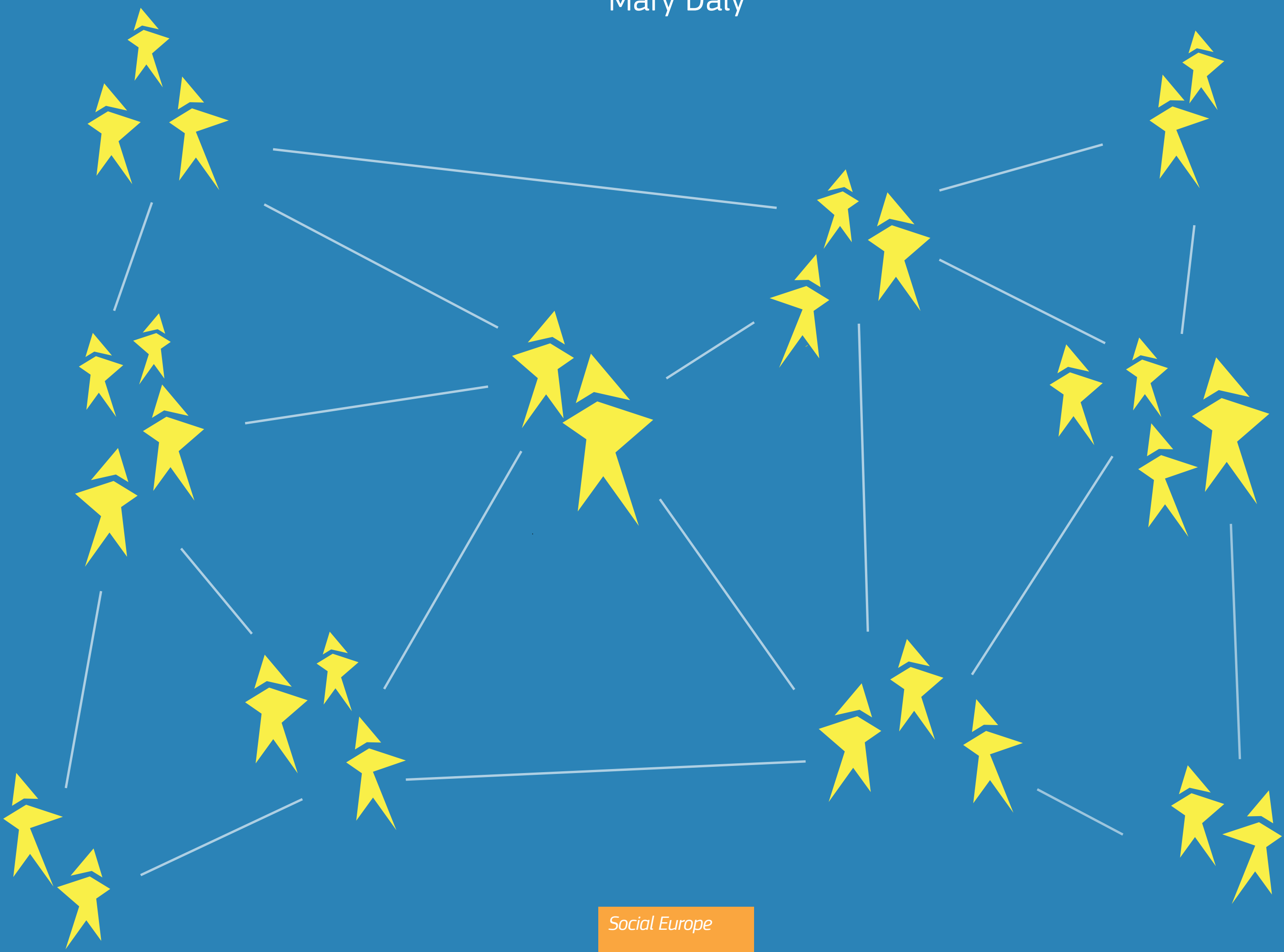
European Commission

EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to essential services for low-income people

Ireland

Mary Daly



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ESPN Thematic Report on Access to essential services for low-income people

Ireland

2020

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Directorate-General for Employment, Social Affairs and Inclusion
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The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

The ESPN brings together into a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for the Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the MISSOC (Mutual Information Systems on Social Protection) secretariat.

The ESPN is managed by the Luxembourg Institute of Socio-Economic Research (LISER) and APPLICA, together with the European Social Observatory (OSE).

For more information on the ESPN, see:
http:ec.europa.eusocialmain.jsp?catId=1135&langId=en

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Summary

The concept of essential services as a source of exclusion and disadvantage has not penetrated deeply or consistently into social policy in Ireland. Essential services do not fall within the general understanding of social protection in Ireland (which tends to be strongly income support and, more recently, activation based). Furthermore, an integrated concept of essential services of the kind that underlies this report does not exist in the Irish context. The six services are administered and organised by different departments (apart from water and sanitation). Hence, there is no core or over-arching definition of essential services in Ireland.

Variation is therefore widespread in Ireland. A first source of variation is in the degree to which income need/inadequacy is recognised or compensated for as a barrier. Of the six, three services – transport, energy and financial services – are the most widely recognised as requiring additional access measures for low-income people. And of these, energy/fuel poverty and financial exclusion are the two conditions with most "name recognition" or "problematisation" for poverty-related policy purposes. In the case of all of the services that recognise it, low income is taken to be synonymous with receipt of long-term social assistance benefits although the definition of fuel poverty is somewhat exceptional in identifying households that spend more than 10% of their income on fuel/energy as energy poor. Of the other services, water and sanitation have generally been considered a public good in Ireland (although not for those in rural areas who are responsible for providing their own services) and digital public services are underdeveloped, in their own right and as an essential element of social inclusion.

Apart from being selective about which services are considered potentially poverty inducing, Ireland is also selective about the forms of support. Of the 5 main types of measure, there is little or no use of reduced tariffs. The main measures used are cash and in-kind benefits, with limited recourse made to information, advice or training. Of the different service areas, energy is the one that has the broadest range of measures for those on low income (with supports ranging from cash payments to in-kind improvements in energy efficiency in homes). Health is another factor enabling priority access to essential services in Ireland, although it is not as widespread as income level.

Some essential services are part of a broader policy framework in that they are included in the National Action Plan for Social Inclusion 2007-2016 (which is due to be replaced by a new Plan soon). This is the case especially for transport, energy and financial services.

