

EAPN IRELAND

Equality for all?

Ireland as a society not just an economy

POVERTY WATCH 2022

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Introduction

Poverty is a political choice. It is perpetrated by structural systematic inequality. These inequalities steal from people, plundering their potential, their opportunities, their ability to move forward in life, or plan for the future. The destructive and negative impacts of poverty are experienced and felt on an individual, familial, and community level. It prevents the social participation and social integration of entire communities; Poverty is the result of policy development that fails to target or meet the needs of marginalised groups. It is the failure to implement preventative measures that address the underlying structural causes, therefore helping to break the cycle of poverty.

People living in poverty face impossible decisions about money, which bill will be paid and which will remain unpaid, what will and won't be purchased, the level of debt a household will take on in order to make ends meet. Poverty causes significant harm to the wellbeing, physical and mental health, of families and individuals. It damages communities, wider society, and the economy. It is estimated that the annual public service cost of poverty to Ireland each year is almost €4.5bn.¹

Addressing poverty and inequality requires a whole-of-Government, rights-based approach, based on fairness, dignity, and respect. Our public services and supports must acknowledge and respond to the complexities of poverty, along with the systematic and institutional failures that embed poverty within our communities.

Trauma & Poverty

It is important to recognise the intersection between trauma and poverty, the cyclical nature of how trauma and poverty passes through generations and across communities. Trauma exists within all sections of society and is not solely linked to nor can it be viewed only through the lens of poverty. However, research shows us that people who have experienced a number of ACES (Adverse Childhood Experiences) are more likely to experience poverty and social exclusion than people who haven't, with poverty itself being factor that contributes to Adverse Childhood Experiences. While there is no direct causal link between poverty and trauma, there is an increasing body of evidence that shows an association between ACES and deprivation.² Research has revealed that traumatic events are more frequently experienced by people in low socio-economic groups and from black and minority ethnic communities.3 In Scotland, one in seven adults have reported four or more ACEs (Adverse Childhood Experiences), with those in the most deprived areas twice as likely to experience this quantity of ACES.4 In Ireland the link between trauma and poverty is evident within the most marginalised

groups. Travellers, a community with poverty rates far beyond those experienced by the general population, are seven times more likely to die by suicide than people in non-Traveller communities, (in Ireland 11% of Travellers die by suicide).⁵ Research into the homeless population recognises traumas that occur prior to homelessness, such as adverse experiences throughout childhood, as well as the financial stress of being unable to pay rent and the experience of eviction, these are all factors that have association with an increased risk of suicide. The experience of being homeless itself causes significant trauma, worsening mental health symptoms. The causes and ramifications of poverty are multifaceted, wideranging, and far-reaching, infiltrating all aspects of a person's wellbeing and health, with the greatest negative impacts on those who are already the most disenfranchised.

Below we will examine the poverty statistics in Ireland for 2022.



In Ireland, 11% of Travellers die by suicide



In Scotland, **one in seven** adults have reported four or more Adverse Childhood Experiences

What do we mean by Poverty in Ireland?

In Ireland the definition of poverty, first included in the National Anti-Poverty Strategy 1997, states:

"People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities considered the norm for other people in society." ⁷

The three official ways of measuring poverty

Q1
Relative Poverty/
At Risk of Poverty

Anyone with an income which is less than 60% of the median (or middle) income is referred to as being either relatively poor or 'at-risk-of-poverty'. Incomes in households are weighted, depending on the number of adults and children, to arrive at the disposable income⁸ for each individual. In 2021, 11.6% of the population or over 581,000 people were living below the poverty line (or were at risk-of-poverty) as they had an income that was less than 60% of the median disposable income, so €15,158 per annum or €290.49 per week, an increase of €18.26 from 2020.

