



Ireland

# Minimum Income Schemes

## A Study of National Policies

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*Disclaimer: This report reflects the views of its author(s) and these are not necessarily those of either the European Commission or the Member States. The original language of the report is English.*

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## Executive Summary

Minimum income provision in Ireland is complex, consisting of at least 20 different programmes for different, sometimes very small, population categories. As well as a general scheme of last resort – the Supplementary Welfare Allowance – particular sectors of the population for which targeted minimum income programmes exist include lone parents, those who are ill or disabled, the unemployed, carers, survivors and pensioners, low-paid workers. Hence, the minimum income provision in Ireland serves a diverse set of needs and also quite a diverse population. The trend in recent years has been towards rationalisation but categorical provision is still the norm. Nearly half a million people are recipients of the minimum income programmes of which at least 300,000 are of working-age.

As well as these income replacement programmes, there exists a system of support for special needs. These are means-tested and discretionary. The needs covered include housing costs (assistance with rent or mortgage), school-related costs for children, additional financial assistance for those with special dietary needs, emergency assistance and assistance with fuel costs.

In terms of the adequacy of minimum income programmes, the available data suggest that they are generally well targeted and have a significant poverty-reduction effect. Moreover, the rates of payments are regularly up-dated and have over the last ten years, during Ireland's boom period, been increased considerably above the rate of inflation and average increases in the industrial wage. Thus far, the government has continued the above average increases for payments in its response to the economic crisis. The relatively high at risk of and consistent poverty rates (at 16.5% and 5.1% respectively) should be noted. Progress in recent years has been downward, especially in the consistent poverty rates.

In terms of effectiveness as regards incentives and disincentives around employment, this has been the subject of reform for at least ten years in Ireland. A four-fold strategy has been pursued: increasing the flexibility of the benefit system and its generosity towards earned income; improving the human capital and skills base of recipients (especially unemployed claimants); applying an early intervention and activation approach; making work pay (by benefit and taxation changes and incentives). While there has been much progress in this, there are some outstanding problems, including continued high benefit withdrawal rates and the absence of a systematic process for monitoring and redressing the erosion over time in the value of the earnings disregards and income eligibility thresholds.

In terms of support to minimum Income recipients in the form of (personalised) employment and training programmes, this type of support has been in train in Ireland for almost a decade but it has intensified and widened (in its remit, target group and the involvement of different agencies) over the last years especially. It is mainly the unemployed who have been targeted but in the last year or so lone parents (and those who are on disability-related payments) have become the focus of policy innovation in this regard. This is taking off rather slowly and on a pilot basis at this stage, with a lot of attention in the case of lone parents (over 87,000 of whom are on welfare payments) to background factors and conditions (such as childcare, skill level, acclimatisation to employment). While progress is being made, provision is still some distance from a personalised action plan for this and other groups of recipients.

One of the learning curves involved for Ireland in the linking of the anti-poverty agenda with that on social exclusion has been recognising the role of social services in combatting marginalisation and disadvantage. This is a lesson that is in the process of being learned and progress is visible especially in the NRSSPSI (and the two anti-poverty strategies that have been produced at national level). Ireland still has some distance to go, however. In the latest, and recent, NRPs, services are not systematically considered, especially from the perspective of social inclusion and of linking this with employment. There is still need for more 'joined up' thinking and action in this regard and the economic crisis intensifies this need rather than weakening it.

There are other potential barriers in the Irish case to effecting the Recommendation. The principle of enhanced policy coordination between public agencies and services and between local, regional, national and EU authorities will need considerable action to become effective in the Irish case given the high degree of centralisation in the Irish system and the relative recency of procedures and systems for collaborative working in the domain of social exclusion/poverty. When it comes to the principle of the active participation of other relevant actors, including those affected by poverty and social exclusion, the social partners, NGOs and service providers in the development, implementation and evaluation of strategies, Ireland is relatively well placed because it has the Social Inclusion Forum, the annual event wherein those in poverty and those working with or for them have a chance to exchange opinion and experience (among themselves and also with policy makers) and make an input, and also the social partnership process is well established.

# 1. Background and Overview

Historically, minimum income programmes, or social assistance as it is known, has its origin in Ireland in the Poor Law introduced in 1838. Many ideas and principles which underlay the poor law informed the early days of welfare state development in Ireland. These philosophical underpinnings include the principle of 'less eligibility' (whereby the conditions of those in receipt of public assistance must be inferior to those of the poorest labourer),<sup>1</sup> the differentiation between deserving and undeserving poor (and the concomitant battery of 'tests' deemed necessary to establish whether assistance was merited or not), and the differentiation between indoor and outdoor relief.<sup>2</sup> The Poor Law's legacy was of services which were repressive, discretionary (i.e., non-rights-based), stigmatising and oriented to the provision of the basic necessities for life. O'Connide (1969: 307) describes the ethos as: "the "testing" of need, the concern with minimal human needs only, the deterrence by cold rules and public indignity".

The history of minimal income provision is, then, dominated by the long shadow of needs-based provision. Ireland was slow to cast off the Poor Law mantle, the Poor Law system being more or less retained until the mid-1970s.<sup>3</sup> 1975 saw legislation to introduce a new, nationally administered, means-tested scheme in Supplementary Welfare Allowance (SWA). This exists more or less unaltered to the present day but as we shall see below numerically anyway it is dominated in importance by other means-tested schemes. Ireland follows a categorical approach. Thus, some 20 categorical means-tested programmes flank the general scheme (SWA). Instead of one large, undifferentiated minimum income programme, there are categorical means-tested programmes targeting particular (and sometimes very small) sectors of the population. The existence of a diversity of programmes is attributable to two main sources. First, Ireland was slow to extend social insurance and when it did introduced separate programmes for different categories of the population. In other words, Ireland instituted particular programmes for different status groups. Second, Ireland's classic approach was to have a social assistance version of the main social insurance benefit/spensions. Hence, Ireland has, in large part, chosen the route of 'special recognition', creating designated programmes for a host of different, sometimes very small, groups of people and differentiating between these further in terms of whether their payment was 'earned' through social insurance or dependent on public largesse (through social assistance). However the thrust of reform in recent years has been to integrate programmes and to generalise risks and target groups. The many social assistance programmes serve as alternatives to social insurance rather than as supplements (Evason 1985: 362), suggesting that Ireland could be termed a 'minimal income state'. Such a high level of categorical differentiation in

<sup>1</sup> Although in the debate which preceded the introduction of the Poor Law to Ireland, one of the arguments put forward by those who objected to the extension of the English system to Ireland was that the conditions of Irish labourers were so bad that it would be impossible to implement the principle of 'less eligibility' (Cousins 1995: 13-14).