In terms of reform, recognition of disadvantage is slow to penetrate. Energy is the most vibrant policy field, with its own anti-poverty energy strategy. Policy is active also on financial exclusion – the essential service explored in detail in Section 3 of this report – the Directive was important in moving access to Standard Bank Accounts forward in Ireland but progress is hampered by: a) a lack of proactive engagement by the banks with SBAs; b) doubts about the limits of SBAs in the Irish cultural context where there is greater trust in other financial institutions (e.g., the post office and credit institutions) and where people on social welfare seem to prefer to receive their payment personally rather than through a bank account and c) low financial literacy in low-income sectors.

The main challenges include a definitional/conceptual one in that there is no general conception of a set of essential services in place. Were such a conception in place this would help the development of concerted policy activity across the range of services. Thirdly, there is an issue of service access and cost protection for the rural population, who are more likely than those in urban settings not to be connected to a centralised and well-functioning service (especially for water, sanitation and transport). Furthermore, Travellers are a population group that may suffer deprivation of basic services – especially those associated with housing/accommodation - without recompense in situations of low income.

1 Overview of national/subnational measures aimed at supporting low-income people in accessing essential services

According to Principle 20 of the European Pillar of Social Rights (EPSR), everyone should have "the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications". Moreover, support for accessing such services should be available for those in need.[1] The importance of ensuring access to essential services is also well established globally in the framework of the United Nations 2030 Agenda for Sustainable Development and its 17 related Sustainable Development Goals (SDGs) which was endorsed in 2015 by all UN countries including all EU countries.[2] This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in Ireland. The group of "those in need" is restricted in the report to people on a low income and low-income households.

1.1 Definition of "essential services"

One important piece of background information to note at this stage is the high degree of centralisation of decision-making and service organisation in Ireland. A relevant implication for this report is a general lack of local discretion – "local" means delivery level usually. So if a priority is not set at national level it is unlikely to exist at local level.

1.2 Definition of "low-income people" used in the context of access to services

There is no national or subnational definition of essential services in Ireland. Nor is there an explicit definition of "low-income people" at either national or local level in Ireland for the purposes of any of the six essential services. As mentioned, this is not because the definition is set locally or regionally. Rather, it is either because of an underdeveloped notion of need – and especially financial need – for the purposes of access to some essential services (e.g., water, sanitation). Or because being in receipt of a long-term social welfare benefit, especially those that are based on social assistance and hence involve an explicit or implicit test of means, is taken as a proxy for low income (for those services that recognise financial need as associated with access).

1.3 Measures for facilitating access for low-income people to services

1.3.1 Access to water

Domestic access to water in Ireland is primarily organised though centralised supply - 80% of the Irish population is served by centralised water supplies. The remaining 20% is served by 643 public group water schemes (serving 2.3% of the population), 486 private group water schemes (serving 4.7%), 1,429 small private supplies (serving 0.7%) and private wells that are exempt from the regulations (serving 12.3%) (Office of Environmental Protection 2012).

At present in Ireland there are no charges for water use. However there have been such charges in the past. The most recent attempt to introduce water charges came as part of a Programme of Assistance agreed with the EC-ECB-IMF "troika" in November 2010. The sitting Fianna Fáil/Green Party government committed to introducing domestic water

[1] The EPSR was jointly proclaimed by the European Parliament, the European Council and the European Commission on 17 November 2017. For more information on the EPSR, see: https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles_en.

[2] The SDGs and their targets seek to realise the human rights of all, by promoting an integrated notion of sustainable development aimed at creating synergies between economic, environmental and social policies and objectives. For more information on the SDGs, see: https://www.un.org/sustainabledevelopment/sustainable-development-goals/.

charges in 2012/2013. The proposed arrangement was to introduce charges based on a system of a free allowance per household, with charges on usage above the allowance. A new national water utility company – Irish Water – was set up in 2013. Water and wastewater services were previously provided by the local authorities. The planned charges did not fully materialise, however, mainly because of public unrest and disquiet about the plans as well as the legitimacy and functioning of Irish Water.

The current consensus appears to be that access to water is a public good and a general right so the state pays for water for all households on centralised supply. Those that are not, mainly those in small townships and rural areas, pay for their own (as they have always done). However, individuals/households on centralised supply are to be made responsible for excess usage. An excess charges threshold of 213,000 litres per year has now been set. This is 1.7 times the average water usage. Irish Water will charge €1.85 per cubic meter (1,000 litres) for usage over the threshold. The charge will be capped at €250 per year for water and €250 per year for wastewater services. The maximum charge for excess water usage will therefore be €500 per year. The current state of play is that no bills have yet been issued or can be until after January 1, 2021.

There are no known plans to help low-income customers with the costs. The only exemptions from the excess water charge are for: a) size of household – those consisting of 5 or more members can apply for an additional allowance - and b) medical conditions which require extra water use. No list of such conditions has been published at this stage.

In sum therefore, water access is a public good in Ireland and paid for out of general taxation. However this is not the case for the circa 17% of households which rely on a private supply (data from 2012). The only situations recognised for exemption from forthcoming planned charges for excess use of centralised water supply are large household size and health infirmity/need.

1.3.2 Access to sanitation

The proportion of the population using basic sanitation services in Ireland was 92.18% in 2015. This was the highest proportion over the past 15 years; its lowest value was 88.57% in 2000.[3]

The situation regarding access is similar to that of water supply in that no charges currently apply but from 2021 households will have to pay for waste water usage above a threshold (on the conditions described in Section 1.3.1).