Q2Material Deprivation

Material deprivation means not being able to afford at least two of the eleven goods or services considered essential for a basic standard of living. In 2021, 13.8% of the population or over 691,000 people experienced material deprivation. The current 11 indicators are:

- 1. Two pairs of strong shoes
- 2. A warm waterproof overcoat
- 3. Buy new not second-hand clothes
- Eat meals with meat, chicken, fish (or vegetarian equivalent) every second day
- 5. Have a roast joint or its equivalent once a week
- 6. Had to go without heating during the last year through lack of money

- 7. Keep the home adequately warm
- 8. Buy presents for family or friends at least once a year
- 9. Replace any worn out furniture
- 10. Have family or friends for a drink or meal once a month
- 11. Have a morning, afternoon, or evening out in the last fortnight, for entertainment

O3
Consistent Poverty

Consistent poverty refers to those who are both at risk of poverty and who experience material deprivation. In 2021, 4% or one in twenty of the population were in consistent poverty.

In May 2022 the Central Statistics Office published the Survey of Income and Living Conditions (SILC) for 2021. This survey provides us with important information on income, poverty, and inequality, in Ireland and the groups most affected. The live in consistent poverty, including those who are

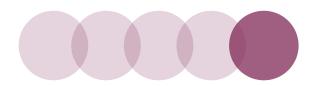
statistics also reveal to us the groups most likely to unemployed, lone parent households, those unable to work due to long-standing health problems, households with one adult under 65yrs, with no-one at work, and where someone is renting or living rent free.

Income Supports and Covid-19

The findings of the survey reveal that without Covid-19 income supports almost one in five people would have been at risk of poverty in 2021 but these supports helped reduce the levels of those at risk to 11.6%. The reports raise important questions, what will happen to poverty levels now that the Covid-19 income supports have been removed in tandem with rising inflation? It also highlights the ongoing housing crisis in Ireland and the insecurity experienced by households who are renting and are more likely to be at-risk-of-poverty than homeowners, (8.2% versus 19.8% for homeowners). 10

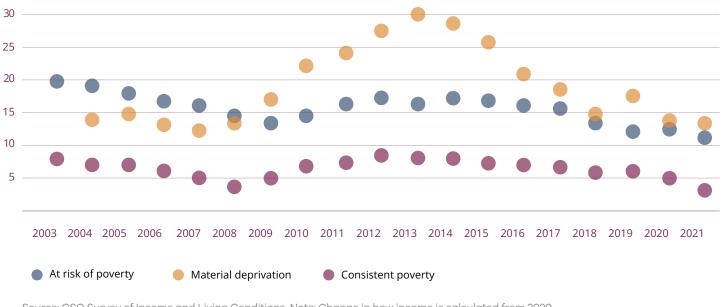
Poverty levels for Different Groups

Due to the size of the population sample used in the survey, it does not include the poverty levels amongst groups such as Travellers, Roma, migrants, those who are homeless. It also cannot tell us about the human collateral of poverty, for example within disadvantaged socio-economic communities. The nuances, intricacies, and complexities of poverty, cannot be fully captured through statistics alone.



without Covid-19 income supports almost one in five people would have been at risk of poverty in 2021

Graph of Poverty Levels 2003-2021





What commitments have the Irish Government made in order to address poverty and inequality?

1: The Roadmap for Social Inclusion 2020-2025

In 2020 the Irish Government published the *Roadmap* for Social Inclusion. The Roadmap for Social Inclusion is the strategy which sets out the Government's ambition for Ireland to become one of the "most socially inclusive States in the EU". 11 The strategy aims to reduce consistent poverty in Ireland to 2% or less by 2025, the same target it set for 2020 but failed to meet. We must question as to whether the Roadmap for Social Inclusion, a document written prior to Covid-19 and subsequent social and economic lockdowns, rising inflation, and the impacts of the war in Ukraine, now reflects poverty and inequality as it stands in Ireland. This is why the mid-term review of the Roadmap for Social Inclusion is welcome,

providing the Government with the opportunity to assess the longstanding aims within the strategy as well as introduce new commitments. EAPN Ireland believes the review of the strategy is an opportunity for the Government to recognise the importance of the interaction between adequate and accessible public services and income adequacy, for low-income households depending on social welfare supports or working in low wage sectors. The mid-term review of the strategy allows the Government to examine what is and is not working in terms of deliverables and what should be included in the strategy to ensure that dedicated targets are met.