<sup>2</sup> The principle of outdoor relief (that is, assistance to people in their own homes) was established early in Ireland given that the Great Famine occurred so soon in the life of the Poor Law in Ireland. Less than ten years after its introduction, a series of famines in the 1840s, induced by the widespread failure of the potato crop due to blight (culminating in the Great Famine of 1846-48), led in 1847 to an amendment to allow outdoor relief to be paid to both able bodied and non-able bodied destitute persons. In the case of the former assistance was to be given in food only. When the Great Famine was at its height (1849) the numbers receiving outdoor assistance almost reached those in the Workhouse (667,297 compared with 731,587) but the former declined very rapidly thereafter making it clear that the characteristic form of Poor Law assistance was institutional (or Workhouse-based) relief (O'Connide 1969: 292-3).

<sup>3</sup> The *Public Assistance Act* of 1939 did little more than change the name of the programme to 'public assistance'. Essentially social assistance retained its discretionary and local character.

minimum income programmes renders Ireland unique in an international context. So too does the proportion of social spending (cash transfers and expenditures on services) that is means-tested. This is three times greater in Ireland than the EU-15 average (NESC 2005a: 151). Ireland's many minimum income programmes differ from each other nominally. The differentiation between programmes rests most typically upon a combination of status (family position and age) and type of risk or situation. It used to be the case that payment levels were also differentiated but this too has declined in recent years as rationalisation has proceeded.

There are other defining characteristics of the Irish social protection system as well that should be noted. The underlying ideology and overall origin is anti-poverty in nature. This ideology is brought to life in a system of flat-rate and generally low-level cash transfer payments. It is also to be seen in the additional payments for family members, viz. wife and children, that exist as optional add-ons for almost all social protection programmes in Ireland. The origins of these allowances for partners or spouses lie in part in the fact that until the 1990s a majority of mothers stayed at home full time. When a 'head of household' was unavailable - through death or desertion for example - his survivor became eligible for a weekly payment, starting with widows' pensions in the 1930s. In the 1970s a specific payment was introduced for never married mothers rearing children on their own. Known as the 'unmarried mother's allowance', this was gradually extended to other categories of lone parent (including over time lone fathers) and so today one of the most numerous (in terms of recipients) social assistance payments is One-Parent Family Payment. Secondly, Ireland's is truly a mixed system in that social assistance (minimum income or means-tested payments) is almost as important as social insurance in terms of numbers of claimants and expenditure (accounting in 2007 for 45% of all recipients and 53% of all expenditure) (Department of Social and Family Affairs 2008). This is partly explained by the time lag in extending social insurance, especially to the self-employed, which meant that a relatively high proportion of old age pensioners and survivors have not earned eligibility for social insurance pensions in their own right. This is a declining group, however, as more and more people qualify for pensions on their social insurance contributions. A third hallmark feature of the Irish social protection system is that social service provision was historically less developed and continues to be so, despite recent attempts to improve it. The idea of a service provider state was historically a relatively foreign concept in Ireland - cash supports were typically preferred over services. Many of the services that exist are provided by voluntary, religious and community organisations. Moreover, there is no smooth integration between transfers and services (a subject of reform as proposed by the National Economic and Social Council (NESC)). A final distinctive characteristic of the Irish welfare state is that it has many benefits in kind, mainly for old-age pensioners. These, which include free travel on public services, free television licence, some free electricity and telephone services, account for about 3% of total social welfare expenditure.

Given the complexity of the Irish system, more than one programme qualifies for discussion in this report. While there are some 20 named programmes, judged in terms of volume and function, there are 8 main minimum income programmes along with the general-purpose SWA. These are: Old-age Pension (non-contributory), Pre-retirement Allowance, Widow/er's Pension, One-parent Family Payment, Disability Allowance, Carer's Allowance, Jobseeker's Allowance and the income supplement to those who are in low-paying employment (Family Income Supplement). Between them these 8 programmes had some 420,000 recipients in 2007. These will be discussed as appropriate as the report proceeds but the main discussion will be on the SWA.

The SWA is a mixed scheme. Its 'mix' consists of a weekly basic payment and/or additional cost supplements. The latter are mainly housing-cost supplements (rent allowance or assistance with mortgage payments). As a scheme of last resort it also includes once-off payments to meet

unexpected needs (occurring through accidents or emergencies, unforeseen events and so forth). The following is an overview of the institutional design of the SWA:

