



Society of St Vincent de Paul



Pre Budget Submission 2020

Investing in a just society

June 2019

MISSION STATEMENT

The Society of St Vincent de Paul is involved in a diverse range of activities characterised by:

Support and friendship

Through person-to-person contact, we are committed to respecting the dignity of those we assist and fostering self-respect. We assure confidentiality at all times and endeavour to establish relationships based on trust and friendship.

Promoting self-sufficiency

It is not enough to provide short-term material support. Those we assist are also helped to achieve self-sufficiency in the longer-term and the sense of self-worth this provides. When problems are beyond our competence, we enlist the support of specialised help.

Working for Social Justice

We are committed to identifying the root causes of poverty and social exclusion in Ireland and, in solidarity with people experiencing poverty and disadvantage, to advocate and work for the changes required to create a more just and caring society.

The Society of St Vincent de Paul's
Pre-Budget Submission 2020

Investing in a Just Society

June 2019

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FOREWORD BY SVP NATIONAL PRESIDENT



SVP has been fighting poverty in Ireland for 175 years, through famine, war, boom and bust. While Irish society has changed beyond recognition since the meeting of the first SVP members in Dublin in 1844, many of the same issues persist for individuals and families across the country. In 2017, SVP received more than 140,000 calls for assistance and spent more than €500,000 every week helping individuals and families with the costs of food, fuel, housing and education.

The theme of our Pre Budget Submission for 2020 is *“Investing in a just society”*. In spite of strong economic growth and a welcome fall in unemployment and poverty; homelessness, the high cost of housing, and lack of timely access to quality, affordable public services continue to limit the opportunities and lives of too many in our society. SVP’s 11,000 members across Ireland visit individuals and families living in poverty, often in poor quality, cold, over-crowded, expensive and insecure housing. Our members meet children and young people who are unable to benefit fully from access to education; we see parents struggling with the high cost of living and lack of access to decent jobs; we visit people seeking asylum living in direct provision centres for years on end and our members visit families living in hotels, B&Bs and other emergency accommodation due to the scandal of homelessness. An emerging issue with the economy now at almost ‘full employment’ is in-work poverty – with more than 100,000 people in Ireland living below the poverty line in spite of having a job. We are concerned that it can be difficult for people to access employment in rural areas, often travelling long distances to work because of a lack of local job opportunities.