One group in a relatively deprived situation regarding sanitation is Travellers, many of whom live in specially-designated accommodation sites. Some 591 families live on unauthorised sites with the numbers increasing consistently over time, especially in recent years (Department of Housing, Planning and Local Government 2018). This overturns a downward trend away from unauthorised sites during recent decades. A further 10% of Traveller families "share housing". Sharing housing or doubling up on halting site bays is a practice among the Traveller community. It contributes to a situation of overcrowding which affects 84% of Travellers living in a caravan or mobile home and 53% of those living in other types of housing (Watson et al 2017). It has been pointed out that sharing housing, together with location on unauthorised sites, masks what might otherwise be a homelessness problem in the Traveller community, which is linked to inadequate provision of suitable accommodation (ibid). These are also manifestations of how Ireland's Traveller community has been affected by the housing crisis which was both formative of and a consequence of the 2008 recession as it affected Ireland (Oireachtas Library and Research

[3] This refers to the percentage of people using at least basic sanitation services, that is, improved sanitation facilities that are not shared with other households. This indicator encompasses both people using basic sanitation services as well as those using safely managed sanitation services. Improved sanitation facilities include flush/pour flush to piped sewer systems, septic tanks or pit latrines; ventilated improved pit latrines, compositing toilets or pit latrines with slabs. See https://www.indexmundi.com/facts/ireland/access-to-basic-sanitation-services

Service 2018).[4] There are longstanding issues about the quality of services, especially sanitation, on these and other sites/locations in which Travellers tend to live. A social portrait of Travellers published in 2017 reported that 2% had no piped water and 3% did not have a sewerage connection (Watson et al 2017).

1.3.3 Access to energy

Electricity is by far the most widely-used source of domestic energy in Ireland but the majority of Irish homes rely on oil or solid fuel for their heating needs. Some people may have gas heating, either through standalone units or – in the larger cities – piped gas.

There is one main scheme to help the low-income sector with energy costs in Ireland. This is the National Fuel Scheme, under which a Fuel Allowance is paid to help with the cost of heating during the winter months. It is paid to people who are dependent on long-term social welfare payments and who are unable to provide for their own heating needs. It is means tested but once one is a recipient of a non-contributory social welfare payment one is assumed to qualify. There are many such benefits in the Irish income support system, including Carer's Allowance, One-Parent Family Payment, Jobseeker's Allowance. Some other categories of social welfare recipients can also qualify but they must pass a means test. Only one Fuel Allowance is paid to a household. It is a fixed income supplement paid for 28 weeks, which can be paid on a weekly basis or in two lump sums. The current value per household is €24.50 a week (or €630 annually). For the fuel season 2017/18, there were 365,000 households in receipt of the Fuel Allowance (Sinn Fein 2018).

It is also possible to get a "heating supplement" under the Supplementary Welfare Allowance scheme (the means-tested, discretionary scheme of last resort). To receive this additional weekly payment, the person (who must be a recipient of either a social protection or health benefit) must show they have extra heating needs because of age, medical condition or disability, be living alone or only with a dependent adult or dependent children, and satisfy a means test. There is no set amount of assistance – the amount received is determined by the degree of need as assessed by the Department of Employment Affairs and Social Protection's representative (formerly known as the Community Welfare Officer). No statistics are available on either the average assistance given or the volume of recipients.

The utility companies also have some measures to help people with arrears (such as repayment plans, and so forth). These are obviously post hoc. It is possible for people who fear falling into arrears to get "pay-as-you-go meters" installed. Between 2011 (when they were first introduced) and 2017, more than 180,000 electricity and gas PAYG meters were distributed (Sinn Fein 2018). While such meters allow households a direct means to manage their energy usage, their use has led to a practice known as "self-disconnection" whereby a householder is unable to afford to top up their meter and therefore disconnects themselves from their electricity or gas supply until they can muster the resources. Currently, the Commission of Regulation of Utilities does not gather any data on self-disconnection.

[4] See also: https://www.rte.ie/news/investigations-unit/2018/1217/1017612-travellers-in-local-authorities-data/

Other protective measures also exist, in the form of constraints on suppliers. Suppliers may not cut off any "vulnerable customer" who is registered as a Priority Services Customer and elderly vulnerable customers who have difficulties with payment of bills may not be cut off during the winter months (November to March)[5]. A vulnerable customer is defined in legislation as a household customer who is:

- critically dependent on electrically powered equipment, which includes but is not limited to life protecting devices, assistive technologies to support independent living and medical equipment, or
- particularly vulnerable to disconnection during winter months for reasons of advanced age or physical, sensory, intellectual or mental health.

There is some general help with budgeting available through a Money Advice and Budgeting Service (MABS) which is government funded and works on a demand basis to enable people to better use their available income and to avoid/manage debt (see Section 1.4 below).

Ireland also offers assistance in kind in the form of a "better energy warmer homes" scheme. It delivers a range of energy efficiency measures free of charge to low-income households. Among its features are a Hotline, webpage, personal advice on extensive thermal refurbishment of households for low-income households. The actual efficiency measures offered include attic insulation, draught proofing, cavity wall insulation and energy advice. To date, over 140,000 low-income households have received a free energy efficiency upgrade under the scheme. To qualify one must be in receipt of any of the following welfare benefits: Job Seekers Allowance for over six months and have a child under seven years of age; Working Family Payment; One-Parent Family Payment; Domiciliary Care Allowance or Carer's Allowance and live with the person being cared for.

1.3.4 Access to public transport

There is only one type of assistance with transport for people in Ireland. This is free travel which is basically for pensioners. Free travel is available to people aged 66 or over who are permanently and legally resident in Ireland and to people aged under 66 also resident in the state who are in receipt of certain disability-type social welfare payments (including invalidity and disablement benefits) or carer's allowance. The Free Travel Pass allows the person to use public transport, and a large number of private bus and ferry services without any charge (although sometimes the time of use may be restricted). In some cases, a free companion pass may be available to allow a person to accompany the free travel pass holder. Free travel passes are non-transferrable and can only be used by the named person.

1.3.5 Access to digital public services

Ireland is coming from a rather low base in this respect but progress is being made.

In regard to social welfare payments for example, in 2011 (Government of Ireland 2011; Deane 2018) only 40% of such payments were made through bank accounts in Ireland. Of the remainder over half (52%) were paid through the Post Office (45% electronic information transfer and 7% personalised payable order) and 9% by cheque. To expedite transition to electronic fund payments in this and other areas, the National Payments Plan was launched in 2013 (Central Bank of Ireland 2013) which set targets for electronic fund transfer. By the end of 2017 the Department of Employment Affairs and Social Protection reached 53% of all payments made by electronic fund transfer, 44% by electronic information transfer (paid out in cash in a Post Office on instruction from the Department) and the remaining 3% by personal cheque. In compliance with the government's

[5] Therefore, it should be noted that the "Yes" in Table A3 for "uninterrupted supply" refers to a very limited measure in Ireland.

commitment to retain the Post Office network, the Department will not be seeking to eliminate electronic information transfers (see Section 2.1.4) (Deane 2018).

