

THE HUMAN FACE OF AUSTERITY

AS WITNESSED BY THE SOCIETY OF ST. VINCENT DE PAUL





INTRODUCTION FROM NATIONAL PRESIDENT

The Society of St Vincent de Paul sees at first hand the impact that the economic crisis has had on struggling households. Calls for assistance to the SVP's largest regional offices have increased by over 80% since 2009. The impact of cutbacks to incomes and services has been most keenly felt by those least able to afford it, resulting in increased demand for our services. SVP is spending in excess of €70 million per annum helping individuals and families in need.

We in the Society of St Vincent de Paul are challenged to action by the words of our principal founder, Blessed Frederic Ozanam (1813-1853) who said "You must not be content with tiding the poor over the poverty crisis: you must study their condition and the injustices which brought about such poverty, with the aim of a long term improvement". Inspired by these words, the Society of St Vincent de Paul has three messages for government, the general public and for people who are struggling in Ireland.

Those who have already borne the brunt of cutbacks and who are unable to take any more must be protected. To this end, Government must tackle the burden of the banking debt, reduce the non-core costs of providing public services and ensure that those who can afford it take more of the burden of the crisis on their shoulders. We appreciate that people who will be affected by this request may be generous donors to SVP, or may be SVP members,

volunteering their time and talents to help people in need. But our request to Government is made so that those who are struggling to get by and have experienced deep cuts to income supports and services are protected from further cutbacks.

Government must set out a road map for Irish society so that people are protected and can retain their hope and optimism for the future. This includes putting in place the conditions to encourage employment creation, for those out of work and for our young people. The people we meet speak about the struggle to make ends meet and the stress caused by trying to get by on a low income and cope with life events like unemployment, debt, relationship breakdown, disability, and loneliness. They also talk about the need to have hope for a better future. We must see a road map from Government for all of Irish society which ensures that individuals and families can live a life with dignity during this crisis and which reassures us that we are heading towards a positive future.

To those who are struggling in Ireland today, the Society of St Vincent de Paul is standing with you. We know that many people, particularly those new to need, are facing their personal, financial or emotional crisis in isolation and feeling terribly alone. Please remember that you are not alone. If you are struggling with the mortgage on your

home, you are one of over 170,000 households. If you are using money lenders you are one of over 200,000 people. If you are behind on your energy bills remember that over 300,000 energy repayment plans were made last year. If you are seeking employment you are among over 430,000 others. If you see yourself in the lives of the people described in this publication, the Society of St Vincent de Paul is standing with you. We encourage you to seek support knowing you are not alone.

On behalf of the people we assist and those who are struggling in Ireland today, SVP is challenging the unfair burden which has been placed upon those least able to afford it. This publication shows the human face of austerity as witnessed by the Society of St Vincent de Paul. We need Government to respond and announce a budget for all of Irish society in 2013, a budget which does not cause further damage to our communities and citizens but instead provides us all with hope and a future to look forward to.

Geoff Meagher
National President
Society of St Vincent de Paul
October 2012



INTRODUCTION

The lives of hundreds of thousands of people in Ireland are affected by low income and the effects of debt, unemployment, educational disadvantage, poor health, relationship breakdown, bereavement, addiction, violence, loneliness, disabilities, overwhelming caring responsibilities and other challenges. Budgets introduced since 2009 have added to the struggles faced by these individuals and families.

SVP members are invited into the homes of people who seek our help to provide support, friendship and assistance. They see at first hand the effects of the economic crisis. This publication provides an insight into the reality of life on a low income. Each section begins with a list of the measures taken since the recession began that have worsened the situation of people who are struggling to make ends meet. It is clear that those who have been most severely affected by the recession are those with the lowest incomes and least resources.

They can take no more.



CONTENTS

RELYING ON SOCIAL WELFARE 06

I'M AT A LOSS AS TO WHAT'S HAPPENING 07
Unemployment, rural realities and mortgage struggles

A SOLID FUEL STOVE IN THE LIVING ROOM, BUT NO FUEL 08
Debt and disconnection

NO ONE THERE FOR HIM BUT US 09
Older and alone

ACCESSING EDUCATION AND TRAINING 10

DON'T ASK...COS MAM DOESN'T HAVE THE MONEY 11
The struggle to return to education

AIMING TO GET A JOB TO IMPROVE HER FAMILY'S SITUATION 12
Third level studies for non-EU students

AT SCHOOL I DON'T OFTEN PUT UP MY HAND BUT IT FELT GOOD 13
SVP Student Tuition Scheme

STRUGGLING IN WORK 14

CUT IN WORKING HOURS 15
Loss of Family Income Supplement

A NEW LIFE BEGAN WITH A HUG 16
Surviving domestic abuse

CHILDREN AND YOUNG PEOPLE 17

NOT ENOUGH INCOME FOR THE BASICS, NEVER MIND WHEN ANYTHING GOES WRONG 18
Community Employment and childcare costs

€85 A WEEK SHORT OF THE MINIMUM REQUIRED 19
Waiting for housing and coping with health problems

A LOT OF TIME, A LISTENING EAR AND A COMPASSIONATE HEART 20
Overcoming the effects of depression and addiction

LIFE ON A LOW INCOME 21

A FATHER'S DESPAIR WHILE A MOTHER STRUGGLES TO KEEP THE FAMILY GOING 22
No access to social welfare

IT'S IMPOSSIBLE TO MEASURE THE MENTAL STRESS AND ANGUISH 23
Disability and caring

RELYING ON SOCIAL WELFARE

Social welfare payments and schemes have been eroded steadily in the last number of years. One parent families, the unemployed, children and people with disabilities have borne the brunt of these cutbacks. The impact on many lives has been debt, energy disconnections, mortgage arrears and desperation as the following stories demonstrate.

Did you know?