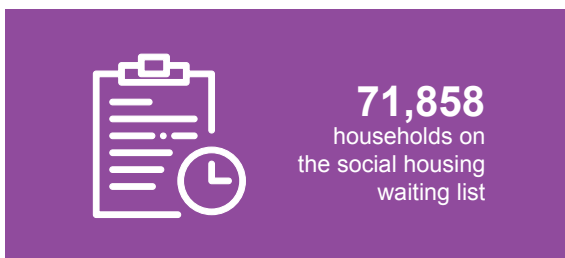
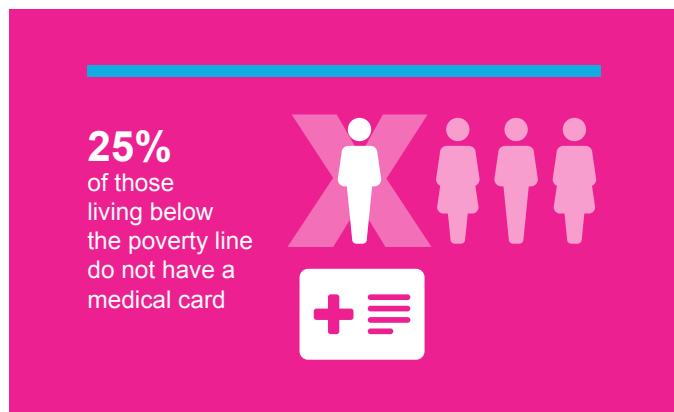
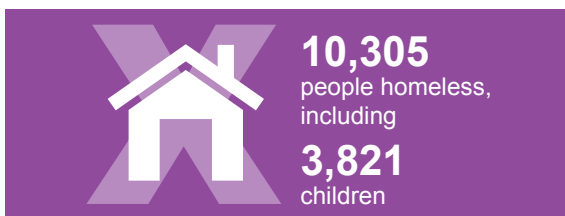
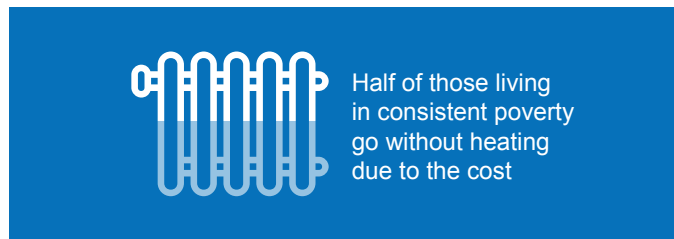
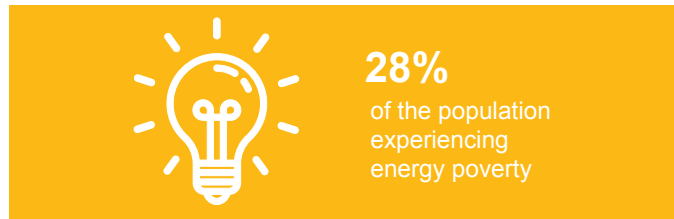
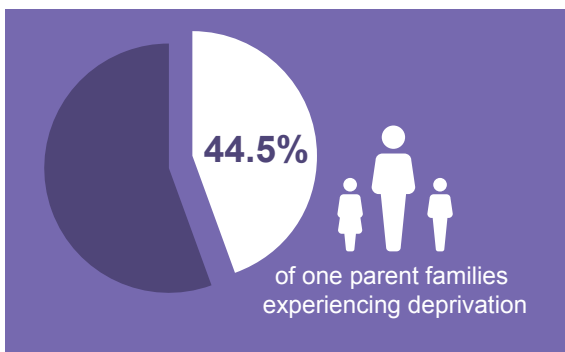
As one of the wealthiest nations in the world, we should be ashamed that more than 10,000 people are living in emergency accommodation, and that more than 760,000 people are living below the poverty line. The recommendations contained in our Pre Budget Submission are based on the experiences of our members working on the ground with individuals and families who are struggling in communities across Ireland. We have developed these recommendations to begin to address some of the injustices being experienced by the people we assist and with the aim of creating a more just and compassionate society for all. Investing in a more just and equal society will reap benefits in the long term, for individuals, families, communities and our wider society.



Kieran Stafford
National President, Society of St Vincent de Paul

June 2019

WHY WE WORK FOR SOCIAL JUSTICE



MAKING THE FIGHT AGAINST POVERTY A PRIORITY

Poverty not only hurts the individual affected; it hurts communities, the economy and society. Poverty is not inevitable. The eradication of poverty is possible with well-designed targeted and universal policies, resources and political will.

We need to invest in measures to prevent people from falling into poverty and to help them move out of poverty for good. This requires increased upfront spending now, so that we can reduce expenditure on mitigating the effects of poverty in the long term. Income supports which provide an adequate income for those in and out of employment, in addition to measures to prevent in-work poverty and support people to take up education, training and employment opportunities coupled with investment in quality public services will make a real difference in the lives of people who are trying to break out of poverty.

Goal 1 of the Sustainable Development Goals commits to eradicating poverty in all its forms by 2030. Budget 2020 must mark the beginning of a decade of investment and action to tackle poverty by:

- Prioritising investment in social services and infrastructure over tax cuts in every budget.
- Introducing and resourcing a Poverty Act to make the targets set out in the forthcoming Poverty and Social Inclusion strategy legally binding.
- Establishing a time-limited Oireachtas Committee on Child Poverty to examine and prioritise the necessary investment and policy responses to address poverty among households with children.
- Benchmarking the National Minimum Wage and social welfare payments against the cost of a Minimum Essential Standard of Living. Move towards progressively realising this target through increases in social welfare payments and the NMW over the lifetime of the forthcoming Poverty and Social Inclusion strategy.

INCOME ADEQUACY

Benchmark the National Minimum Wage and social welfare payments against the cost of a Minimum Essential Standard of Living. Move towards progressively realising this target through increases in social welfare payments and the NMW.

I find life very hard, not being able to pay all my bills, always putting some on the long finger. The stress makes me sick. I'm always worrying knowing my kids have to go without.