The strategy aims to reduce consistent poverty in Ireland to 2% or less by 2025

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2: The Action Plan for the Implementation of the European Pillar of Social Rights

The EU failed to meet poverty targets within the EU 2020 strategy, to lift 20 million people out of poverty and social exclusion. It is in this context that we must consider the revised and less ambitious 2030 poverty targets proposed by the *Action Plan for the Implementation of the European Pillar of Social Rights*.

Developed to strengthen the living and working conditions of people living in Europe, in 2017 Ireland signed up to the commitments within the *European Pillar of Social Rights*. In 2021 the Action Plan for implementation was published. The primary targets within the implementation plan for the European Pillar to be achieved by 2030 include:

1

The number of people at risk of poverty or social exclusion should be reduced by at least 15 million (from 91 million people), at least 5 million of these should be children.

2

At least 78% of people aged 20 to 64 should be in employment.

3

At least 60% of all adults should participate in training every year.

EAPN Ireland noted that the scaling back of the target designed to reduce the number of people at-risk-of poverty or social exclusion by at least 15 million by 2030 in the EU, is down from a previous 2020 target of 20 million. It is anticipated that Ireland's contribution to the 15 million reduction will be 90,000 people. The question remains as to how a lower target reflects social exclusion in present day EU, in a time of the largest movement of refugees in Europe since the World War 2, rising inflation, an energy supply and climate crisis.

Therefore, the scaling back of targets relating to poverty and inequality is clearly out of sync with the reality of the times we live in. It is up to members states to respond to poverty above and beyond the targets set within the Action Plan, developing strategies and policies that will offer meaningful solutions to the underlying structural causes of poverty and social exclusion within the EU.



What can be done to address poverty in Ireland?

1: The Right to Income Adequacy and Essential Public Services

Throughout 2022 EAPN Ireland conducted a research project on the "Increasing Demand for the Provision of Basic Necessities as Provided by the Community and Voluntary Sector". As part of the research, Community and Voluntary sector organisations have reported a steady rise in people relying on their services for basic necessities, including a large increase in demand for food vouchers. EAPN Ireland believes that food banks and the associated provision of basics, though a necessary emergency response, is not a sustainable solution to poverty. Yet this form of support has become a core aspect of the work being funded and conducted by community organisations and charities in Ireland in the past number of years. This is often at the expense of longterm community-based initiatives designed to reduce social exclusion. A number of findings from the EAPN Ireland basic necessities research reveal some of the reasons households are seeking support with basic necessities:

- Inadequate incomes
- Increase in cost of food and basic necessities
- Increase in cost of fuel
- High rents and inadequate housing provision
- Unlike higher-income earners, many lower wage earners and the unemployed did not save money during the pandemic to buffer them from current challenges.

These findings mirror the challenges Ireland as a country is facing, challenges that existed pre-Covid, were exacerbated by the pandemic, and the recent inflation- led cost of living crisis. In 2021 food prices in Ireland were 17% above the EU27 average, making them the second most expensive in the Eurozone, and third most expensive in the EU27. By July 2022, inflation in Ireland reached a 38 year high of 9.1%. Ireland will also experience significant hikes to energy costs for winter 2022. These additional drivers in the cost of living are in addition to the ongoing housing crisis which has seen rents increase by 9.2% in the first quarter of 2022. Inflation has the most detrimental impact on rural, older, and low-

income households, who relative to higher-income households, spend a greater share of their income on energy and food.¹⁶