- The personal rate of social welfare has been cut from €204.30 to €188 per week, and the Christmas payment has been lost
- Jobseekers aged under 21 years have seen the personal rate of Jobseekers Allowance reduced from €204.30 to €100 per week, and those aged 22-24 have seen the rate reduced to €144
- The minimum contribution for Rent Supplement has increased from €13 to €30 for a single person and €35 for a couple
- The weekly fuel allowance payment has been reduced from €640 per annum to €520
- Those who have lost their job and have an entitlement to Jobseekers Benefit have seen the maximum length of time for claiming Jobseekers Benefit reduced to 12 months with 260 paid contributions, and to 9 months for those with less than 260 paid contributions
- The number of paid contributions required to qualify for Jobseekers Benefit was increased from 52 to 104 paid contributions required
- There has been no improvement in the allowance of €19.10 per week paid to people seeking asylum, and €9.60 per child since the payment was introduced in 1999

I'M AT A LOSS AS TO WHAT'S HAPPENING

The SVP is helping a family of two adults and three children, 17, 12 & 11 years. The husband had a low paying job and the family had Family Income Supplement. They just about managed.

Over 170,000 households are in difficulties with the mortgage on their home.

But last year the husband lost his job and as a result, the family also lost the Family Income Supplement. He had to wait almost 4 weeks for the first social welfare payment. The family has a mortgage but has negotiated a break with the bank, reducing their repayments from €1500 per month to €600.

The couple's youngest son has special needs, and needs full time care. As the family live in the country they have two cars, however they cannot afford to tax either car, and insure only one. There is a loan on the second car which they hold onto in the event the husband gets a few days work. The family travels back roads to get the children to school, take them to activities and to visit an elderly and ill mother in order to avoid meeting the

Gardaí. All the cloak & dagger driving has made the mother a nervous wreck. At home she is moving tinned food from the cupboard to the fridge to make it look full in front of the children. She buys food just going out of date as it's cheaper. Her daily worry is what the family will eat today.

The mother feels that she has aged ten years from the financial stress. Their lives have changed so much that she is afraid the worry will push her husband over

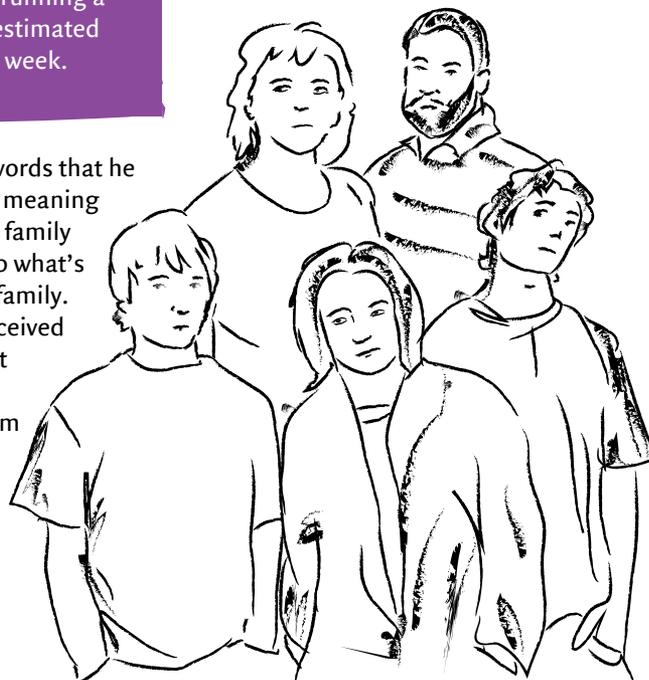
The average cost of running a small family car is estimated at over €220 per week.

the edge, and in her own words that he will "end up in the river" – meaning the river which runs by the family home. She is at a loss as to what's happening to her and her family. To top it all she has just received notice that when the eldest turns 18 she will lose the children's allowance for him even though he is still in secondary school.

The mother says "I used to think nobody cared – long days turning into longer nights – dreading the

Child Benefit is no longer payable for children aged 18 even if they are in full time second level education and living in a low income household.

postman who only brings bad news – cupboards and drawers full of un-opened letters full of demands for this bill & that bill. The SVP members listened and gave us hope. With their assistance in giving us a hand up we might just make it."



RELYING ON SOCIAL WELFARE

A SOLID FUEL STOVE IN THE LIVING ROOM, BUT NO FUEL

Sharon is a lone parent of three children on social welfare of €256 per week. After her relationship with her partner broke down, Sharon and her children left their local authority house and moved into private rented accommodation, where she receives rent supplement. The house is in good condition but Sharon cannot afford to pay for the oil heating. There is a solid fuel stove in the living room, but no fuel.

The breakdown of a relationship and household is a trigger for lone parents getting into debt.

Sharon was receiving maintenance of €50 per week from her ex-partner until recently, however his hours at work were reduced and the maintenance payments soon stopped.

Sharon has a number of debts with money lenders and a loan of over €7,000 from the Credit Union. The loans were taken out to cover funeral costs, to help with Christmas expenses, clothing and the deposit for her rented accommodation. She simply cannot repay these loans. The Credit Union is bringing a court action against her, and she faces demands for €75 per week from

In 2010 over 22% of households were in arrears with at least one bill or loan.

money lenders. Sharon owes over €700 for electricity and owes the school €90 for the school book rental scheme. The family has now received a disconnection notice from their electricity supplier.

The majority of MABS clients are women aged between 26 and 40, and 60% have children.

some of the debts. Her electricity is the immediate priority for payment in order for a “normal” functioning of her household.



MABS are negotiating on Sharon's behalf with her creditors and some agreement has been reached on a reasonable weekly amount to be repaid. However a lump sum payment must also be made to clear

The National Consumer Agency reported that the average cost of 1,000 litres of home heating oil in September 2011 was €818.