In 2018, SVP commissioned the Vincentian Partnership for Social Justice to research the reality experienced by households with children whose income falls below that required for a Minimum Essential Standard of Living (MESL). Our report, *Stories of Struggle*¹, outlines the hardship of trying to make ends meet when family income is insufficient, the coping strategies employed and the immediate and longer term consequences of bringing up a family on an inadequate income. Research participants had an income between 3% and 39% below that required to afford a Minimum Essential Standard of Living. Half of the participants in the research were in employment, and did not have an adequate income in spite of this. The research found that parents who are struggling to make ends meet give priority to the needs of their children over their own and often worry and feel guilty that they are letting their children

down. Living below an MESL has an impact on the well-being of parents and children, with implications for mental and physical health, educational attainment, loss of confidence and erosion of resources such as savings. Feelings of guilt, shame and embarrassment are all too common for parents who continually prioritise the needs of their children over their own and try to make sure they aren't missing out on experiences which others take for granted.

In 2019, SVP published a report entitled *Working, Parenting and Struggling? An analysis of the employment and living conditions of one parent families in Ireland*. Our analysis of SILC data found that the rate of in-work poverty among lone parents more than doubled between 2012 and 2017 and that the living standards of lone parents in Ireland are among the worst in Europe. In 2012, 1 in 11 working lone parents were living below the poverty line but by 2017, this had increased to 1 in 5.

Budget 2020 must begin to address the issues of poverty, deprivation and inadequate income which are affecting too many individuals and families across Ireland.

¹ *Stories of Struggle: Experiences of living below the Minimum Essential Standard of Living*. www.svp.ie/storiesofstruggle

RECOMMENDATIONS

Adequate Social Welfare

Improve the living standards of those most at risk of poverty and income inadequacy by increasing the lowest primary rate of social welfare (including all working age payments and disability allowance) by €8 in Budget 2020 with proportionate increases for Qualified Adults and Children (under and over 12 years). Set a target of reaching an adequate level by 2024 as outlined in Table 1. **Estimated cost for Budget 2020 changes: €290 million**

Recipient (Current Rate)	Adjusting for future changes in the costs of an MESL +/-				
	2020	2021	2022	2023	2024
Personal Rate (€203)	€211.00	€220.00	€228.00	€236.00	€245.00
Qualified Adult (€134.70)	€139.30	€145.20	€150.50	€155.80	€161.70
Qualified Child (Under 12)	€37.30	€40.30	€42.90	€45.60	€48.60
Qualified Child (Over 12)	€47.50	€58.00	€68.50	€79.00	€89.50

Table 1: Progressive realisation of adequate social welfare

Rates for qualified adults maintain 66% of the value of the personal rate of SW. Rates for qualified children under 12 maintain 33% of the value of adult payments including Child benefit (€32.30 per week). Rates for qualified children over 12 are based on the VPSJ estimate in 2018 that the weekly cost of raising a older child was €122. Subtracting child benefit (€32.30), we are proposing that a target of €89.70 is set for qualified dependents over the age of 12 by 2024.

Address in-work poverty

Reduce the Working Family Payment weekly hours threshold from 19 hours to 15 hours for lone parents in recognition of the difficulty they face in reaching the threshold alone.

Assist households with unexpected expenses

Adequately fund frontline Community Welfare Service to ensure that it is accessible for those that need it and that a total budget of €50 million is available to meet the exceptional and urgent needs (ENPs and UNPs) of low-income households.

Cost: €11 million

Improve the living standards of people living in Direct Provision

Bring the weekly allowance for children living in Direct Provision in line with the rate for a Qualified Child including the higher rate for over 12s. **Estimated cost: €1.2 million.**