- **Eligibility conditions:** qualification depends mainly on a test of means (which includes all income and if the applicant is under 25 years of age the means of their parents as well) and eligibility (applicants must not be eligible for any other minimum income programme and they must be habitually resident in the state). While employment status is not an automatic disqualification, it is stated that applicants or their partners who work more than 30 hours a week or are in full-time education are unlikely to qualify. As mentioned, there are different schemes for different target groups (of the working age population) and the qualifying conditions attaching to these are different. For the One-Parent Family Payment, for example, the applicant must have the main 'care and charge' of at least one qualified child who is under 18 (or between 18 and 22 years if in full-time education), must be a habitual resident, pass a means test and have earnings of €425 or less per week and not be cohabiting. To qualify for the Carer's Allowance, for example, the recipient must be living with, or in a position to provide full-time care and attention, to a person in need of care who does not normally live in an institution, must be resident in the State and must not be engaged in employment, self-employment, training or education courses outside the home for more than 15 hours a week.
- **Combining of payments:** The main SWA is a residual payment and cannot be combined with other payments – it is often paid on a short-term basis until people get their application for one of the other programmes processed. This is the main connection between the SWA and the other minimum income schemes. However, the supplements and the exceptional needs payments can be received while on other programmes provided the applicant passes the tests. As mentioned, the SWA includes components to cover housing costs and costs related to specific economic or financial circumstances. As well as exceptional expenses, there are also some regular sources or occasions of additional expenses covered. These include special assistance with children's clothing and footwear in the form of a once-yearly payment. Known as the 'back to school clothing and footwear allowance', families qualify for this if they are already in receipt of a social welfare payment or they can prove that their income falls below a certain level. Two rates of payment exist: for children attending primary school (usually up to 12 years) the payment is €200 for those attending the second-level school it is €305.4. There also exists a discretionary supplement available to those who have been prescribed a special diet as a result of a specified medical condition, and whose means are insufficient to meet his/her needs. There is also a national fuel allowance scheme which gives the lowest-income, claiming households a weekly financial subsidy to help with their fuel costs for 32 weeks of the year. This is discretionary also but is operated separately from the SWA.
- The **transition into employment** is dealt with by a range of methods, especially the tapering of payments. There is also a top up programme for those in employment – the Family Income Supplement - which has existed in one form or another since the 1970s. The origins of this are in the early 1970s, when a programme - Family Income Support - was introduced to assist the low income earner with children. Intended as a short-term measure before a full income tax credit scheme could be introduced, it later became a

<sup>4</sup> Other assistance is given to low-income families with children as well. It falls outside the remit of the SWA, however. For example, some primary school children receive free school meals and free transport may also be available. There is also a scheme which provides free or subsidised school books.

permanent scheme and survives to the present day. It has a relatively small clientele – some 22,800 recipients in 2007, and has from the outset been dogged by low take-up rates. Ireland also has a minimum wage mechanism in place. These will be discussed in greater detail in section 3.

- **Amount of payments:** The basic payment (for SWA, Jobseeker's Allowance, Illness Benefit or Disability Allowance and One-Parent Family Payment) as of January 2009 was €204, with a supplement of €136 for a spouse and €26 for each qualified child. Some of the other programmes, such as old age pension, are slightly higher. The gaps between the value of employment-related and non-employment-related provisions is not very large in Ireland. The thrust of reform has been to narrow the gap even further and practically all of the payment differentials have been abolished in recent years. In the past gaps in benefit levels were much greater (see Evason 1985). The relative generosity of benefits varies by family type. Hence, among those of working age payments are lowest for a single person and are at their highest for families with children and a dependent spouse or partner.
- There is no **fixed time duration** for the SWA. It lasts for as long as the recipient can satisfy the conditions of eligibility.
- There are no **sanctions** for SWA. In terms of exclusions, there is one sector of the population which could be said to be if not excluded then 'ring-fenced' – refugees and asylum seekers. They receive a 'comfort allowance' of some €19 per adult and €9.60 per child weekly, which has not been raised since first introduced in 2000. Asylum seekers are also provided with accommodation and meals. The majority of asylum seekers and refugees in Ireland are not allowed to take up paid employment and are denied access to third-level education pending the decision on their application.
- **Governance arrangements:** The social assistance programme in Ireland is in a European context an example of large-scale assistance programme which is organised and funded nationally (Eardley *et al*, 1996a: 81). The Irish is a highly centralised system - almost all the social security and income maintenance services are administered centrally by the Department of Social and Family Affairs. There are some exceptions, however. Jobseekers Allowance is administered by a network of district offices. Until quite recently, the SWA and Disability Allowance were under the administration of another ministry - the Department of Health – but they are now administered by the Department of Social and Family Affairs. The SWA is operated by locally based Community Welfare Officers who are attached to the health service executive. Policy and regulation are the responsibility of the Department of Social and Family Affairs, however. Guidelines are set nationally. Payment levels are uprated regularly on the basis of precedent and political preference/priority with some but generally informal reference to wage and cost of living indices.
- **Efficient delivery** is an ongoing issue in Ireland and there have been periodic attempts made to improve efficiency in delivery and other aspects. While there is no one stop shop in terms of benefit receipt, the idea of a one stop shop has been tried for family-related supports and services. Family Resource Centres, which exist in many areas of the country – although not universally – are underpinned by the idea of providing a range of family support services under one roof. The 2008 NRP announced the creation of a new Activation and Family Support programme. This is a positive development because it



represents funding for holistic, needs-oriented programmes to assist individuals and families to enhance their employability through education, training and personal development opportunities and to improve their quality of life. It is a good example of rationalisation of existing provision, constituting an amalgamation of the existing Family Services project and the Special Projects funding.

## 2. Assessment of Minimum Income Schemes

### 2.1 Coverage and Take-up

In terms of trends, over the last ten years, 1997–2007, the total number of recipients of means-tested social assistance fell in absolute numbers by some 25,000 or 6%. The composition of the population dependent on means-testing changed more markedly than the volume. In 1997, beneficiaries of Unemployment Assistance dominated (40%), while a further 25% were beneficiaries of the Non-Contributory Old Age Pension or Pre-retirement allowance, 18% were on Lone Parent schemes, 10% on Disability Allowance and 2.8% were on the Family Income Supplement. By 2007, only 20% of all means-tested recipients were the beneficiaries of unemployment-related payments. As of 2007 the dominant minimum income programme apart from pensions was the One-Parent Family Payment, which accounted for some 19% of the means-tested population; 5% of recipients were receiving the Family Income Supplement, while the Non-contributory Old Age Pension and Disability Allowance accounted for a further 23% and 19% respectively. Some 7% of recipients of means-tested payments were in receipt of Carer's Allowance. As the NESC has pointed out on more than one occasion, there was relative stability in the numbers of people of working age receiving social welfare during Ireland's boom times (2005: 54; 2008) because the unemployed came to be replaced by those claiming caring-related payments (One Parent Payment and Carer's Allowances) and Disability Allowance. It took some time for Ireland to put in place an activation approach for these sectors of the population although this is now in train.