NO ONE THERE FOR HIM BUT US

Our volunteers visit Tony, an elderly man who recently lost his partner. He originally contacted us to get help paying for the funeral. This a major cost to anyone, but for someone living solely on social welfare, it is a huge burden. SVP helped Tony with the funeral and then organised an appointment for him to see MABS.

The costs of a funeral in Ireland can range from €4,000 and upwards.

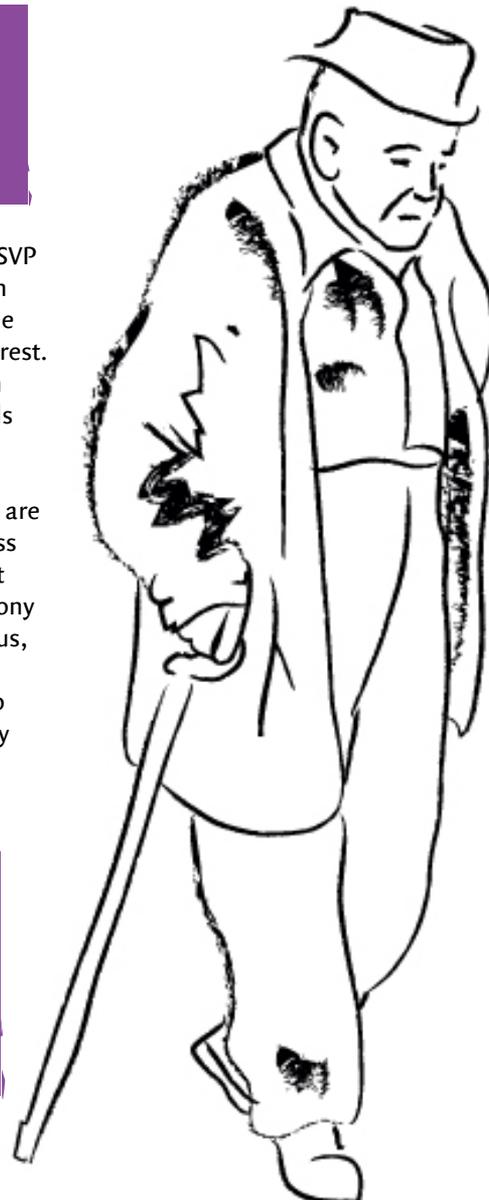
Tony's partner had always managed the bills and when she passed away they started to mount up. Tony took out a loan of €700 with a moneylender to try and pay off his bills. Loan repayments were high and Tony struggled to meet the

Census 2011 revealed that 87,000 older women and 49,000 older men live alone in Ireland.

repayments and to make ends meet. SVP went guarantor on a Credit Union loan so that he could clear the loan from the money lender and avoid the huge interest. Tony is now on top of his bills but if an unexpected expense crops up he needs help.

We now visit Tony each month and we are trying to encourage him to become less isolated. What stands out most is that he had no one there for him but us. Tony has gotten the greatest comfort from us, not only by the monetary help, but by the fact that he has someone to talk to and someone who has shown that they actually care.

SVP research with older people found that loneliness was the biggest individual problem faced by older people living alone. Many older people spoke with great emotion about the gap that had been left in their lives after the death of a beloved spouse or partner, and noted the difficulties coping on one's own with practical things like banking, housekeeping and shopping.



ACCESSING EDUCATION AND TRAINING

Despite education being a key enabler out of poverty and disadvantage, cuts to education services mean that vulnerable and less well-off people have difficulty accessing and staying in education. The following stories of people affected by cuts and increased charges for education and training highlight the impossible choices faced by many of those trying to improve their situation by gaining a skill or qualification.

Did you know?

- New applicants are no longer able to take part in Community Employment at the same time as claiming a social welfare payment such as the One Parent Family Payment or Disability Allowance
- The Community Employment training and materials grant has been reduced from €1500 to €500 per participant. This will reduce the options available to CE participants to undertake training and undermines the prospects of participants to progress into employment after the scheme
- Those with children who want to access education and training via FAS or the VEC must now pay a €25 per week contribution towards the CETS (Childcare Employment and Training Support scheme)
- The student services/student contribution charge increased from €1,500 to €2,250
- A new charge of €200 has been introduced for Post Leaving Certificate Courses
- The qualifying criteria for the non-adjacent student maintenance grant rate has increased from 24km to 45km
- The non-adjacent student grant has been reduced from €3,420 in 2009-10 to €3,025 in 2012-13, and the adjacent rate has been reduced from €1,370 to €1,215

ACCESSING EDUCATION AND TRAINING

DON'T ASK - COS MAM DOESN'T HAVE THE MONEY

Until a few years ago Anne thought she was coping well. She was working, could pay her bills and there was never a shortage of food or clothes for her and her three children. But then she lost her job. Unable to repay her loans, utility bills and buy food she linked in with MABS. They devised a budget with her and made contact with all the necessary people to explain her situation.

The non-adjacent student grant rate has been cut by €395 euro per year, while the adjacent rate has been reduced by €155 per year.

Rather than dwell on her misfortune, Anne decided to return to education and started a BA with the help of a higher education grant.

The One Parent Family Payment has been cut by €832 per year.