ADDITIONAL MEASURES

- Restore the full adult rate to young people under 26 years on Jobseekers Allowance on a phased basis over the next three budgets. **Estimated cost: €33 million**
- Increase the Living Alone Allowance by €3 per week to ensure income adequacy for older people living on their own. **Estimated cost: €34 million**
- Maximise the returns from work for low-income employees by introducing a refundable tax credit which returns unused portions of the PAYE tax credit to workers. **Estimated cost: €140 million**
- Increase the value of the weekly income disregard for all lone parents receiving the One Parent Family Payment, Jobseekers Transitional Payment and Jobseekers Allowance to €165.62 in order to restore 2011 levels in terms of hours worked in National Minimum Wage employment. **Estimated cost: €10 million**
- Extend the cut off for the Jobseekers Transition Payment until the youngest child reaches the age of 18, so that lone parents can access work full-time or part-time (depending on their caring responsibilities), and can access better in-work income supports and training opportunities.
- Link earning disregards, means-tests and income tests for supports such as the Back to School Clothing and Footwear Allowance and Medical Card and in-work income supports to increases in the National Minimum Wage, maintaining the value of and access to these supports year on year.
- Put in place measures to ensure no parent is worse off when transferring from the Community Childcare Subvention Scheme to the new National Childcare Scheme. To ensure equality of access, remove the link between principal economic status and eligibility for childcare subsidies.
- Allow lone parents in employment whose children are aged between 7 and 14 to receive both Jobseekers Transition Payment and the Working Family Payment.
- Address the anomaly by which lone parents in receipt of Rent Supplement and OFP/JST, who want to take up education or training, are not eligible for SUSI maintenance.
- Reinstate Child Benefit for children living in Direct Provision to help reduce poverty and deprivation among families in the protection process. **Estimated cost: €2.5 million**
- Promote integration, support employment and combat social exclusion by extending the Free Travel Scheme to all people in the protection process.

EDUCATION

Primary and secondary education should be provided free at the point of access to all children and young people.

The Society of St Vincent de Paul believes that education is a critical enabler out of poverty and social exclusion. In 2017, SVP spent €3.6 million on education, supporting children and young people at pre-school, primary, second and third level as well as supporting further education and training, second chance education, atypical students and promoting lifelong learning opportunities for the people we assist. SVP members meet many potential students and returners to education who would like to combine studying part-time with other responsibilities, for example, family, employment etc., however due to the fees payable for part-time third level courses and the lack of access to supports such as the SUSI grant, the costs are too high.

The schools ask for a lot. Our oldest daughter is very understanding, she's ambitious and very good at school. She recently asked for five euro to spend on a school trip, an educational one, and I couldn't find five euro.

SVP members see the anxiety and stress of parents trying to juggle their low incomes to meet school costs. Curricular based sport and music costs, exam fees, trips and fundraising ventures are additional expenses on top of the substantial amounts incurred at the start of each school year for school books, uniforms and footwear, digital devices, school transport and 'voluntary' contributions. Transition Year is also a major source of financial stress for families, with an average cost of between €300 and €900 per pupil.²

Cuts to the capitation rate and the underfunding of the education system at primary and second level have left schools with little choice but to seek voluntary contributions from parents, who often feel under pressure to pay these contributions even when they are unable to afford them. SVP is particularly concerned at the continuing practice of schools seeking 'booking fees' to reserve places for students, in spite of the fact that this practice is explicitly prohibited under the Education (Admissions to School) Act 2018. We are also concerned at the lack of implementation of Circular 0032/2017 which outlines measures to be adopted by schools to reduce the cost of school uniforms and other costs to parents.

Cuts to the maintenance grant rates and income thresholds to support students in third level and further education have yet to be reversed, and with the increased costs being faced by students, these should be reviewed as a matter of urgency. SVP members note the hardship experienced by families who are just above the income thresholds to qualify for the SUSI grant, as well as those who only qualify for the adjacent rate of grant which in some cases is inadequate to cover travel costs to and from the educational institution.

² www.education.ie/en/Publications/Education-Reports/Transition-Year-Exploring-the-Student-Experience.pdf

RECOMMENDATIONS

Delivering free, inclusive primary and secondary education

End the voluntary contribution system in all non-fee paying primary and secondary schools. Begin by restoring capitation rates to 2010 levels in Budget 2020.

Estimated cost: €20 million.