Table 1 Number of Recipients of SWA, Disability Allowance, One Parent Family Payment, Unemployment Assistance, Carers and Pre-retirement Allowance 1997-2007

	1997	2007	% change
SWA	18,279	27,379	+ 50%
Disability allowance	43,192	89,048	+106%
One-parent family payment	58,960	85,084	+44%
Unemployment assistance	159,777	80,268	-50%
Carer's Allowance	10,196	33,067	+224%
Pre-retirement allowance	13,647	10,624	-22%

Sources: Government of Ireland 1998; Department of Social and Family Affairs 2008.

In all, three points are worthy of note:

- over 300,000 people of working age are the direct recipients of Ireland's lowest, means-tested social welfare payments;
- the minimum income programme in Ireland serves a number of functions and populations, not least family-related and illness-related purposes;
- while the function of supporting the unemployed declined in the last ten years – the boom period – this has already started to change with unemployment rates in the region of 10% (having grown by 2-3 percentage points in the last six months).

Given that the minimum income programmes are all based on a means-test, the possibility of non-take up is relatively high. However, very little information exists on non-take up. In terms of attempting to increase take-up, a range of the usual strategies are utilised on a periodic basis. These focus especially on information campaigns through a variety of media and formats, using both remote and face-to-face methods.

## 2.2 Adequacy of Minimum Income Schemes

Comparative analyses show how Ireland's social expenditure rates compare within the context of the EU. These data show that the levels of spending and their relative change over the 2000-2004 period vary according to programme and target population.

To take the minimum income programmes first, the comparative data suggests that Ireland is an average spender on such programmes, although the data need to be interpreted with care since the specifics vary cross-nationally. According to comparisons undertaken by the NESC (2008) across budget categories, the level of per capita spending on Housing/Social Exclusion was much lower in Ireland than in the UK in 2004 but above the EU-15 average. Irish spending on this heading increased over the 2000-4 period, however, at a rapid rate, bettered only by Italy. Spending on Sickness/Health Care per head of the population increased faster in Ireland than elsewhere in the EU-15 over the five year period, and was the third highest in 2004 and 13% above the average for the EU-15. As the NESC (ibid) points out, the high rate of increase reflects the scope for 'catch up' with the superior health services of other countries, but the level itself may be considered surprising given Ireland's relatively young population. Spending per capita on Family/Children recorded exceptionally rapid growth in Ireland (reflecting the prioritisation of this by government which led to significant improvements in both Child Benefit and Maternity Benefit over a sustained period of time) and, by 2004, was at the fourth highest level (some 47% above the EU-15 average). The rate of increase in per capita spending on Unemployment (5.9%) was modest by EU-15 standards and the level of spending in 2004 the fifth lowest, behind all the states in the Nordic and Continental European traditions. Ireland's then low unemployment rate was a significant part of the context here. A relatively young age structure, by EU standards, means that spending on Old Age and Survivors accounts for just 23% of total spending on social payments in Ireland as against 46% on average for the EU-15. Not surprisingly, spending per head of population on this heading is below half the EU-15 average. Nevertheless, here too Ireland's spending grew at the fastest rate in the EU-15 over the 2000-4 period, reflecting government's prioritising improvements in pension rates as well as a growing number of pensioners. The growth rate in spending on the disability function in Ireland was, by some margin, the highest in the EU although by 2004, Ireland's level of per capita spending under this heading was still the second lowest in the EU-15 and equivalent to about half of the bloc's average.

As EU data show, in most Member States and for most family types, social assistance alone is not sufficient to lift beneficiaries out of poverty (Commission 2008). The UK is the only Member State where, once housing-related payments are taken into account, the net income of social assistance recipients in all household types rises above the agreed EU definition of the at-risk-of-poverty threshold, i.e. 60% of median household income. Ireland comes very close to the poverty threshold though for single-person households in receipt of social assistance and also those of lone parents.

No doubt relative generosity in raising the value of payments over the years of boom in Ireland helped here. The payments on individual programmes are increased at least on an annual basis and comparative data indicate that the rate of increase since 1997 has been in considerable excess of both the consumer price index and gross average industrial earnings (Department of Social and Family Affairs 2008).

Relating these data to poverty rates, the latest data available from EU-SILC show that in 2007 the at risk of poverty rate was 16.5% and that there had been no significant change overall from 2006, although the general trend is downwards (CSO 2008). Children continue to be the age-group most at risk, with a rate of 19.9%. This compares with an at risk of poverty rate of 15.0% among people of working-age. There was an increase in the at risk of poverty rate for older people - from 13.6% in 2006 to 16.6% in 2007 – again here though the longer-term trend is downwards. However, there was a significant decline in the at risk of poverty rate for persons living in lone-parent households, among whom the rate fell from 45.6% in 2006 to 37.6% in 2007. Yet members of lone-parent households continued to be the most at risk when compared with people living in other household types. Other high risk groups were adults of working age living alone (29.6%) and older people living alone (24.3%). Persons who were unemployed or unable to work due to illness or disability had the highest at risk of poverty rates (38.7% and 37% respectively), compared with 6.7% for people at work. The characteristics of households that are significantly associated with a higher likelihood of a household being at risk of poverty include:

- a lower number of workers;
- a higher number of children;
- a female head of household;
- an unemployed economic status on the part of the head of household;
- lower levels of education on the part of the head of household.

When it comes to consistent poverty, the results showed that the consistent poverty rate fell from 6.5% in 2006 to 5.1% in 2007, driven primarily by a fall in experienced deprivation. The consistent poverty rate for children also fell from 10.3% in 2006 to 7.4% in 2007. Consistent poverty also fell significantly for members of lone-parent households, from 33.9% in 2006 to 20.1% in 2007, and among older people it was just 2%. The importance of employment in addressing poverty was shown by the fact that unemployed people had high consistent poverty rates (17.5%), compared with a rate of just 1.3% among people who were at work. Similarly, those living in households where no person was working had a high consistent poverty rate (16.3%), while consistent poverty rates were 4% for those living in households where at least one person was at work.