In regard to health care appointments, while 63% of general practitioners exchange medical data (well above the EU average of 43%), only 8% use e-prescription (well below the EU average of 50%) (European Commission 2019). When it comes to use of e-health services, Ireland ranks only 21st (11%, below the EU average of 18%).

1.4 Access to financial services (Directive 2014/92/EU)

In response to Directive 2014/92/EU, Ireland mandated the provision by all main banks of basic payment accounts from 2016. Note that while the basic account provides transaction banking, it does not provide for any access to credit facilities on the account (Citizens Information Board 2019). In addition, a new smart account is currently being rolled out by An Post (the post office network). The latter is especially important in a low-income and local service basis (with over 1,100 local branches). It costs €5 a month though.

In addition, a new personal micro-credit initiative (implemented by Credit Unions with involvement by many other stakeholders including Citizens Information Board and An Post) was introduced in 2019. The Personal Microcredit Scheme – called *It Makes Sense* loans - provides small credit union loans at low interest rates. The loans are available to people over 18 years receiving a social welfare payment who may have difficulty getting credit from other sources. The scheme aims to reduce dependence on moneylenders with very high interest rates.

There is also a Household Budget Scheme that helps people receiving certain social welfare payments to spread the cost of some household bills over the year. Under this scheme, a fixed amount is deducted from the social welfare payment each week to pay such bills as rent, electricity, gas, mobile phone services and *It Makes Sense* loans. The scheme is operated by An Post and is free of charge.

Another relevant service is the Money Advice and Budgeting Service (MABS) which was established in 1992 to help people on a low income to cope with debts and take control of their own finances. Some 40,000 people a year avail of its services (Citizens Information Board 2019). It is a free, confidential and independent service, operating on an "on demand" basis. Hence, rather than outreach the clients tend to self select (although they are often referred by a professional or institution). It offers face-to-face services in 65 locations across the country. MABS also operates a national helpline and some target group specific services (such as for Travellers) as well as a network of dedicated mortgage arrears advisors. The latter are associated with a scheme called – "Abhaile" (meaning home in Gaelic) – which is oriented to borrowers in home mortgage arrears. This scheme provides a range of services to help such borrowers deal with their financial/debt situation, including financial advice, legal advice and insolvency advice. MABS is funded and supported by public funding through the Citizens Information Board. Since the recession began, MABS has assisted in the order of 250,000 households through its face-to-face service and the MABS Helpline has responded to a similar number of calls (Money Advice and Budgeting Service 2018).

2 National/subnational policy frameworks and reforms

2.1 National/subnational policy frameworks

The national policy to fight poverty and social exclusion in Ireland is the National Action Plan for Social Exclusion 2007-2016 (Government of Ireland 2007). This makes reference to three of the six essential services. The exclusions are water, sanitation and transportation. It must be said though that the National Action Plan tended more to "namecheck" the role and place of essential services in poverty alleviation rather than proposing a set of measures to address them. This is especially the case for fuel/energy poverty for example and also in regard to financial exclusion. Note though that the Plan does contain a definition of fuel poverty – "the inability to afford adequate warmth in a home or the inability to achieve adequate warmth because of the energy inefficiency of the home". It is really only in regard to e-inclusion that a more substantial tranche of measures is proposed, including an e-Accessibility Charter between the business communities and disability organisations; enhancing the accessibility and usability of public service information and services; exploring three aspects of ICT and ageing: independent living, staying active in the community and staying longer in the workforce. A new plan is in train, due to be made public in 2020.

2.1.1 Water supply and sanitation

Water supply and sanitation services in Ireland are governed primarily by the Water Services Acts of 2007 to 2014 and regulated by the Commission for Energy Regulation. Until 2015, the relevant legislation provided for the provision of water and wastewater services by local authorities in Ireland, with domestic usage funded indirectly through central taxation (including motor taxation), and non-domestic usage funded via local authority rates. From 2015, the legislation provided for the setup of a utility company, *Irish Water*, which would be responsible for providing water and wastewater services, and funded through direct billing. The transition between these models, and certain aspects of operation of the new company, caused controversy in its initial period of operation but these now appear to have receded and, as mentioned above, plans are now afoot, to introduce charges for excessive water and waste water usage from 2020/2021. There is no linkage in any of this to poverty and financial or social exclusion.

2.1.2 Energy

Energy policy in Ireland is governed by the Department of Communications, Climate Action and Environment. The current statement of policy – which dates from 2007 – contains a strategic goal to "ensure affordable energy for everyone" (Department of Communications, Marine and Natural Resources 2007). Here a core reference is made to the measures contained in the National Action Plan for Social Inclusion.

The Commission for the Regulation of Utilities, formerly the Commission for Energy Regulation, CER, is responsible for ensuring a high standard of protection for all energy customers, including those in energy poverty, and delivers on this by publishing guidelines and requirements such as the supplier's handbook. The handbook sets out minimum service requirements that suppliers must adhere to in their dealings with energy customers. All suppliers are required to have in place a code of practice on vulnerable consumers (as described above in Section 1.3.3).

2.1.3 Transport

Transport policy in Ireland is governed by the Department of Transport, Tourism and Sport. The operating policy framework is *A New Transport Policy for Ireland 2009-2020* (Department of Transport 2009). It makes no reference to poverty or affordability of transport. As mentioned earlier, free travel is restricted to old age pensioners and subsidies with transport costs are generally non-existent in Ireland.

One policy of note is the Rural Transport Programme (RTP) which was launched in 2007 as a supply measure to meet the transport demand of those experiencing rural social exclusion and isolation or cases of "market failure" (National Transport Authority 2013). The programme, which centres on bus service provision to rural/remote areas, has grown to become a major lifeline for people in rural areas of Ireland, although car dependency remains widespread (Benevenuto et al 2017). For example, some 1.9 million RTP passengers were recorded in 2018, up 5.6% on 2017 (Department of Transport, Tourism and Sport 2018). Since its restructuring in 2012-13, the NTA established 17 Transportation Coordination Units (TCUs), thereby streamlining provision from the former 35. These TCUs are responsible for identifying the demand for local transport services to the National Transport Authority. This restructuring was conducted for a number of reasons, of which the principal ones were: a lack of data on the changes made to social exclusion as a result of the Programme, the organisational structure being cost-ineffective and could be improved by addressing certain inefficiencies such as high administration costs in comparison to other state funded programmes, and various issues regarding the structuring of fares and the branding or marketing of the programme nationwide (Benevenuto et al 2017). All journeys tend to be local in nature, with an average distance of about 15 miles. RTP services are open to everyone at regular prices and people with a Free Travel Pass may travel free of charge.