Supporting access to further and higher education

Expand eligibility for the SUSI grant to part-time students studying in publicly funded further and higher education and training institutions to provide financial support to non-traditional, mature and part-time learners. **Estimated cost: €50 million.**



ADDITIONAL MEASURES

- Implement the recommendation from the Joint Committee on Education and Social Protection (2013) to introduce a five-year template for the delivery of an entirely free school book scheme.
- Equalise the income thresholds for the Back to School Clothing and Footwear Allowance for one and two parent families. Currently, the thresholds for one parent families are lower which makes it harder for these families to qualify for the payment.
- Restore Child Benefit to those aged 18 and over and in full time second level education in recognition of the higher educational costs faced by families with older children. **Estimated cost: €65 million**
- Commission a cost-benefit analysis of providing a hot school meals programme in all primary and secondary schools.
- Increase funding for the School Completion Programme to 2008 levels. **Estimated cost: €8.2 million.**³
- Increase SUSI maintenance grant rates to bring them in line with the cost of living. As a first step, reverse the cuts to the grants made between 2010 and 2013 and restore the non-adjacent grant rate distance to 24km. **Estimated cost: €40 million.**
- Review the income thresholds and means tests to qualify for the SUSI grant
- Increase the Student Assistance Fund allocation in Budget 2020 by 20%. **Estimated cost: €1.82 million.**

³ Smyth et al. 2015 *Review of the School Completion Programme ESRI Research Series Number 44*

ENERGY POVERTY AND CLIMATE ACTION

Meet our climate action commitments by setting an ambitious target to eliminate energy poverty by 2030. This target should be accompanied by supporting actions and the requisite level of resources.

Light, heat, power and access to transport are fundamental requirements to participate in society and a pre-requisite for social inclusion. SVP's ambition is affordable energy and warm homes for all, however it is estimated that up to 28% of the population in Ireland experiences energy poverty. In 2017, SVP spent over €4 million helping individuals and families with the cost of energy. SVP members regularly visit individuals and families living in cold, damp and poorly insulated homes. Our members note with concern the risks faced by people who are transporting home heating oil in barrels in their cars because they cannot afford a fill of oil. Low income individuals and families are also struggling with the costs of running a car, with households in rural areas often commuting long distances to work by car due to the lack of public transport.

I can't afford to fill the oil tank, I can fill a barrel with kerosene from time to time, or get fifty euro of briquettes or coal. It's a big home but very cold and my daughter is asthmatic.

In order to meet our climate obligations and to ensure that the cost of climate action does not fall disproportionately on low income households or those living in rural areas, tackling energy poverty must be the cornerstone of Ireland's environmental policy. This not only relates to energy poverty but also the impact of a transition to a low carbon economy for communities reliant on fossil fuel employment.

Poorer communities across the globe are more likely to experience the effects of climate change such as flooding and drought and be exposed to air pollution, to poor water quality and water contamination. SVP is fully supportive of efforts to reduce our carbon emissions and invest in sustainable and renewable energy generation.

At present Ireland is one of the worst performers in reducing carbon emissions and we will need to do a lot more to meet our climate action commitments by 2030.

However, SVP is concerned that an increase in the carbon tax, as it is currently designed, would hit low income households hardest.⁴ A significant increase in the tax could potentially add €10.50 to a bag of coal, €2.25 to a bale of briquettes, and 26.5 cents on a litre of diesel. Unless there is greater investment in public transport and energy efficiency schemes, low income households will have to absorb these costs as they are unable to afford the switch to climate friendly alternatives.

⁴ ESRI (2018) *The Economic and Environmental Impacts of Increasing the Irish Carbon Tax*. www.esri.ie/pubs/RS79.pdf

The cost of home energy has increased by an average of 29.9% since 2010.⁵ At current levels, the Fuel Allowance is insufficient to protect low income households from rising energy prices. In 2010, the Fuel Allowance was paid at the rate of €20 per week for 32 weeks of the year, giving an overall value of €640 over the year. The Fuel Allowance season was reduced to 26 weeks in 2012, significantly reducing the overall value of the support. An increase in the weekly rate in 2016 and the extension of the Fuel Allowance season by a week in 2018 and again in 2019, have almost restored the nominal value of the support to 2010 levels. Based on analysis of average fuel price developments from 2010, the Fuel Allowance now requires an annual value of €830, to restore the 2010 purchasing power and enable the same amount of energy to be purchased in 2019.⁵

RECOMMENDATIONS

Improve access to and take up of energy efficiency schemes

Pilot an initiative of Community Energy Advisors working in partnership with the Sustainable Energy Authority of Ireland to engage and inform hard to reach energy users who would most benefit from energy efficiency schemes across all housing tenures. This service should also provide information to households on reducing their energy costs.