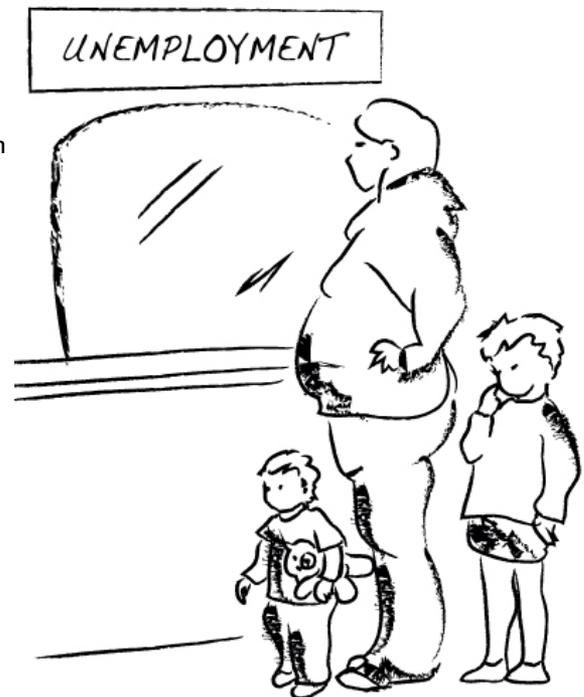
Last year the government cut social welfare, child benefit and the student grants. But Anne's bills kept arriving. In one day alone she received three letters for loans she had been paying up until two months earlier – a credit card loan, a bank loan and an old utility bill. She just couldn't pay them anymore.

Anne says that her children have learned not to ask 'cos mam doesn't have the money'. Buying underwear for them and herself is a novelty....an ice cream is a treat.....new clothes come at Christmas. Christmas...she's dreading it now.

Anne is coming to the end of the second year of her course and is faced with the decision to leave the course and try and find a low paid job or continue and try for a teaching job which will give her and her children a better life.

Child Benefit for a family with three children has been cut by €88 per month or €1,056 per year.

She says what keeps her going is hope.... hope for a better future for her and her kids.



ACCESSING EDUCATION AND TRAINING

AIMING TO GET A JOB TO IMPROVE HER FAMILY'S SITUATION

Katy is a nineteen year old student who was born in a non-EU country. Her mother moved to Ireland 10 years ago and works as a carer. Katy started school in Ireland halfway through fifth class and she sees Ireland as her home now.

With the points she achieved in her Leaving Certificate Katy got her third CAO choice. This meant moving counties for her college course. Because she is a citizen of a non-EU country, Katy is not eligible for free fees or the third level maintenance grant.

Katy and her family could not afford the fees due for her college course and she decided to drop out. However, she received support from the college and the SVP who between them funded her fees and helped with rent. Without this support, Katy would not be in college. However, the support is on a year by year basis and is not guaranteed.

Katy travels home each Friday to work for a few hours as a carer for an elderly person. For this she earns €40. From the €40, she uses €20 for the bus home at the weekends. At home, her mother cooks

five days' worth of food for Katy to bring with her to her rented accommodation. This is the cheapest option for the family to sustain her for the week.

Katy's experience of college life is not the norm. She spends a lot of time in her room watching TV and studying when it is exam time, avoiding socialising as she cannot afford it and does not want the other students to realise this. She is not enjoying the college experience but her aim is to get a job in order to improve her family's situation. Even though college life is tough, Katy says she would advise young people who are facing into this situation to try go to college if at all possible.

An estimated 22,681 children born outside the EU are registered in Irish secondary schools.



ACCESSING EDUCATION AND TRAINING

AT SCHOOL I DON'T OFTEN PUT UP MY HAND BUT IT FELT GOOD

There are children in the educational system who feel very left out in their daily school lives. This can be due to disadvantage, problems at home, and learning disabilities. With increasing cutbacks in schools these children are not getting the extra support they need.

An SVP Conference recently started a student tuition scheme as a pilot in January. They realised that many teachers were retiring early and thought they might be interested in volunteering for an hour a week to give tuition to pupils who needed that extra bit of help. An advertisement

Alan, 16, has dyslexia and is getting literacy support with a tutor. His confidence needs continual boosting and since starting the scheme last September he has shown considerable improvement. His Mum said he is now passing tests that he always failed and is coming out of his shell a bit. His tutor said she would love to go into the exam with him – not to prompt him but to say “You can do it, Alan! Keep going!”

received a good response from teachers and local schools were asked for referrals. Pupils referred to the scheme take hour long classes in Maths, English, French and Geography both at higher and ordinary level. Primary students are helped with homework, literacy, Maths and Irish.

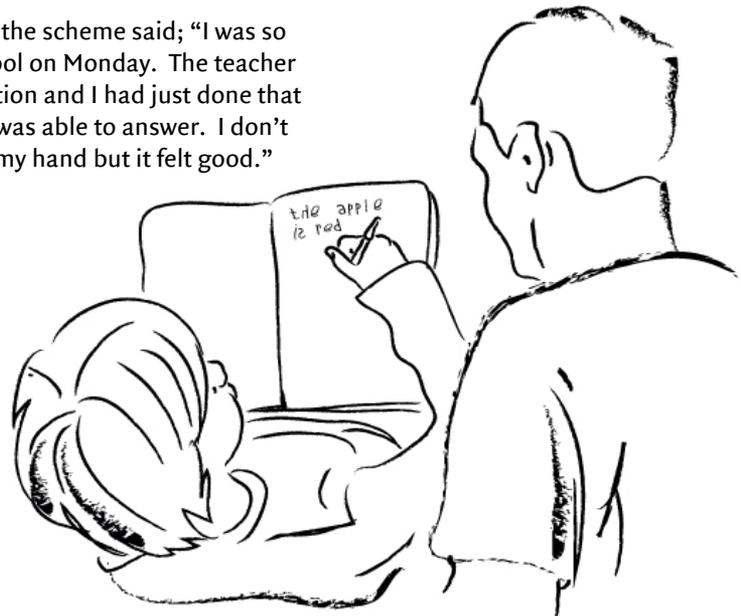
Every year around 9,000 young people leave school before taking the Leaving Certificate. Early school leaving has its roots in early experiences of educational failure and struggle with school work, often as far back as primary school.

The average annual cost of education at primary level is €338 for primary school children and €781 at second level.

The Back to School Clothing and Footwear Allowance for children under 12 has been reduced to €150 and for over 12s the payment is €250.