However gaps remain in supply and coverage and there is evidence to suggest that there are many areas with poor access to public transport services. This may be because an area is uncovered or because the service operates only one day per week or some other restriction (Benevenuto et al 2017).

2.1.4 Digital services

The Irish Digital Agenda dates from 2013. It is currently under review and a new strategy is being developed. A public consultation took place in late 2018. It is foreseen that the new strategy would cover a broad range of societal and economic areas including infrastructure and security; data, privacy and regulation; education and skills; trust, wellbeing and inclusion; digital public services, and innovation, the digital economy, and labour market changes.

In the European Commission's Digital Economy and Society Index (DESI) 2019, Ireland is ranked 7th out of the 28 Member States (plus Iceland, Norway and Turkey).[6] Its overall score increased due to an improved performance on all DESI dimensions measured (European Commission 2019). While Ireland has improved its scores for connectivity and human capital, it ranks outside the top 10 in both of these dimensions, as well as for general levels of use of internet services. Ireland performs above the EU average in high-level digital skills but the average digital skills of people are comparatively low: only 48% of the population have at least basic digital skills, well below the EU average of 57%. When it comes to digital public services, Ireland ranks 10th among EU countries. Ireland ranks 1st in Open Data and 2nd in digital public services for businesses. While above the EU average, the indicators which include private users are less impressive (e-government users, pre-filled forms, online service completion). The lowest rankings are in e-health.

It is estimated that, in 2018, 89% of Irish households had access to the internet at home (Central Statistics Office 2018). Note that this varies by income/deprivation group, decreasing with falling income – earlier research reported that over three-quarters of Travellers did not have internet access in their accommodation (Watson et al 2017).

Fixed broadband was the most common type of internet access in households (82% compared with 52% using mobile broadband). The type of internet access varies by a number of main factors, especially income level and region of residence. In regard to the

[6] https://ec.europa.eu/digital-single-market/desi

former, fixed broadband connection is most common for households in the top income quintile and its prevalence gradually decreases as the level of deprivation increases. Just over three quarters (76%) of households in the lowest quintile with internet access have fixed broadband connection. In these households mobile broadband internet connection is most common. Cost does not come through that strongly as a factor for not having internet access however. The main reasons stated for not having a household internet connection were "do not need internet" (40%), "lack of skills" (30%) and "access to internet elsewhere" (8%). Only 5% gave the reason of "equipment costs too high" and 3% "access costs too high". In terms of variation by region/area of residence, fixed broadband connection was highest in the Dublin region at 90%, compared with the Border and Midlands regions, at 69% and 67% respectively. There are many areas in Ireland without mobile data (17% of households in the Midlands area for example reported that neither mobile nor fixed-point broadband is available in their area) (Citizens Information Board 2018).

2.1.5 Financial inclusion

This will be discussed below in Section 3.

2.2 Ongoing or announced reforms

2.2.1 Water

The main reform – the plan to introduce charges for excess water usage within the next year or so - has been detailed above.

2.2.2 Sanitation

The main reform – the plan to introduce charges for excess wastewater usage within the next year or so - has also been detailed above.

2.2.3 Energy

This is a field that has seen considerable policy activity. A strategy to combat energy poverty was introduced by the previous government in 2016 for the 2016-2019 period (Department of Communications, Energy and Natural Resources 2016). This followed an earlier strategy on affordable energy (heat and power) in 2011. For the purposes of the latest strategy, energy poverty is defined as an inability to heat or power a home to an adequate degree and it is currently quantified in Ireland using what is known as the "expenditure method", whereby a household spending more than 10% of income on energy is considered to be in energy poverty. Using that definition, over a quarter of Irish households (28%) were in energy poverty in 2014/2015 (Department of Communications, Energy and Natural Resources 2015; Watson and Maître 2015). Rural-based households appear to be most likely to experience energy poverty, with higher energy poverty risk for those relying on oil-based systems for heating. It should be noted that energy prices are very high in Ireland, among the highest in the EU and that the heavy reliance on oil for home heating raises price and hence overall income insecurity.[7]

[7] See https://ec.europa.eu/eurostat/statistics-explained/index.php/Electricity_price_statistics#Electricity_prices_for_household_consumers

The 2016 strategy commits government to a number of new actions, among which the following are of greatest significance for the present purposes:

- €20m in funding to be provided under the Government's multi-annual Capital Plan for a new three-year pilot energy efficiency scheme that will combat energy poverty by targeting those suffering from acute health conditions, living in poorly insulated homes;
- An expansion of the eligibility criteria for existing energy efficiency schemes to capture more people suffering basic deprivation, as it is likely that these people are also in energy poverty;
- Innovative community-led approaches to addressing energy poverty will be piloted through the Better Energy Communities Scheme;
- The Commission for Energy Regulation will ensure that competitive energy markets are working for all consumers, including those in, or at risk of, energy poverty. This will involve an examination by the Commission for Energy Regulation of the structural factors that underpin consumer disengagement and outline remedial solutions;
- An independently chaired, Energy Poverty Advisory Group will be established. This group is to recommend a new national methodology for measuring and tracking energy poverty and advise the Minister on energy poverty matters;
- Annual updates on energy poverty by the relevant Ministers will be presented to the Cabinet Committee on Social Policy and Public Service Reform. Based on these reports, the Minister for Communications, Energy and Natural Resources will publish an annual update and an annual stakeholder forum will be held to review and debate it and other energy poverty issues;
- New energy policy measures developed by the Department of Communications, Energy and Natural Resources (now named the Department of Communications, Climate Action and Environment) will be evidence-based and will consider the distributional impacts of these policies. Policy decisions will be taken after we have identified which groups and individuals are likely to bear the costs that arise from those decisions.

A number of new initiatives have followed.