### **2.3 Effectiveness of Minimum Income Schemes in Terms of Poverty Reduction**

There are no data specifically on the effectiveness of MI schemes in terms of poverty reduction. Data is available for social transfers as a whole (CSO 2008). According to EU-SILC data, social transfers represented just over 20% of gross household income in 2007. But there was wide

variation in the contribution made by social transfers across the income distribution. Social transfers represented over 91% of the gross household income of households in the lowest income decile and between 70% and 80% of gross household income of households in the second and third income deciles. By comparison, social transfers represented approximately 7% of gross household income of households in the top two income deciles. When social transfers are included in income, the at risk of poverty rate for 2007 was 16.5%, but when they are excluded the at risk of poverty rate was 41%. As one might expect it is for pensioner households that social transfers have the greatest poverty reducing effects. Social transfers also had a high impact for members of lone-parent households, where the at risk of poverty rate excluding social transfers was reduced from 75.1% to 37.6% once social transfers were taken into account.

## 2.4 Effectiveness of Minimum Income Schemes in Terms of Incentives/Disincentives to Work

The proportion of people of working age reliant on means-tested social assistance was not reduced as the economy, and labour market, recorded strong performance during the 1990s (NESC 2005: 53). Yet Ireland has been engaged in a process of reform that seeks to ease the transition from benefit receipt to employment. Four main strategies have been followed.

(1) One key part of the approach has been **to increase the flexibility of the system and its generosity towards earned income**. This conforms to an understanding of activation as being linked to financial incentives or advantages provided to unemployed people to take up a job or an active training measure. This was initiated first for claimants of unemployment-related payments and over time has been extended to lone parents and those claiming a disability payment. In Ireland a key policy direction has been to allow people to receive benefits and hold employment simultaneously, increasing take-home income by supplementing earned income with benefits. For example, the Back to Work Allowance Scheme, introduced in 1993, allows people to retain a proportion of their welfare payment, the proportion declining over a three-year period, with their earnings from employment (there is a more generous version for people entering self-employment); in addition, at low earnings recipients retain their secondary payments (rent supplement, medical card, fuel allowance, Christmas bonus, etc.). The process of gradually extending flexibility is ongoing. One of the latest reforms, effective from Autumn 2007, enabled Jobseeker's Allowance recipients as well as their spouses/partners to retain more of their social welfare payment if either or both engage in employment. The overall aim of the reform is to encourage spouses and partners to move into employment and beyond long-term, part-time employment. The new measure was designed to be progressive, particularly for women, as they are currently the majority of 'qualified adults' in the social welfare system, e.g., the partner of the person receiving the household's main social welfare payment.

(2) **Developing the human capital** of benefit claimants, especially the unemployed, has been a further strategy followed in the Irish case. The Back to Education Allowance is a key element here. It is received by some 6,000 recipients a year. As part of its development, it has also been extended to former recipients of the Carer's Allowance, to recipients of Invalidity Pension and to people aged between 18 and 20 years who have been in receipt of an unemployment or lone parent payment for at least six months and who have been out of the education system for two years or more.

(3) A third strategy in the Irish case has been a **systematic activation approach**, with both reintegrative and preventive (in regard to stemming the drift to long-term unemployment) elements in evidence. These date as far back as the mid-1990s in Ireland and are generally

under the auspices of the national training and employment authority – FAS - and the Department of Enterprise, Trade and Employment although the Department of Social and Family Affairs is now also directly engaging in activation measures as well. Over time they have become more systematic and extended wider into the benefit claiming population. Ireland has a vibrant active labour market programme with a total of 66,086 places supported in 2004 under various active programmes. Community Employment is the largest active labour market intervention, and gives long-term unemployed and other benefit-claiming persons an opportunity to acquire training and work experience through part-time employment on community projects. Employment is provided on a wide range of projects, which are sponsored by communities. FÁS provide funding for a full-time supervisor and also the participants' payments. A year is the norm for Community Employment participants but this can be extended. The community and voluntary sectors are major actors here and in fact what was originated as a training and employment programme has turned out to play a major role in community support and development (because many of the 'jobs' created involve the provision of services of a social or community nature and because many of them have acted to build capacity in the voluntary/community sector). The emphasis on community development as a source of job creation contributes to a certain uniqueness in the Irish approach.

Women have been one group targeted by the activation measures. A programme called *Expanding the Workforce* (ETW) exists to offer a gateway for women wishing to return to the labour market, providing targeted interventions suited to the needs of the individual and on-the-job training. Over 1,000 women participated in ETW training programmes in 2007. The greatest training needs identified by participants were in the areas of personal development and job-seeking skills. Under ETW, specific attention is being given to lone parents, the majority of whom are women. At the present time, it is estimated that 43% of lone parents are in employment. While the earnings disregard under the One-Parent Family Payment has helped to increase employment with many people taking up part time employment, it is now considered that lone parents are the most urgent group in need of targeted attention. The recently proposed measures are discussed below.

(4) A fourth arm of the Irish strategy has been to **make work pay**. Apart from easing the opportunity to continue to receive welfare payments while employed (through the earnings disregards and tapered programme withdrawal as outlined above), there have been two other policy approaches to making work pay better. The first is the minimum wage policy. A national minimum wage was introduced in 2000 and by 2004 Ireland was one of the few countries (along with Australia, France and New Zealand) where the minimum adult rate was above 50% of median earnings (NESC 2005: 78). At the present time the minimum wage stands at €8.65 an hour. The second is income tax policy which in recent years especially has had a particular focus on the low paid and the elderly. In 2005, all those on the national minimum wage were removed from the tax net. But this slipped back as a result of a subsequent increase in the minimum wage in May 2005 but the 2006 Budget again removed tax eligibility for those on the minimum wage.