From an SVP point of view it is a very worthwhile project with very visible results.

One pupil on the scheme said; “I was so proud in school on Monday. The teacher asked a question and I had just done that with you so I was able to answer. I don’t often put up my hand but it felt good.”



STRUGGLING IN WORK

Individuals and families in low paid work are finding it harder than ever to make ends meet. Many are just outside the qualifying criteria for supports, and find that they are entitled to nothing and must pay for everything. Their struggles have been intensified by delays in accessing Family Income Supplement payments, increased charges for health and education, job insecurity and the increased tax burden on the lowest paid as the following stories demonstrate. Child Benefit and Family Income Supplement payments are vital supports for these families but there is a risk that these payments will be cut again.

Did you know?

- Low paid workers have been brought back into the tax net through the introduction of the income levy and may have been affected by increases in the health levy. These levies were replaced by the Universal Social Charge which was initially imposed on those earning less than €80 per week, although this has been increased to those earning just over €190 per week
- Low and middle income workers have seen the standard rate tax band reduced from €36,400 to €32,800
- Low and middle income workers have seen employee and personal tax credits reduced from €1,830 to €1,650 (single)
- The earnings disregard for the One Parent Family Payment was reduced from €146 per week to €130
- Those not holding medical cards will be badly affected by the introduction and increase in charges for services such as school transport
- 56,000 people have foregone private health insurance this year alone due to continually rising costs

CUT IN WORKING HOURS LEADS TO LOSS OF FAMILY INCOME SUPPLEMENT

Joan is a separated mother of two young children, working part-time and receiving the One Parent Family Payment. Joan was in receipt of the Family Income Supplement (FIS) which was a huge help in paying the mortgage. However, her hours at work were cut back, and because she was working fewer than 19 hours per week her FIS payment was also stopped.

Those on the lowest incomes spend almost twice as much of their income on VAT as those on the highest incomes.

Joan's mortgage is in arrears of €6,000. In addition to her weekly mortgage payments of €150 and the usual utility and other bills, Joan is repaying a Credit Union loan at €40 per week. Her social welfare income of €247 per week and her earnings of €100 per week were not enough to make ends meet, so Joan took a second part-time job and reapplied for FIS.

Just when Joan thought the Family Income Supplement payment had been approved, the employer providing her second part-

time job changed and so she has had to make the application all over again.

Joan's first priority is her children, and she always puts their needs first, for example encouraging them to get involved in extra-curricular activities. Her daughter has some health problems but Joan has the support of family living nearby and is in contact with a social worker and public health nurse. SVP is providing support and financial help from time to time when necessary.

28,876 families were in receipt of Family Income Supplement in December 2011. 10% of these were low paid civil/public servants.

The average waiting time for new FIS claims to be awarded is 19 weeks.

Total expenditure on FIS was €204million in 2011.



STRUGGLING IN WORK

A NEW LIFE BEGAN WITH A HUG

Mary left Ireland to go and live in England some years ago with her ex-partner. They had two children but life became very difficult for her and she became a victim of domestic violence.

Eight years later after a very bad attack Mary phoned her mother for help. Her mother and sister travelled to England to take Mary and her two children back home. She left England with a few bags of clothes and £1.60 in her pocket.

Around 213,000 women and 88,000 men in Ireland have been severely abused by a partner. There is an increased risk of abuse where partners are isolated from close friends and neighbourhood supports.

When Mary arrived back in Ireland she says that she felt empty and lost and she cried a lot. She enrolled her children in school and explained her situation to the headmaster. He got in contact with St Vincent de Paul.

The next day two SVP volunteers visited Mary at her mother's house. She says that

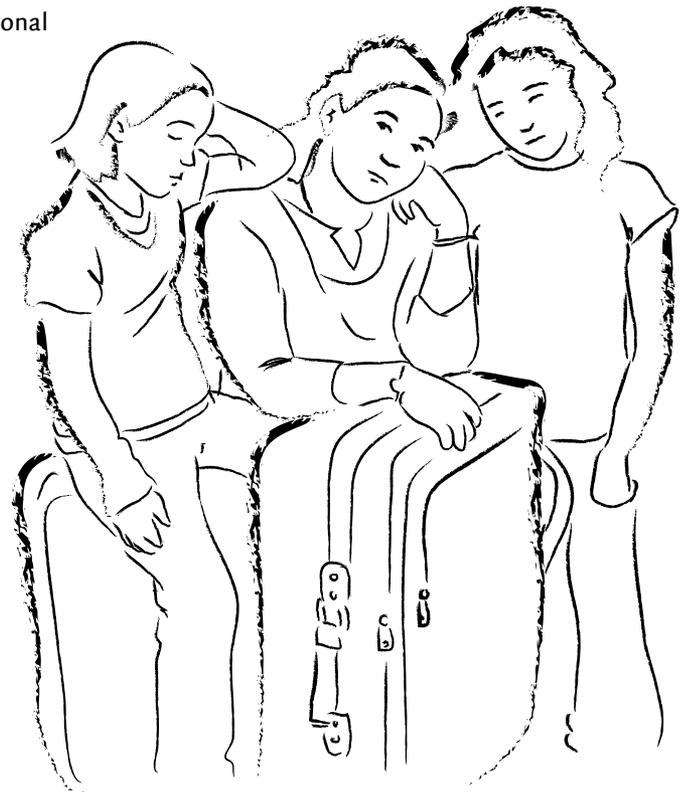
she will never forget that first day, feeling so low and these two ladies giving her a hug as they walked in. The SVP volunteers set the children up with school books and uniforms.

The following year Mary was granted a new council house and her social welfare was sorted. SVP helped with furniture and Mary was able to get Christmas presents for her two children.