EAPN Ireland has consistently advocated for income adequacy as a means of addressing poverty, calling on the Government to benchmark social welfare to a level that lifts people above the poverty line and provides them with a Minimum Essential Standard of **Living**, (enabling households to achieve a standard of living that meets all basic physical, psychological, and social needs.) The recently updated findings for the Minimum Essential Standard of Living research for 2022, as conducted by the Vincentian MESL Research Centre, has highlighted that in order to offset rising living costs, the Government would be required to increase social welfare core rates by a minimum of €20 in Budget 2023.¹⁷ To place this into context, a hike of this significance would not achieve income adequacy or lift households above the poverty line but would merely enable households to remain stagnant against the impacts of rising inflation.

The annual MESL research has also consistently highlighted the difference in the cost of living between urban and rural areas in Ireland, where the need for a car and a lack of public transport options places an additional financial pressure on rural households. This highlights the importance of the positive interaction between income and public service provision as a means of addressing poverty and social exclusion.

The impacts of rising inflation on the households most likely to be living in consistent poverty must be of primary concern for the Government, this includes disabled people, who, alongside the negative impacts of inflation, also face on average additional living costs of €9,482- €11,734 a year on top of everyday expenses.¹⁸ It is clear we need sustained long-term interventions, both in terms of public service provision and income adequacy, in order to ensure households can meet the cost of living.

Gillian- "I am a disability advocate and like to use my voice to help people who don't have the strength to fight for what they need or to tell their story."

"As a person with a visual impairment and using a mobility cane to get around safely, I feel like I don't fit into the society that is out there. I am often socially excluded from a lot of things because I need help or guidance to get around a building or area. I feel it is safer for my mental health to stay at home and not attend events as then I don't have to explain myself. I have found that since we have come out of Covid that people with disabilities are being ignored in society and that able-bodied people are rude to them and don't understand what we are going through. It is not everyone but there are a lot of people out there who think that we are faking our disability just to live off the state and get the payment but they don't know what skills we have that we could contribute to society or work if we are given the chance.

I currently have a medical card which only covers some of my medications and the rest I have to pay for. I am currently waiting on hospital appointments but as I have a medical card I could be waiting up to a minimum of three years, if I was able to have health insurance I would have an appointment in weeks.

My mental health is seriously being affected as I can't afford to do anything that I enjoy doing. I can't afford to go away on holidays with family. I have lost friends with the cost of living because they work and can afford to go places but I have to budget for weeks if I want to meet up. I don't have a social network as I can't afford to do extra things outside my budget for the week. I am currently thinking about going back into the work force but I can't do that because I can't afford to purchase the equipment, I need to have to get training for getting me back into work. I rely on my parents at the moment to pay for the food and all the bills as I am currently using the payment I get on medication. I used to have some savings which was a back-up but since the cost of living and Covid I have had to use that money to pay for doctors and medication.



I am so fed up with our government about making decisions with the cost of living. They say that they can't bring us up to the minimum wage but when Covid hit all the people in employment got €350 euros as that is what they needed to live on but still they leave us with disability on €220 euros a week and say we can live on this.



As people with ever changing needs we need to be brought up to a level playing field. I am fed up of asking my parents for help with money when I am stuck. Our parents are not going to be around for ever to support us. We should be able to be live independent of our parents. I get so annoyed as all I ever wanted is to own my own house and have my own independence but I now know with the cost of living and the payment I receive this will never happen. I will never be able to move out of the family home as I will never be able to afford all the extras that go with the cost of living. As the cost of living goes up and our payment stays the same it will get to the point where people with disabilities will not be able to leave their houses as they won't be able to afford anything. Then their mental health will be seriously affected and they will feel isolated in their community. Our government seems to forget that we have a place in society but we can't use the potential we have because of the cost of living and not being able to afford to purchase things like food, or heat as they are part of the basic needs that we need to survive."

RECOMMENDATIONS

Benchmarking core social welfare rates to a level that is adequate to lift people above the poverty line and provide them with a Minimum Essential Standard of Living.