Ensure that every household has an adequate income to meet their energy costs

Increase Fuel Allowance to a value of €830 to restore purchasing power parity to 2010 levels. This can be achieved by increasing the rate to €25.95 per week and reintroducing the 32 weeks payment period. Estimated cost: €74 million.

Make sure the transition to a low carbon economy is fair and socially just

Any increase in the Carbon Tax in Budget 2020 must be accompanied with investment in energy efficiency schemes, income supports, community energy programmes and transport.



ADDITIONAL MEASURES

- Ensure sufficient funding is available to allow Local Authorities to complete the energy retrofitting of social housing stock and set a target of upgrading all existing stock in the next four years.⁶ **Cost: allocate €50 million for energy upgrades in 2020.**
- Invest an additional €50m to the Rural Transport Programme, increasing the range of public transport options, promoting social inclusion for those in rural areas, and incentivising greater public transport usage. **Cost: €50m**

⁵ VPSJ analysis of annual energy price developments, as measured in by the CPI Sub-Indices 'Electricity, gas and other fuels' data, from March to March.

⁶ Between 2012 and 2018, Local Authorities upgraded the energy efficiency and comfort levels of approximately 68,000 homes. www.kildarestreet.com/wrans/?id=2019-02-06a.555&s=section%3Awrans+speaker%3A407#g556.q

HOUSING

Pursue a housing-led approach to the housing and homelessness crisis by increasing the delivery of social housing along with affordable and secure rental accommodation.

The over-reliance on the private rented sector to meet social housing need has exposed individuals and families to increasing housing insecurity and the risk of homelessness. The Society of St Vincent de Paul continues to provide support to individuals and families who are living in poor quality accommodation in the private rented sector, often paying high rents and living in precarious housing situations. SVP members are also concerned that repossessions of both owner-occupied and buy to let properties which are in mortgage arrears will result in more families losing their homes and entering homelessness. The only solution to this crisis is the increased build and acquisition of public housing by local authorities and Approved Housing Bodies to provide safe and secure homes for low income households. 66% of all social housing provision between 2016 and 2021 is to be in the form of tenancies in private rented accommodation supported by the Housing Assistance Payment. While the Housing Assistance Payment is an essential short-term support for those in housing need, as a long term response this does not provide good value for money to the state, and does not ensure affordability or sufficient security of tenure for many households living in private rented accommodation.

Our members regularly intervene to try and prevent homelessness in cases where families are struggling due to the shortfall between Housing Assistance Payment or Rent Supplement and actual rents in the private rented sector. One in five renters are now spending more than 40% of their income on rent,⁷ a situation which is unsustainable for many. A recent survey carried out by Threshold⁸ found that tenants in receipt of the Housing Assistance Payment were paying an average top up of €177 per month, in addition to their rent contribution to the local authority.

I have to get a house for my family; nothing can be done until we have our home. Then I will get a job and begin to save and plan. It's impossible to plan in homeless accommodation. I want my daughter to have a routine and stability.

⁷ Social Justice Ireland (2019) *National Social Monitor: European Edition - Spring 2019*. www.socialjustice.ie/sites/default/files/attach/publication/5756/2019-03-28nationalsocialmonitor-europeanedition-final.pdf?cs=true

⁸ Threshold (2019) *Topping Up - the cost of HAP. A survey on the Housing Assistance Payment*. Available from: www.threshold.ie/download/pdf/toppinup_survey.pdf

The survey found that paying a top-up results in difficulties affording other costs, including utilities, food, childcare and school costs. This reflects the experience of the Society of St Vincent de Paul.

Families who are living in emergency accommodation have to endure the daily worry of how they are going to provide nutritious meals for their children, the disruption caused to schooling, and the stress of living in overcrowded, unsuitable temporary accommodation for extended periods of time. SVP members provide emotional support, financial assistance and information and advice to individuals and families who are homeless. The Children's Rights Alliance has published comprehensive research on the educational needs of children who are experiencing homelessness⁹ while Focus Ireland has published research into food poverty among homeless families living in emergency accommodation.¹⁰ Findings from research in the Irish context must be used to inform the development of policy and services for families who are experiencing homelessness.