In 2016, a "warmth and well-being" pilot scheme was launched as a pilot initiative under the Government's Strategy to Combat Energy Poverty and the Healthy Ireland Framework. This scheme is a joint policy initiative between the Department of Communication, Climate Action and Environment and the Department of Health, to demonstrate the benefits to an occupant's health and wellbeing by making homes warmer and more energy efficient. The focus again is on health and especially those living with a chronic respiratory disease (who is referred to the programme by a Health Service Executive official). The programme is limited to the homes of those between the ages of 0-12 and 55 years and over. A member of the household must be in receipt of the Fuel Allowance or the one-parent family payment in respect of the child applying. The scheme, which has been in operation since 2016, is limited to 5 areas in Dublin. The numbers targeted are relatively small (as befits the specific target group): some 1,500 homes. Some 1,000 homes at risk of energy poverty have been upgraded thus far under the scheme.[8]

A relevant development is the extension of the "better energy warmer homes" scheme to lone parents in 2016. This was, by all accounts, due to data on social inclusion which demonstrated this group as especially vulnerable to deprivation. The Minister has committed to amending eligibility for the scheme should income and poverty data support it.

[8] See https://www.oireachtas.ie/en/debates/question/2019-05-08/1261/

In addition, the following schemes were introduced and are relevant in that they offer a higher level of grant support on the cost of a whole house upgrade to those in energy poverty:

- The "Deep Retrofit Pilot Scheme" which was launched in 2017 offers grant support of up to 95% to homeowners in energy poverty. Over 200 homes were upgraded under this scheme, including 82 homes at risk of energy poverty.[9] This pilot scheme is now closed and planning is underway to introduce a new scheme in the next years – in particular a Taskforce has been set up to drive the development of a new national delivery model, which will group homes together, create easy pay back mechanisms (e.g. through your electricity bill) and find smart financing.
- The "Better Energy Communities Scheme" funds community-based partnerships to improve the energy efficiency of the building stock in their area – homes, including those at risk of energy poverty, community facilities and businesses. Funding of 80% is available to privately-owned homes in energy poverty. Eligibility under this category is determined by receipt of any of the following: Jobseeker's Allowance for 6 months or more, the One-Parent Family Payment, the Fuel Allowance, Family Income Supplement or Domiciliary Care Allowance. In 2018, 809 homes at risk of energy poverty received upgrades under this scheme, representing approximately 75% of all homes upgraded under this scheme.[10]

2.2.4 Transport

There are no developments to report here.

2.2.5 Digital public services

A Public Services Card has been introduced, more or less limited to those claiming social welfare payments. It is in essence an identity card for service access rather than enabling digital access as such. When it was introduced on a pilot basis in 2011 and subsequently, the intention was that the card would be a gateway to a range of public services (apart from welfare benefits). The roll-out has been slow, however, and the situation remains that the card is mainly for social welfare claimants. Concerns have been raised about it. For example, A range of campaigners, including Digital Rights Ireland, the Irish Council for Civil Liberties, the UN's special rapporteur on extreme poverty, Age Action and privacy law experts have objected to the card, with some questioning its legality.[11] Concerns include that the card could be used by the state to build up a bank of information on individuals. Fears have also been expressed about the potential impact of a data breach involving this material. In August of this year, the Data Protection Commissioner found that there was no legal basis for demanding the card for many of the public services for which it is now mandatory. The Commissioner also ordered that all government departments stop using the card by 5th September and the Department of Employment Affairs and Social Protection was ordered to delete all data not relevant to the provision of services.

2.2.6 Financial Services

See next section

[9] https://www.oireachtas.ie/en/debates/question/2019-05-08/1261/

[10] https://www.oireachtas.ie/en/debates/question/2019-05-08/1261/

[11] See https://www.irishtimes.com/news/ireland/irish-news/public-services-card-what-you-need-to-know-1.3987581

3 A focus on access to financial services

Based on EU-SILC data from 2008 on the module on over-indebtedness and financial exclusion, the proportion of Irish households which did not have a current bank account was 20% (Russell et al 2011). 38% of those in the bottom income decile were "unbanked". While it was concentrated among the most deprived, the prevalence of being "unbanked" varied by grouping. So for example, 52% of people with long-term illness and disabilities were "unbanked" as were 26% of people aged 65-74 years and 36% of those aged over 75 years. The proportion among unemployed people and lone-parent households was 34%. In addition to banking exclusion, the report also examined credit exclusion, savings exclusion and insurance exclusion.

On all types of financial exclusion examined, the report showed the high correlation between poverty and financial exclusion. The percentage of households at risk of poverty that did not have a bank account was 36%, and rose to 60% for people living in consistent poverty, for example. Just over a half of those without a bank current account expressed a preference for dealing with cash (54%). While the authors point out that this response can be classified as "self-exclusion", it is strongly influenced by socio-economic position. The preference for dealing in cash was particularly common among those in the older age group, those with no educational qualifications and those in the bottom income quintile. Statistical analysis, using logistic regression techniques, highlighted the importance of low income, and low education level as strong contributing factors to banking exclusion generally. Employment status and housing tenure were found to be weaker influences.

In 2015, the Central Statistics Office published figures from the 2013 module on financial exclusion. This report showed that 1 in 5 people in the general population were credit constrained (Central Statistics Office 2015). The percentage of households in a credit constrained situation (that is, households that applied for credit and did not fully get what they requested or did not apply in the first place feeling they would not secure the credit) ranged from 2.7% of retired households to 42.1% of households consisting of an adult with children. Credit was strongly constrained for households headed by an unemployed person at 25.8% and for households with six or more persons at 27.8%.

There is little research available on the experience of financial exclusion in Ireland. The evidence that is available (most recently Deane 2018 and Russell et al 2011) highlights a number of aspects. First, people with no access to formal credit tend to turn to family and friends for loans. A second port of call is moneylenders (which tend to charge high interest rates – one authorised money lender charged a maximum APR rate of 187.2% in 2018[12] - and impose collection charges). The evidence suggests that some 350,000 people in Ireland were clients of regulated high-cost moneylenders in 2017 (up 7.7% on 2016 numbers).[13] The practice of using moneylenders is a long-standing aspect of the "poverty culture" in Ireland in fact the MABS service was introduced as a measure to counteract it. In 2016, credit unions launched a microcredit scheme, for amounts as low as €100, in an attempt to curb the growth of moneylending.