Later that year the SVP helped Mary to undertake a FÁS course. The course was on Personal and Interpersonal Skills which led to Mary speaking in public about her experience of domestic violence. She says this was the biggest turning point in her life.

This year, the SVP helped Mary in undertaking a Hotel and Catering course and as a result she got part-time work in a coffee shop. Mary says she has been transformed from a nervous wreck into an assertive person thriving every day.

The average effective tax rate of 12% for those earning between €250,000 and €500,000 is equivalent to the effective rate of income tax paid by a single PAYE worker with an income of €25,000–€30,000.



CHILDREN AND YOUNG PEOPLE

There are over 200,000 children living in poverty in Ireland today. Child poverty is increasing due to the recession and has a lasting impact on the lives of children and families. Individuals in households with children are almost three times as likely to be in debt arising from ordinary living expenses compared with those living in households without children. Children with additional needs are left waiting for essential services, where early treatment is vital, and for many help comes too late. Childhoods are being blighted by poverty and children's life chances are limited as the following stories demonstrate.

Did you know?

- Early years education and care and out of school services for children are very poorly developed in Ireland. However, a positive initiative, strongly lobbied for by the SVP, was the introduction of a free, universal, pre-school year for all children in the year before they begin primary school in place of the Early Childcare Supplement
- Child Benefit has been reduced from €166 to €140 per month for the first and second child and from €203 to €148 for the third child over the last number of budgets
- Child Benefit is no longer payable to children aged 18 even if they are still in full-time second level education and living in a low income household
- SVP lobbied for increases in the Qualified Child Increase and Family Income Supplement payments to compensate for the reductions to Child Benefit. However, families on low incomes have not been protected from the full extent of cuts to Child Benefit
- Guidance counselling hours in secondary schools must come from existing pupil teacher ratio of 19:1. This means a cut in guidance counselling services for vulnerable students
- Back to School Clothing and Footwear payment rates have been reduced from €305 to €250 for second level and from €200 to €150 for younger children
- The qualifying age for the Back to School Clothing and Footwear Allowance increased from 2 years to 4 years
- A €100 charge has been introduced for school transport for primary school children, to a maximum of €220 per family. The school transport charge for post primary children has increased to €350 per pupil, to a maximum of €650 per family. There are exemptions for medical card holders, but this will particularly affect families in rural Ireland

CHILDREN AND YOUNG PEOPLE

NOT ENOUGH INCOME FOR THE BASICS, NEVER MIND WHEN ANYTHING GOES WRONG

SVP volunteers are working with a family of five, Dad and four children. Dad tried to keep his labourer's job but with the recession and cost of childcare he eventually went on social welfare.

Over 140,000 jobs in the construction sector have been lost since 2007.

When Dad was working he received Family Income Supplement but the family still struggled. The household has no major debts but day to day living expenses are a problem. There isn't enough income

There are currently 23,300 Community Employment (CE) places. Cuts made in Budget 2012 mean that lone parents can no longer retain the One Parent Family Payment in addition to receiving the CE payment, making it very difficult for lone parents to take up CE opportunities.

500,000 adults in Ireland have literacy difficulties.

for the basics, never mind when anything goes wrong.

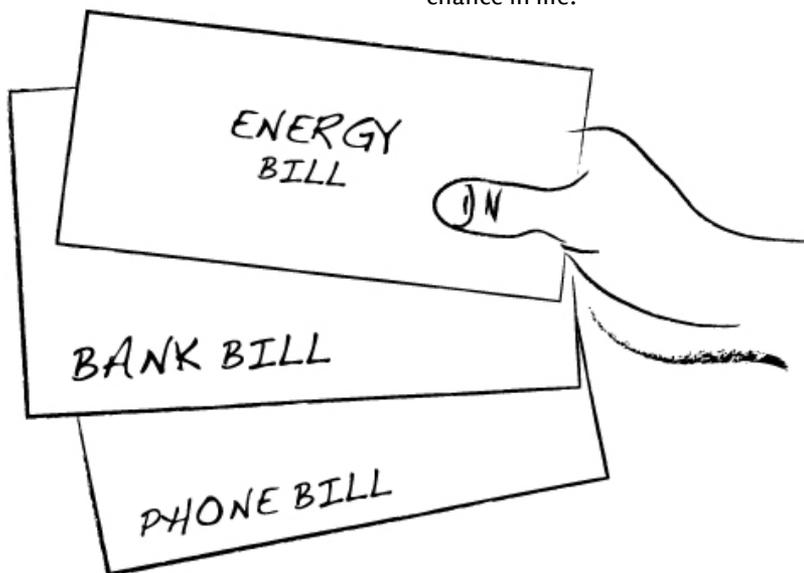
In spite of the struggle to afford childcare, Dad was used to working and did not like being out of work. He has since commenced work on a Community Employment scheme and this has saved his sanity.

This is a family who need continuous support. SVP provides help with the basics, school bus fares and other educational costs. We have also sent this family on holidays.

Because of SVP's continuing contact with the family, members discovered that Dad has literacy difficulties. Two SVP members do any paperwork and form filling Dad needs but have yet to persuade him to attend literacy classes. Three of the four children take part in an SVP student

Up to 30% of children from disadvantaged areas leave primary school with literacy difficulties.

tuition scheme, where they get one to one educational support. There has been a big difference with the children – they are more confident and outgoing and the hope is that it will give them a better chance in life.



€85 A WEEK SHORT OF THE MINIMUM REQUIRED

Ciara is a thirty year old mother living in private rented accommodation with her two children, Brian, aged 6 and Grace, aged 4. Ciara is reliant on social welfare. Both children have medical problems and Ciara has to make many visits with them to hospitals and clinics.

There are an estimated 190,303 children in Ireland with Special Educational Needs – nearly one child in every five.