The extent to which the combination of wages, tax exemptions and in-work and family payments ensures that people moving into employment are also moving out of poverty is a big issue and was taken up by both the 2008 NRP and NRSSPSI. That notwithstanding, the NESC's (2005) study identified a number of weaknesses in how income support is provided to people of working age in Ireland which remain to be effectively dealt with. The following are among the most pressing:

- High withdrawal rates create significant disincentive effects in certain instances. In particular, secondary benefits that provide access to key services (e.g., support with accommodation, the medical card, childcare, etc.) can be withdrawn at levels of earnings too low for people to be able to afford private market alternatives. In the view of the NESF (2006), this has been exacerbated by the complexity of the means-tested benefit system and lack of indexation of household means-tested income disregards before secondary payments are lost. Some actions have been taken to try and address this however. Measures introduced in June 2007 provided for an improved means test for rent and mortgage interest supplement. The first €75 of additional income, that is, income above the standard rate of SWA appropriate to a person's circumstances, is disregarded for rent supplement purposes, with any additional income above €75 assessed at 75%. These measures provide an incentive for those on rent supplement to engage in employment up to 30 hours a week.
- There is no systematic process for monitoring and redressing the erosion over time in the value of the earnings disregards and income eligibility thresholds that are attached to the various social welfare payments and govern people's eligibility for secondary payments. Without their transparent and automatic adjustment to rising living standards, these forms of social protection risk becoming more restrictive.
- Where people on social welfare live on low incomes, they are vulnerable to debt and low self-esteem and less likely to have the motivation and means to progress their lives. The contingency basis to payments can, paradoxically, encourage a person to concur in seeing an aspect of their current situation as an impediment confirming their inability to be self-reliant (e.g., being a lone parent, having a disability) and yet cling to it as their guarantee of a secure income.

### 3. Links to Activation and Support

#### 3.1 Support to Minimum Income recipients in terms of (personalised) Employment and Training Programmes

The Preventive Process, now in its tenth year, involves a systematic engagement with the unemployed to assist progress towards employment, training or active labour market programmes. This now occurs for all age groups at 3 months on the live register. Overall in 2007, 51,452 persons were referred to FÁS with 32,124 attending for interview. Of those interviewed, 18,224 left the live register with 7,621 placed in jobs, programmes, training and education. Persons unable to progress to training or employment, i.e. 'not progression ready', accounted for 2%. By year's end 2007, 32,359 (63%) had left the Live Register, an improvement on recent years when the figure averaged between 58-60%. The process was recently extended to older workers and there are plans to extend the Preventive Process to other groups such as lone parents and people claiming disability payments. In addition, FÁS has extended the High Support Process (HSP) to those defined as 'not progression ready': ex-Job Initiative claimants, people with disabilities, those made redundant, ex-offenders, Travellers and the homeless. FÁS also created the 'Technical Support Grant', in early 2007 to assist Employment Services Officers implement a range of responses to meet the needs of job seekers who experience barriers in access to the workforce. As the HSP uses multi-agency teams, a more coordinated approach for the individual is provided. An enhanced 'Caseload Management System' has been fully rolled-out to better track and support priority clients. FÁS now has an "Individual Learner Plan" available for all those presenting under the employment activation process.

Older workers have been given quite a high priority, especially in the 2008 NRP. The measures oriented to them include extension of the Preventive Process to workers aged between 55 and 64 years together with the elimination of the Pre-Retirement Allowance (which effectively incentivised early exit from the labour market by older workers). The Green Paper on Pensions, published in October 2007, also contained considerable discussion on encouraging older workers to remain in employment. The NRP also talks of promoting a cultural change of mindset among both employers and employees to encourage and support older workers to remain in employment. As I commented in my review of the NRP, there is evidence in my view that Ireland is engaging in active aging strategies. The development of a comprehensive employment strategy for people with disabilities, up to 2010, is also underway. The National Disability Strategy is especially significant in this regard. A Consultative Forum on the Employment Strategy was established in 2007 in accordance with a commitment under the *Sectoral Plan*. The development of the comprehensive employment strategy is now nearing completion in consultation with the Consultative Forum. A key focus of the Consultative Forum is the need to conduct a systematic review of current job retention and return to work practice following a disability acquired in the workplace.

In addition, a social and economic participation programme is being developed by the Department of Social and Family Affairs as part of a wider mobilisation agenda. This approach involves treating all people of working age in receipt of income maintenance in a similar way and facilitating progression to employment. A high level group, which includes representatives of all relevant Departments and agencies, has been convened to drive the process forward. The details are as yet somewhat unclear. And as mentioned above, *The Activation and Family Support*



*Programme (AFSP)* was set up in January 2008 to provide funding for programmes to assist individuals and families to enhance their employability through education, training and personal development opportunities and to improve their quality of life. The NESF (2008) points out that a fundamental change in purpose and organisational culture, as well as in operating procedures, is implied for the Department of Social and Family Affairs as it seeks to 'place activation on a level with service delivery and control as a central part of (its) core business' (*Towards 2016*: 51). This transformation requires the active collaboration and engagement of a wide variety of actors, in the community and voluntary sectors and across the public system, if the Department is to be able to deliver tailored and responsive individual support packages in a positive way that genuinely empowers more of its clients to entertain and embrace options that are genuinely better for them.

An important part of the backdrop here is an outstanding recommendation of the NESF (2006) - for a 'Personalised Action Plan' to be developed and put in place for each person, especially those who are most marginalised from the labour market, detailing the supports they will receive (from all service providers) and their own obligations and incentives in availing of them. The importance of personalized approach to the delivery of services and of a person-centred approach overall was underlined by the NESF. They highlight the need for ensuring the availability of a full 'menu' of supports at local level to meet people's needs. Streamlining existing delivery structures and better aligning policy measures is another big issue. One of the recommendations made by the NESF in this regard bears underlining: encouraging and rewarding improved inter-agency work at the local level and supporting research into how inter-agency work can best be undertaken;

In this context it is also relevant to point out that there is little specific discussion in Ireland of the issues involved under the rubric of the reconciliation of work and family life although childcare receives considerable attention and provision has increased substantially in recent years. Among the recommendations of the recent OECD Economic Survey (2008) relevant to maintaining economic growth were increased out-of-school-hours care, more measures to help lone parents participate in the labour market as well as a sharpening of incentives for second earners to work full time. Each of these is on the policy agenda in Ireland – and especially the first two.