Indebtedness – and, in particular, mortgage indebtedness – has been a major part of the great recession in Ireland. Evidence from around the time the 2013 module was carried out indicates that while household borrowing had been falling since 2008, household debt remained at some 180% of disposable income and the number of mortgage accounts in arrears of over 90 days stood at 11.2% of all PDH mortgages at end-Q3 2014 (down from a peak of 12.9% at end-Q3 2013) (Central Bank of Ireland 2014). It is important to note though that the majority of over-indebted households in Ireland on the basis of the 2008 data were not homeowners but, rather, local authority housing tenants or based in the private rental sector (Russell et al 2011). The latter analysis showed a strong connection between low income and over-indebtedness and its sub-elements: arrears, illiquidity and

[12] https://www.irishtimes.com/business/financial-services/some-350-000-people-resort-to-regulated-moneylenders-1.3442487

[13] https://www.irishtimes.com/business/financial-services/some-350-000-people-resort-to-regulated-moneylenders-1.3442487

heavy payment burden. Over-indebted households were more likely to be income poor and in consistent poverty. Overindebted households also had a higher rate of basic deprivation (which as defined by the researchers includes a lack of basic consumption items such as clothes, food and heating as well as social participation), secondary deprivation (which includes a lack of household durables, car, ability to take a week's holidays away from home), environmental deprivation (which includes pollution, crime) and health deprivation (which includes limited activities due to health problems). These results suggest that income inadequacy rather than a high level of personal consumption is a key factor in over-indebtedness in Ireland. Moreover, indebtedness is a major contributing factor to high levels of severe material deprivation - which for 2018 stood at 17.9% (compared to an EU-28 average of 13.3%). The short- and long-term debilitating impact of indebtedness is to be underlined.

As mentioned, Ireland introduced its first (and to date only) strategy for financial exclusion in 2011 (Government of Ireland 2011). This was a period when there was major concern around indebtedness in Ireland (galvanised by the nature and wide reach of the financial crisis of 2008 in Ireland). A cornerstone of this strategy was the introduction on a pilot basis by high street banks of products that are in line with the Standard Bank Account (SBA) (Deane 2018). The idea was that the SBA would be trialled before being rolled out nationally. A Financial Inclusion Working Group was set up to oversee the implementation of the strategy's recommendations (especially the trialling of the SBA).

In 2012 the SBA pilot scheme ran in three locations for nine months, with a reported high degree of collaboration and cooperation from the various agencies involved (Deane 2018). The outcome was disappointing in that only 205 accounts were taken out in all, social welfare benefits were not the primary income source for customers who set up accounts and there was a low use of standing order, mobile, telephone and internet banking features (Financial Inclusion Working Group 2013). Other issues raised were a lack of perceived need, in that people were happy with An Post bill-payment services, or Credit Union services, income was considered too small to be worth lodging and negative attitudes towards and mistrust of banks and a more positive disposition towards Credit Unions.

Electronic payment of social welfare benefits was also a key aim of the strategy (and as mentioned earlier the National Payments Plan was launched in 2013 to expedite this and the desired movement to electronic payments in general). However, the Department of Social Protection attached its own annex to the Working Group report in which it disagreed with the recommendation that Ireland should move to electronic transfer of social welfare payments as default, instead of as a matter of choice for customers (Financial Inclusion Working Group 2013). The Department pointed out that many people had an attachment to being paid in cash instead of into a bank account, that the level of consumer confidence in banks was low and that there was a genuine disquiet that fees would become a problem if electronic payment methods became the default. Another issue of concern for the Department was the lack of recognition in the report of the fluidity for customers regarding moving in and out of welfare and work. The Department foresaw difficulties for customers who, if they had run into problems of managing their account in a period of unemployment, could be banned from having an account which in turn could interfere with them receiving electronic social welfare payments. There is research to confirm strong cultural preferences for cash among some recipients of welfare benefits in Ireland (Csáki et al 2013). There is a sense in which the wholesale move to electronic payments in Ireland might be premature. Russell et al (2011, p. 16) point out for example that without further action to include excluded groups (through provision of appropriate services, education and technological inclusion), policies to minimise the use of cash will further disadvantage the financially excluded.

It was not until Directive 2014/92/EU was transposed to Ireland in 2016 that the SBA national policy was rolled out. Improvements in the product offered notwithstanding, the take up of SBAs remains low.

Considerable dissatisfaction has been expressed about the "quality" of these products. For example, four of the six banks require customers to ensure that their lodgments do not exceed the national minimum hourly rate of pay multiplied by 2080 (40 hours x 52 weeks), in which case their account will change to a normal current account. In all accounts there were no ATM, debit card or quarterly charges. It is noteworthy that all of the banks have different names for SBAs and do not appear to market them proactively. No take up statistics are available.

There is evidence to suggest that at least two further barriers exist regarding the SBA. First, there is a concern that awareness and motivation to promote the products differ from bank to bank. An informal mystery shopper exercise carried out in the high street banks in a North Dublin suburb in mid-November 2017 yielded very low awareness by staff of the product being inquired about. In only one instance was the customer readily identified as someone who would benefit from a SBA and relevant information shared; in the other cases the customer was given information on a range of current accounts.

A recent report (Deane 2018, p. 27) concludes:

"It is the case that the banks have delivered on their commitment to provide a Standard Bank Account and therefore they are in compliance with the EU Payment Account Directive. It is debatable whether these accounts are visible, are promoted and made attractive to relevant cohorts."

A more suitable and perhaps more popular product is the Smart Account of An Post (the post office network) which has useful features such as a "wallet" for budgeting, money back arrangements with some everyday retailers and a mobile and online app. The account has a monthly charge of €5 and is promoted actively across an increasing number of Post Offices. No take-up statistics are available.

Secondly, there is the matter of financial literacy among the potential beneficiaries of an SBA (Deane 2018; Citizens Information Board 2019). There are different elements to this. In the first instance many of the organisations working with low-income people and those who have credit and money difficulties see a lack of confidence, experience and knowledge in money management (Deane 2018). A second element pertains to the way the financial institutions operate. In effect the Citizens Information Board calls for a culture change in the approach to by banking in Ireland. By this they signal the need to move away from a competitive approach to one that is based on collaboration in the context of enhancing social and financial inclusion and acknowledging that the banking needs of all citizens must be catered for.