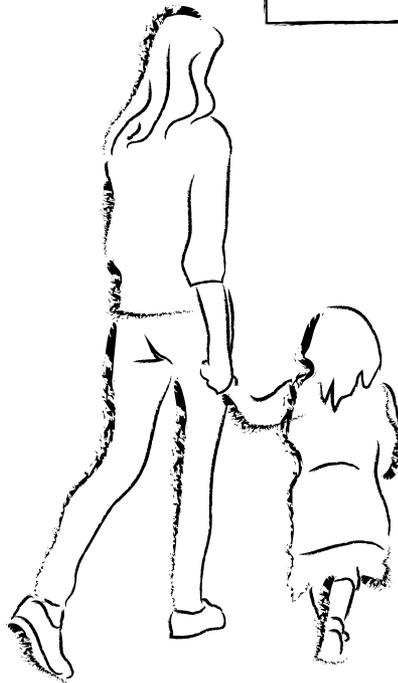
23,000 children in Ireland were on HSE waiting lists for speech and language therapy in 2010, 4,000 of them were waiting for between 1-2 years.

Brian suffers from dyspraxia and needs speech therapy. Grace currently attends a crèche three hours a day but will move to primary school next year. She is not gaining weight and has undergone tests for coeliac disease and other issues.

The take up of the universal, free pre-school year which was introduced to replace the Early Childcare Supplement has been 95%.

In 2010 almost 51% of households in Ireland reported being unable to meet an unexpected expense of about €1,100 without borrowing.

Ciara's rent has increased since the rent supplement was reduced. She has an old car which she got from her sister. Petrol for the car costs at least €40 per week but the car is invaluable for getting the children to medical appointments and to school.



HOSPITAL

Ciara can usually meet her normal bills from her social welfare income but larger one-off bills create a problem.

The SVP has helped buy oil for heating and has also helped with shopping vouchers from time to time when events like birthdays create an additional demand.

According to the Minimum Income Calculator from the Vincentian Partnership for Justice, Ciara is some €85 a week short of the minimum income required by a family of her type.

Between 2009 and 2010 those on the lowest incomes in Ireland experienced a drop of 26% in their incomes, while those on the highest incomes saw their income increase by more than 8%.

In 2011 98,318 households were waiting for local authority housing, 28,768 were one parent families.

CHILDREN AND YOUNG PEOPLE

A LOT OF TIME, A LISTENING EAR AND A COMPASSIONATE HEART

Jack suffered with depression and this in turn led to alcoholism. His wife Mags had to try to look after their seven children. On the first visit to the family SVP volunteers found a home with no heating, very little food, endless outstanding bills and very low self-esteem. The family was living in a very basic three bedroom house which did not meet the needs of nine people. The first concern of the SVP volunteers was to supply them with food essentials, fuel supplies and to help with some of the outstanding bills.

Children of higher professionals, employers, managers, lower professionals, skilled manual workers and farmers are more likely to go on to college than the children of non-manual, semi-skilled and unskilled manual workers, and agricultural workers.

Alcohol-related disorders were the third most common reason for admission to Irish psychiatric hospitals between 1996 and 2005.

Mags now knew that she had friends in whom she could confide. When pressure at home became too much for her she would contact SVP and was always assured of a listening ear. She would ask SVP members to accompany her to town when shopping for clothes for family occasions such as First Communion, Confirmation, and thankfully, graduations.

SVP volunteers liaised with the local authority and got two new bedrooms and a bathroom extension for the family home. This made a huge difference to the children who now had a quiet place to study. The SVP also helped with education grants, enabling the children to progress to third level education.

Over a few years through MABS and SVP working together Mags and Jack learned to manage their own household budget. The family is now standing on their own two feet. The SVP Conference got a great sense of fulfilment knowing that they gave this family a lot of time, a listening ear and a compassionate heart.



LIFE ON A LOW INCOME

In Ireland people pay for many services, particularly health and education, which are free in other countries. Difficult life events such as unemployment and disability are compounded by the constant struggle of life on a low income.

Did you know?

- The Drug Payment Scheme threshold has increased from €90 to €132 per month
- A prescription charge of 50 cent per item for medical card holders, to a maximum of €10 per month for a family has been introduced
- A €100 household charge which does not take into account the property owner's ability to pay has been introduced
- The standard rate of VAT has been increased from 21% to 23%
- A carbon tax has increased the cost of fuel and its revenues have not been ringfenced to tackle energy poverty

A FATHER'S DESPAIR WHILE A MOTHER STRUGGLES TO KEEP THE FAMILY GOING

A family of seven, husband, wife and five children ranging in age from nine years to three months visited SVP's office seeking assistance. They had no food or money and the staff member who initially dealt with their case was very disturbed by their plight.

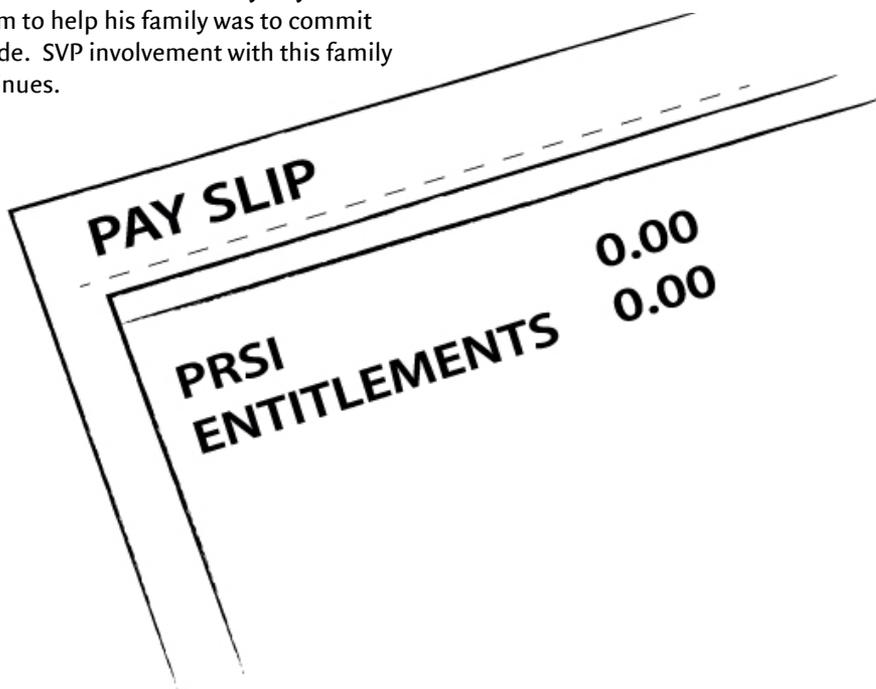
The local SVP Conference carried out a visit and discovered that the husband had been employed in his family's business. The business failed a few years ago and the husband lost his job. The family situation was complicated, and it transpired that no PRSI had been paid. This meant that the husband was unable to get social welfare payments and had no source of income as a result.