RECOMMENDATIONS

Increase the supply of social and affordable housing

Increase the output of built and acquired Local Authority and Approved Housing Bodies social housing units in 2020 to ensure that the target of 50,000 social housing homes is delivered by 2021 as committed to in Rebuilding Ireland.

Prevent and address homelessness

Ensure that the Department of Housing, Planning and Local Government and the Department of Employment Affairs and Social Protection work together to identify households at risk of losing their rented accommodation. Develop a joint budget line and protocol between the two departments to provide financial and tenancy support services in a timely manner to prevent vulnerable families from entering homelessness.

Improve energy efficiency standards in the private rented sector

Publish a strategy for introducing minimum efficiency standards in the private rented sector which sets a target date by which all accommodation will meet an energy rating of at least C or higher by 2030. Minimum standards should be implemented alongside an awareness raising campaign, incentives for landlords that are conditional on enhanced security of tenure and increased funding for inspections and enforcement.

⁹ Scanlon, G & G McKenna (2018) *Home Works: A study on the educational needs of children experiencing homelessness and living in emergency accommodation*. Available from www.childrensrights.ie/sites/default/files/submissions_reports/files/Home%20Works%20Study%20on%20the%20Educational%20Needs%20of%20Children%20experiencing%20Homelessness%20-%20Full%20Report.pdf

¹⁰ Share, M & M. Hennessy (2017) *Food access and nutritional health among families in emergency accommodation*. Available from www.focusireland.ie/wp-content/uploads/2014/08/Share-and-Hennessy-2017-Food-Access-Report-%E2%80%93-Main-Report-FINAL.pdf



ADDITIONAL MEASURES

- Ensure that affordability for tenants remains a key consideration in developing sustainable financing models for social housing.
- Ensure that any cost rental model which is developed has affordability for the tenant at its centre.
- Review the maximum limits for Rent Supplement and Housing Assistance Payment in light of increases in market rents. This should be pursued alongside greater security of tenure and rent certainty measures, including the expansion of Rent Pressure Zones nationwide.
- Ensure that Local Authorities draw down funding and supply suitable and appropriate Traveller accommodation across the country.
- Ensure that adequate funding is provided so that every homeless family is assigned a case manager to support them to move on from homelessness.
- Develop a fully funded and evaluated Youth Homelessness Strategy which supports access to a range of housing options, depending on need and preference.
- Increase the funding available for civil legal aid and review the eligibility criteria for civil legal aid in repossession cases involving family homes so that mortgage holders in long term arrears have better access to legal services.

HEALTH

Adequately resource and implement Sláintecare, working toward a universal, high quality and accessible health system.

Our research with families who cannot afford a Minimum Essential Standard of Living emphasises the stress and impact on health caused by medical costs, lack of timely access to services such as GP and dental care and the importance of the medical card. In carrying out their work on establishing consensual budget standards, the Vincentian Partnership for Social Justice found that health insurance was considered as a need, not a want, for households who do not qualify for a medical card. Focus group participants reached a consensus in deciding that a low cost private healthcare scheme should be included in the health budget. The fact that many households cannot afford private health care was not seen as a reason for ignoring an important need.

SVP members continue to raise concerns about the cost of travelling to health-related appointments. For people on low incomes living a long distance from hospitals and clinics, the cost of travel, coupled with the cost of food and accommodation which is sometimes necessary, can reach hundreds of euro, and is unaffordable for many. Prescription charges and expenditure on over the counter healthcare can also cause anxiety when these costs are not budgeted for in a particular week.

I have a pain in my shoulder from lifting in the warehouse where I work, I'm afraid to go to the doctor in case there is more money involved.

RECOMMENDATIONS

Improve access to healthcare for low income households

Expand eligibility for universal health care on a phased basis by increasing medical card income thresholds to the equivalent of the highest means-tested welfare payment. Equivalise allowance for dependents in line with other social welfare payments and extend automatic eligibility for the medical card to recipients of the Working Family Payment.

Reduce health related costs for low income households

Abolish prescription charges for all medical card holders. Begin by reducing prescription charges for medical card holders to €1.00 in Budget 2020.

SOURCES FOR INFOGRAPHIC

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