One of the most relevant future initiatives concerns plans regarding community banking and the local provision of banking and financial services. In 2018, the government issued a report on local public banking in Ireland (Government of Ireland 2018). This followed up on a commitment in the Programme for a Partnership Government to review the German Sparkassen model. The review was intended to advance thinking on what kind of banking system meets the needs of contemporary Ireland (particularly in the context of the significant role played by banking failures in the 2008 financial crisis, one consequence of which is a growth of public distrust in banks). The review concentrated mainly on credit for small and medium sized enterprises and it has been criticized for taking too narrow an approach and in particular excluding low-income consumers (Citizens Information Board 2019; Money Advice and Budgeting Service 2018). In this context some have called for a local public bank to be set up (Irish Rural Link 2018). From a somewhat different perspective, the Citizens Information Board (2019) makes a strong case for community banking, pointing out its unique community funding model and how its objectives include enhancing financial inclusion to ensure all individuals can access banking and financial services as well as supporting rural and regional economic development. The Citizens Information Board (2019) also points out that despite the introduction of a Basic Payment Account system in 2016, there is a significant segment of the population which continues to be excluded from financial services and products.

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Annex

Table A1: Essential service - Water

1) Definition of "low income" used in the context of the delivery of the service in the country:[14]

There is no explicit definition of "low-income people" at either national or local level in Ireland.

2) Measures aimed at facilitating access for low-income people to water (for hygiene purposes, to cook…) in the country:

	National (*)	Subnational	
		Regional (only if *no* for national) (**)	Local (only if *no* for national) (**)
Reduced tariffs	No	No	No
Cash benefits	No	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted basic supply	No	No	No

(*) For each measure: Does the measure exist in the country at national level ("Yes"/"No")?
*(**) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is "No".*

[14] **National definition** used in this context (most frequently used definition if there is more than one definition). ***Only if*** there is no national definition ***and if*** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table A2: Essential service - Sanitation

1) Definition of "low income" used in the context of the delivery of the service in the country:[15]

   There is no explicit definition of "low-income people" at either national or local level in Ireland.

1) Measures aimed at facilitating access for low-income people to sanitation (i.e. systems for taking dirty water and other waste products away from dwellings in order to protect people's health) in the country:

	National (*)	Subnational	
		Regional (only if *no* for national) (**)	Local (only if *no* for national) (**)
Reduced tariffs	No	No	No
Cash benefits	No	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No

(*) For each measure: Does the measure exist in the country at national level ("Yes"/"No")?

*(**) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is "No".*

[15] **National definition** used in this context (most frequently used definition if there is more than one definition). ***Only if*** there is no national definition ***and if*** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table A3: Essential service - Energy

1) Definition of "low income" used in the context of the delivery of the service in the country:[16]

   There is no explicit definition of "low-income people" at either national or local level in Ireland.

2) Measures aimed at facilitating access for low-income people to energy (to light dwellings, heat or cool dwellings, use home appliances) in the country:

	National (*)	Subnational	
		Regional (only if *no* for national) (**)	Local (only if *no* for national) (**)
Reduced tariffs	No	No	No
Cash benefits	Yes		
In-kind benefits	Yes		
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted basic supply	Yes		

(*) For each measure: Does the measure exist in the country at national level ("Yes"/"No")?

*(**) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is "No".*

[16] **National definition** used in this context (most frequently used definition if there is more than one definition). ***Only if*** there is no national definition ***and if*** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table A4: Essential service – Public transport

1) Definition of "low income" used in the context of the delivery of the service in the country:[17]

There is no explicit definition of "low-income people" at either national or local level in Ireland.

2) Measures aimed at facilitating access for low-income people to public transport in the country:

	National (*)	Subnational	
		Regional (only if *no* for national) (**)	Local (only if *no* for national) (**)
Reduced tariffs	No	No	No
Cash benefits	No	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No

(*) For each measure: Does the measure exist in the country at national level ("Yes"/"No")?

*(**) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is "No".*

[17] **National definition** used in this context (most frequently used definition if there is more than one definition). ***Only if*** there is no national definition ***and if*** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table A5: Essential service – Digital public services

1) Definition of "low income" used in the context of the delivery of the service in the country:[18]

   There is no explicit definition of "low-income people" at either national or local level in Ireland.

2) Measures aimed at facilitating access for low-income people to digital public services (e.g. digital post, digital fiscal services, digital social security services, digital health care appointments…) in the country:

	National (*)	Subnational	
		Regional (only if *no* for national) (**)	Local (only if *no* for national) (**)
Reduced tariffs	No	No	No
Cash benefits	No	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted supply	No	No	No

(*) For each measure: Does the measure exist in the country at national level ("Yes"/"No")?

*(**) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is "No".*

[18] **National definition** used in this context (most frequently used definition if there is more than one definition). ***Only if*** there is no national definition ***and if*** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table B1: Essential services – Summary table

1) Measures aimed at facilitating access for low-income people to the different services that exist at national, regional and/or local level in the country
2) Broader policy framework under which all or some of these measures are organised in the country
3) Ongoing or announced reforms of the measures and/or related frameworks aimed at (further) enhancing effective access to the service for low-income people in the country

	1. Measures (NAT, SUBNAT, BOTH, NONE) (*)	2. Policy framework (**)		3. Ongoing or planned reforms (Yes/No)
		National (Yes/No)	Subnational (Yes/No)	
Access to water	NONE	No	No	Yes
Access to sanitation	NONE	No	No	Yes
Access to energy	NAT	Yes	No	Yes
Access to public transport	NONE	No	No	No
Access to digital public services	NONE	No	No	Yes
Access to basic financial services (***)	Not applicable	Yes	No	Yes

(*) This column summarises the response provided in Tables A1-A5 above. "NAT" means that all the measures that exist in favour of low-income people are national measures; "SUBNAT" means that there are no national measures but some of/all the measures that exist are subnational measures; BOTH means a mix of NAT and SUBNAT; "NONE" means that there are no measures, be it at national or subnational level.

*(**) Is there a broader national policy framework under which all or some of these measures are organised in the country for some of/all the services under scrutiny ("Yes"/"No")? **Only if** there is no such national framework for one service **and if** the service is organised at subnational level: Is there a broader subnational policy framework under which all or some of these measures are organised for this service ("Yes"/"No")?*

(***) Open and use payment accounts with basic features (Directive 2014/92/EU).

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