Under the Social Welfare Consolidation Act 1993 an employer is obliged to register all employees for PRSI. A former employee who believes that their employer failed to pay PRSI can complete and submit form IA 49 which will result in an investigation of the employer.

He struggled for a while by using savings, Child Benefit and a loan of €20,000. He also did occasional small jobs. However, this was unsustainable and the husband was left with no choice other than to report his employer (a member of his own immediate family) for not paying PRSI so that the situation could be investigated and he could apply for social welfare. This caused a rift in the family and resulted in a great deal of stress for the husband.

When SVP volunteers visited there was little food in the house, unpaid utility bills and mortgage arrears. The husband said at one point, that the thought had occurred to him that the only way left to him to help his family was to commit suicide. SVP involvement with this family continues.

In Ireland PRSI (Pay Related Social Insurance) contributions 'purchase' a number of benefits, including Jobseekers Benefit, Contributory Old Age Pension, Maternity Benefit etc.



IT'S IMPOSSIBLE TO MEASURE THE MENTAL STRESS AND ANGUISH

Denise has two boys, James, 8 and Mark, 16. James suffers from a rare brain disorder which affects his balance, walking and speech. His sight is also poor. Denise's ex-partner is now unemployed. They separated about 5 years ago due in some part to the pressures of having a child with a serious illness.

An open fire in grate with a back boiler to the radiators is estimated to be 55% efficient compared with 79% for a more modern oil boiler.

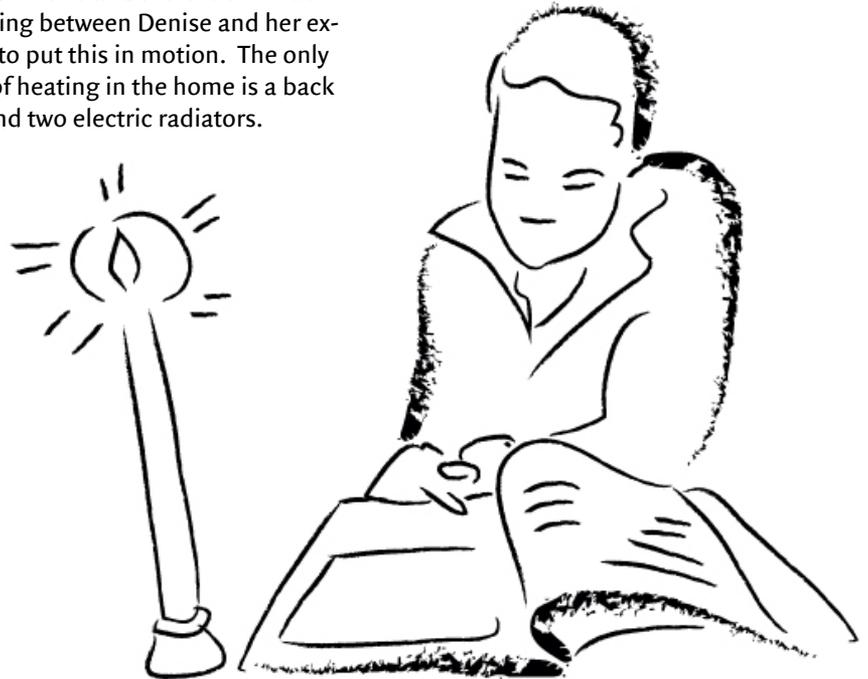
Denise's monthly income of social welfare and maintenance payments does not meet the needs of the family. Her carer role is, in Denise's words, a 24 hour a day job. At birth Denise was told James would probably never walk or talk but through sheer determination she has managed to prove the medics wrong. His walk is a little imbalanced and his speech is understandable but his sight is poor. The prognosis for his particular disorder is loss of sight and probably kidney failure.

Over 75,000 people aged 19 or under had a disability in 2011.

Over 187,000 carers provided regular unpaid help for someone with a long term illness, health problem or disability in 2011.

The family home is mortgaged. Denise is trying to negotiate a new deal on her mortgage, however both signatures are required for this and there is too much bad feeling between Denise and her ex-partner to put this in motion. The only source of heating in the home is a back boiler and two electric radiators.

Getting by is a constant struggle both financially and physically. It's impossible to measure the mental stress and anguish a person in her position is being put through. The SVP volunteers who visit Denise are worried that her own health will suffer in the long term. They are actively working with Denise in the hope that they can restore some semblance of comfort and hope to this family's life.



The Society of St Vincent de Paul (SVP) is the largest charity of social action and concern in Ireland, with over 10,000 volunteer members throughout the country.

On behalf of the people we assist and those who are struggling in Ireland today, SVP is challenging the unfair burden which has been placed upon those least able to afford it.

Find out more
www.svp.ie

#faceofausterity

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