Unlike other countries, lone parents had not up to recently been targeted by the activation measures in Ireland. There are currently some 87,880 lone parents - almost 98% of them women - in receipt of a targeted payment - One Parent Family Payment. Over time in Ireland, lone parents have come to be considered a vulnerable group in that: a) they have a very high risk of poverty (although their poverty rate has fallen in the last period) and b) the known employment participation rate of recipients of the Payment is in the region of 60%. In general it is known that employment is not a source of financial independence for lone-parent welfare beneficiaries and that those who work tend to be engaged in part-time and/or low paid work. It is assumed that this situation is exacerbated by the rules governing benefit receipt. While up to the relatively recent past, lone parents were mainly viewed by the welfare system as parents, all the indications are that there is now a change of focus such that they are coming to be seen primarily as workers. In this guise they represent somewhat of an anomaly in the increasingly activation oriented benefit system. The status quo of the benefit system – whereby lone parents were enabled to balance employment with their family responsibilities and allowed to give priority to the latter especially in the context of a poor supply of affordable childcare and their own limited human capital – no longer seems acceptable. Hence in March 2006 the government launched a discussion paper - *Proposals for Supporting Lone Parents* – which among other things put forward a range of 'radical proposals for reform' (Department of Social and Family Affairs 2006).

This Discussion Paper contained two strands of work by expert working groups that was conducted under the auspices of the Cabinet Committee on Social Inclusion, chaired by the Taoiseach. The first was a review of obstacles to employment for lone parents and the second a review of income support arrangements for lone parents carried out within the Department of Social and Family Affairs. The Discussion Paper suggested that in the context of significant expenditure on lone parents there was an absence of systematic engagement with recipients of the One-parent Payment (which can be received until the child reaches 18 years or 22 if in full-time education). The report goes on to make the case for the implementation of an integrated programme to support the movement of lone parents into full-time and quality employment. Among other things it proposed that lone parents should be included in the Employment Action Plan and that there should be an expansion in the availability and range of education and training opportunities for lone parents as well as a focused provision of childcare. From the point of view of the social security system, it was proposed that the current targeted One Parent Family Payment be abolished and replaced by a new Parental Allowance for all low-income families with young children. The new payment is planned to be time limited, payable to families where the youngest child is under a specified age, e.g., 7 years or 12 years. Conditions of receipt of payment in relation to activation will be applied only when the youngest child reaches a certain age, e.g., 5 years. Those in receipt of the Parental Allowance would be allowed to earn up to €120.00 per week without it affecting their payment. Another important proposed reform was to eliminate the prevailing 'cohabitation rule' (whereby a payment may be limited if the recipient is found to be cohabiting). This is a move in the direction of both greater individualisation of welfare payments and modernisation of the Irish system.

Any proposed new payment cannot be introduced without co-ordinated supports and services being put in place by a number of Departments and Agencies. Issues including access to childcare support, education, training and activation measures are being discussed with the relevant Departments and Agencies in tandem with the development by the Department of Social & Family Affairs of a new payment scheme. To facilitate the development of the policy and operational details of the new scheme the Department of Social & Family Affairs, with the co-operation of FÁS, the Office of the Minister for Children and Youth Affairs and the Department of Education and Science, tested the proposals in 2008. The experience of this engagement process is feeding into the development of the approach to working with lone parents and qualified adults.

In terms of where things stand at present, the Lone Parents Voluntary Initiative was introduced on a pilot basis in 2008. Four Lone Parents voluntary activation initiatives were implemented by FÁS to test approaches and to identify barriers in activating individuals in receipt of the One Parent Family Payment. The initiative constitutes a pilot programme to test approaches and identify barriers to employment experienced by lone mothers. It has the twin merits of being experimental and set up as an experience and research-based learning opportunity.

The findings of a follow-up survey of those who did not engage in the process were finalised in April 2008. The 2008 NRP reported that the following themes have formed the basis for a proposed draft social inclusion model for this target group: communications; FÁS staff product knowledge; flexible delivery; childcare; individual client-centred support; support for those seeking employment; and support for those in employment.

The NESC (2008: 257) points out that a significant number of lone parents have low educational attainment and, if they are to have prospects other than low paid employment, require innovative and flexible access to further education and training. Their access to training or education or

employment is closely related to childcare which can be difficult and expensive to access. The manner in which income support and services are targeted can result in the withdrawal of the payment and new tax liability absorbing most of an increase in earnings; the generally underdeveloped state of in-work social support in Ireland, therefore, is a major issue in the case of lone parents. The NESC (2008) sees many advantages in the proposed parental allowance however. One of the most important is that it reconceptualises the core problem as parenting on a low family income, rather than family structure with the invidious need to then investigate cohabitation. In the second place, it seeks to treat all parents on low incomes equally, including those currently receiving Qualified Adult Allowances. Thirdly, it features engagement on a phased basis with parents as their youngest child gets older so that they are gradually encouraged and supported to consider additional adult roles to that of parent, including but not only employment.

### 3.2 Support to Minimum Income Schemes in terms of Access to Quality Services

One of the great learning curves involved for Ireland in the linking of the anti-poverty agenda with one on social exclusion has been in recognising the role of social services in combatting marginalisation and disadvantage. This is a lesson that is in the process of being learned and progress is visible especially in the NRSSPSI (and the two anti-poverty strategies that have been produced at national level). So there has been progress in recognising for example the signature role of services such as education, health and housing in addressing social exclusion. Ireland still has some distance to go, however. In the latest, and recent, NRPs, services are not systematically considered, especially from the perspective of social inclusion. This is an area of divergence between the NRP and the NRSSPSI given that the latter devoted a lot of attention to services and how they contribute to breaking the cycle of disadvantage. This recognition has not really penetrated the NRP, apart from perhaps the most obvious services (like housing and active labour market programmes). Health service availability and reform receive no attention. This may be because the 'division of labour/perspective' operating at national level views this as a matter for social inclusion policy.