Introduce a cost-of-living disability payment.

Introduce a living wage based on cost of living as per recommendations from the Living Wage Technical Group.

2: The Rights of Travellers in Ireland

As stated, official poverty statistics do not include some of the most marginalised communities in Ireland. When we talk about addressing poverty or meeting a target of reducing consistent poverty to 2% or less, who does that include and what groups will remain excluded? Are we addressing poverty for some groups or for everyone experiencing social exclusion? Are we making a decision, conscious or unconscious, around who is and isn't deserving?

Members of the Travelling community are amongst the most deprived in Irish society. Research conducted by the European Union Agency for Fundamental Rights found that 40% of Travellers live in households that have great difficulties making ends meet, considerably higher than for people generally in Ireland.¹⁹ Compared to groups in other countries, Irish Travellers are the least likely to have paid work, 17% of Traveller women and 13% of Traveller men have paid jobs compared to 68% of Irish women and 80% of men generally.²⁰ Overall discrimination (looking for work, at work, in education, health, housing and other public or private services) among Irish Travellers (65%) is one of the highest among all survey groups from the different European countries.21

Travellers in Ireland face overwhelming obstacles in terms of accessing services and supports such as housing, education, and employment opportunities. They face a continuous barrage of prejudice and social isolation, regardless of any progress in terms of legislation or policy development.

40% of Travellers live in households that have **great difficulties** making ends meet

65%

40%

Overall discrimination among Irish Travellers (65%) is one of the highest among all survey groups. The Housing (Traveller Accommodation) Act 1998 provides that housing authorities have statutory responsibility for the assessment of the accommodation needs of Travellers. Yet across Ireland, the budget for Traveller accommodation within Local Authorities remains unspent year on year, with only 1/3 of the budget for Traveller accommodation spent as of August 2022.²² If the anti-poverty commitments Ireland has signed up to does not include the group on the most outer margins, then are they really based on social inclusion? Addressing poverty for members of the Travelling community would represent a significant win for human rights and equality across Ireland.²³

RECOMMENDATIONS

Ensure adequate investment in Traveller inclusion strategies, hasten the review, and implement a new National Traveller and Roma Inclusion Strategy in partnership with Travellers with a robust implementation and monitoring plan, and corresponding budgets across all actions.

Establish as priority, the Traveller Accommodation Authority and oversee national delivery to redress supply, chronic overcrowding and inadequate accommodation.

Implement the National Traveller Enterprise and Employment Plan promised in the Programme for Government.

3: The Right to Affordable Green Energy and a Just Transition

We are in the midst of an energy emergency on a global scale. The price of fossil fuel has sky rocketed internationally as the demand for energy has been restored to pre-pandemic levels. The ongoing war in Ukraine and the disruption to the production and trade in oil and gas has ensured an increase in energy prices, as countries and regions rush to secure adequate supply for the foreseeable future. This has emerged alongside an inefficient and inadequate move on an international scale to climate friendly energy efficient renewables. There is high risk of forcing low-income households even deeper into poverty as the share of income they will need to spend on items such fuel and energy continues to rise.

Energy poverty is a form of poverty that is steadily increasing across the EU and stems from a combination of low income, high expenditure of disposable income on energy and poor energy efficiency (in relation to the performance of buildings). An EU-wide survey concluded that in 2020, 8% of the EU population said that they were unable to keep their home adequately warm.²⁴ During 2022, energy poverty, as of june 2022, in Ireland reached unprecedented levels, the estimated share of households in energy poverty rose to to 29%.²⁵ This is above the previously recorded high of 23% in 1994/95, and it is ancitipated it will rise even more by the end of 2022 and throughout 2023.²⁶

