOUSING

The national strategy *The Way Home: A Strategy to address Adult Homelessness in Ireland 2008-2013* continues to serve as the way to end homelessness but requires the provision of adequate funding for move-on and prevention. SVP very much welcomes the explicit commitment made by Minister Gormley to keep the homeless budget at its 2010 level.

### SVP asks Government to

- Ring-fence a proportion of all social housing to house homeless people
- Provide appropriate and ongoing housing and tenancy sustainment. For some people this will include adequate support in the area of drug and alcohol rehabilitation, harm reduction as well as health and mental health
- Fund and deliver appropriate discharge plans for those leaving psychiatric institutions which are being closed down

## SOCIAL HOUSING, RENT SUPPLEMENT AND RAS

The Rent Supplement scheme continues to be an important way to meet housing need. It is however very costly. In order to achieve a longer term and more



sustainable solution SVP urges Government to implement the following proposals:

- Seriously consider the Comptroller and Auditor General's analysis of leasing proposals
- Acquire appropriate empty housing units for long term social housing (Local Authority and voluntary housing) including units under NAMA
- Support the building of social housing in locations of need but where appropriate empty housing units do not exist
- Retain tenants' Rent Supplement contributions at current levels
- Fund Local Authorities sufficiently

to enforce building regulations as outlined under our energy section so that value for money and also quality of housing stock is guaranteed

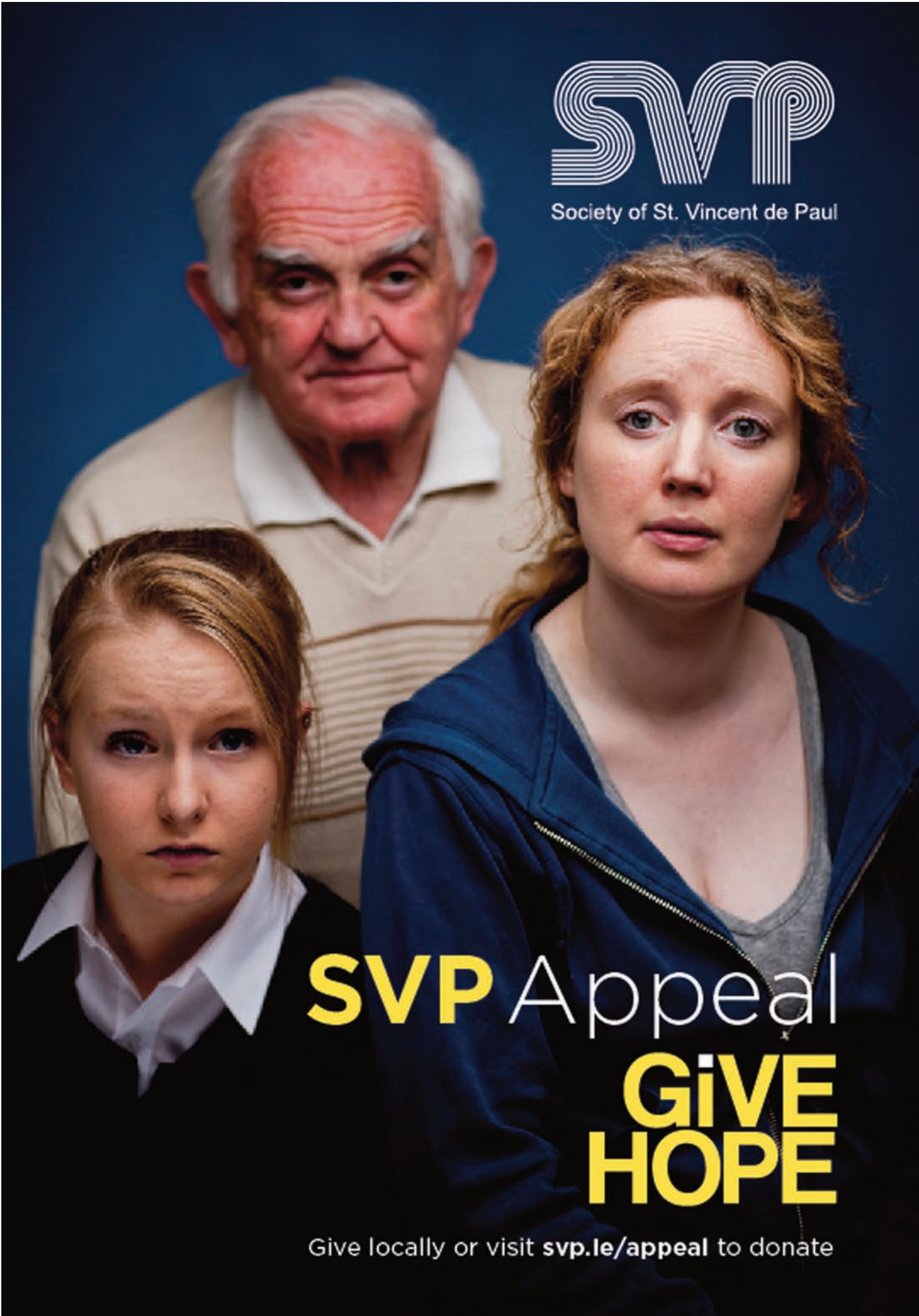
- Reduce the time spent on the Rent Supplement scheme from 18 to 12 months in order to qualify for the Rental Accommodation Scheme (RAS), with a strong emphasis on tenancy sustainment.



*'We have a case of a lone parent with two children who joined a FÁS course to qualify for work in childcare and is now worse off. The Council has increased her rent. Her cooker broke down and had to be replaced and her current situation is from hand - to - mouth just because she sought to improve her job prospects.'* **SVP member, East.**



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**SVP** Appeal  
**GIVE HOPE**

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