NESC's (2005) report highlighted the need for the future development of Ireland's welfare state to focus in a major way on ensuring that access to a set of core services of high quality (housing, further education and training, childcare, medical attention, etc.) is guaranteed for families and individuals even if on low incomes (whether the income in question comes from social welfare or labour market earnings). It points out that when such services are accessed by people, in ways tailored to their income circumstances, then mobility – both from welfare to work and from low to higher earnings – is best facilitated, and long durations on welfare are kept for people who really need them.

Some feedback is available from those directly affected on services, however.

At the last Social Inclusion Forum (November 2008), the annual consultation exercise on social exclusion, **housing** was one of three specific policy areas in which participants identified a number of barriers to achieving social inclusion (National Economic and Social Forum/Office for Social Inclusion (2009)). The following were the key issues raised in relation to housing: poor accommodation provided for Travellers with little seeming consultation or choice as to its location; single people being passed over in the provision of public and social housing with no representation available for this group of people; standards in expensive private accommodation are often poor; lack of accountability among private landlords; and lack of access to housing with community facilities and supports. The second specific policy area highlighted was the **social welfare system**. The barriers to social inclusion identified here included financial disincentives to

take up employment, fear of applying for training and employment schemes in case existing payments are lost, and inadequate levels of welfare for asylum seekers. Thirdly, reference was made to **services for specific minority or target groups**. The list of barriers under this heading included: a lack of foreign language supports; felt discrimination against people who have no voice or do not know how to go about accessing services including migrants, older people and people with a disability, Travellers, young people and men; the fact that cutbacks have been made to education services to special needs groups such as immigrants; lack of 'bridges' for access to services, employment and housing that cause some people to fall through the system.

#### **4. Overall Assessment of the Irish Minimum Income Provisions in light of the Recommendation**

The 2008 Recommendation on the active inclusion of people excluded from the labour market and the accompanying Commission Communication [COM (2008) 639 final] set out both common principles and practical guidelines on a comprehensive strategy. Integration in design and implementation was emphasised between the three policy pillars: adequate income support, inclusive labour markets, and access to quality services. They are clearly seen as a desirable and complementary mix. Ireland has made progress on this. Successive NRPs and the NRSSPSIs have worked towards joined up approaches. Ireland still has a considerable way to go before achieving integration, however.

A further principle in the Recommendation is of enhanced policy coordination between public agencies and services and between local, regional, national and EU authorities. This too will need major development and action to become effective in the Irish case given the high degree of centralisation in the Irish system and the relative recency of procedures and systems for collaborative working in the domain of social exclusion/poverty.

A further principle is the active participation of other relevant actors, including those affected by poverty and social exclusion, the social partners, NGOs and service providers in the development, implementation and evaluation of strategies. Ireland has the Social Inclusion Forum, the annual event wherein those in poverty and those working with or for them have a chance to exchange opinion and experience and to meet with relevant policy makers. The strength and breadth of the social partnership process, talks for the next agreement of which have just begun, is also a significant advantage in the Irish case.

The documents also stressed that active inclusion policies should ensure consistency with: 1) supporting the implementation of fundamental rights; 2) promoting gender equality and equal opportunities; 3) addressing the complexities of multiple disadvantages and the specific situations and needs of the various vulnerable groups; 4) improving territorial cohesion taking into account local and regional circumstances; and 5) be consistent with a lifecycle approach to social and employment policies so that they can support intergenerational solidarity and break the intergenerational transmission of poverty. Ireland is quite strong in the last regard in that the NRSSPSI and other plans have consciously adopted a life cycle approach. There has also been progress in recognising the complexity of multiple disadvantage.

In relation to the principles and the thrust of the Communication overall, there are a number of other points to be made about the Irish case.

The active labour market programmes which have grown in somewhat of an ad hoc fashion are another aspect of policy needing attention. There are at present some 38 labour market and social inclusion programmes, involving some eight government departments and 13 different agencies as well as a range of non-statutory bodies. As one might expect, this is engendering problems of co-ordination, duplication in services and gaps in service provision. A recent report by the National Economic and Social Forum (NESF) (2006) has specifically focused on the labour market programmes and makes a number of key recommendations. One of its most significant recommendations is for a *National Strategic Framework* to ensure the coherence and integration of the €1,000 million per annum currently being expended on labour market and social inclusion policies aimed at tackling the problems of labour market vulnerability. This framework it is recommended should encompass the new EU integrated economic and employment guidelines. In the view of the NESF, the Framework should aim to facilitate improved interagency work at the local level and ensure the mainstreaming of best practice at the local level into the development of national policies.

Eligibility criteria for active labour market programmes vary considerably and are not always framed in terms of a person's employability problem(s). Another recommendation of the NESF is for a 'Personalised Action Plan' to be developed and put in place for each person, especially those who are most marginalised from the labour market, detailing the supports they will receive (from all service providers) and their own obligations and incentives in availing of them. The skills of Employment Service staff will also need to be enhanced to undertake this role.

In relation to active employment programmes more generally, the matter of employment progression has to be raised. The situation of the Community Employment Schemes especially needs attention. As NESF (2005: 74) says of these, it is proving particularly difficult to find agreement on how their scale and nature should be adjusted to the new circumstances of a near full-employment economy. Moreover, it is not always clear where responsibility lies if injections of public resources into a local area over a sustained period are not seen to be having a significant impact in reducing the need for which they were made available in the first place. NESF suggests that savings could be anticipated in these programmes if they are planned and managed in an appropriate way. They suggest that the strategic policy issue may be the extent to which the client groups for these services should continue to be widened to include steadily more of the people of working age in receipt of welfare and the related issue as to whether the opportunity of low unemployment should be seized to occasion a stepped improvement in the quality of active labour market programmes.

Another issue is that of quality jobs and employment retention. Of relevance here is the recent proposal from the NESF (2009) for a Jobs and Skills Summit to be established immediately at which the labour market authorities, and all bodies with a capacity to deliver high-quality, market-relevant training and education programmes, would identify and implement a set of measures feasible and effective in meeting these goals.

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