Ireland has seen significant increases for consumers in the prices of electricity and gas throughout 2022.²⁷ Concurrent with this, when we form an overview of energy usage in Ireland, we see there has been an increasing strain on the national energy grid due to Irelands place as the core European hub for data centres. The electricity consumption by data centres in Ireland (which are technological and information storage warehouses central to the operation of the internet and online businesses) has increased from 5% in 2015 to 14% in 2021 (higher than the electricity usage of all rural dwellings in Ireland combined which lies at 12%).²⁸ There has also been a marked increase in the number of "Amber Alerts" issued in Ireland, (a warning from grid operators that there may insufficient reserve electricity supply should there be a disruption in the power system).²⁹ The increasing levels of energy consumption by data centres and the wider costs to Irish society of this consumption must be examined, not least in consideration of Irelands climate action targets. Worryingly, around climate action specifically, net greenhouse gas emissions from Ireland, per capita, remain 80% above the EU average.30

The World Meteorological Organisation reported in May of this year that the annual mean global near-

Electric consumption by data centres in Ireland has increased from 5% in 2015 to 14% in 2021

29%

The estimated share of households in energy poverty.

8%

in 2020, 8% of the EU population said that they were unable to keep their home adequately warm surface temperature for each year between 2022 and 2026 is predicted to be between 1.1 °C and 1.7 °C higher than preindustrial levels (the average over the years 1850-1900).³¹ Governments throughout the world, particularly in wealthier regions such as Europe, have no choice but to step up and address climate change through immediate and drastic action. This will also mean ensuring a Just Transition, for those living in the grip of poverty, who are most likely to bear the brunt of climate change, not only across Europe, but in countries with less developed economies, industries, and infrastructures (who therefore have far less culpability in terms of their contribution to global warming). A Just Transition must embody a move towards a carbon neutral green economy integrated with social justice, aligned with lifting people above the poverty line, while vigorously protecting our world for future generations.

RECOMMENDATIONS

A disconnection moratorium for all low-income households due to rising energy costs.

A windfall tax on the profits made by energy companies and energy suppliers for the duration of the energy crisis, to be ringfenced and put into directly supporting those suffering from energy poverty.

A long-term moratorium the number of data centres in Ireland and introduction of measures to protect energy supply to the national grid.

Establishment of a Just Transition Commission to guide and implement a carbon neutral transition, to meet Irelands energy targets, build public support for climate action, with an anti-poverty pro-equality focus to ensure that no worker or community is left behind. (See *Just Transition Commission Scotland*).

4: The Right to Seek Asylum

"You have to understand, that no one puts their children in a boat unless the water is safer than the land"- **Home by Warsan Shire**.

For the past decade, one the most urgent issues we have seen in Europe is migration and the movement of people fleeing persecution from their countries of origin. This issue has grown rapidly in 2022, due to the invasion of Ukraine by Russia in February of this year. As of August 2022, it is estimated that over 6 million Ukrainian people have sought refuge across Europe, 32 with 35,670 Personal Public Service Numbers (PPSNs) issued in Ireland to individuals from Ukraine under the Temporary Protection Directive. The activation within the EU, for the first time since its introduction in 2001, of the *Temporary Protection* Directive, 33 which addresses the mass arrival of people seeking international protection, is welcome. European countries have rightfully provided much needed emergency assistance to people from Ukraine, predominantly women, children, and older people.

In recent years, prior to the war in Ukraine, we have seen a rise in populism and a questioning of the EU Treaty values (Article two) of human dignity, human rights, justice, solidarity and equality. This has manifested in a defensive and inhumane response from the EU towards migrants and those seeking international protection. Since 2011 the EU has consistently supported and developed policies designed to galvanise and strengthen the idea of "fortress Europe", with policies within EU countries now being adopted that support the implementation of hard physical borders and returning people to their country of origin as a first resort. EU countries have also rolled back rights relating to family reunification, and there has been increasing difficulty obtaining refugee as opposed to temporary status.

We have seen the outsourcing of responsibilities in relation to asylum seekers and migrants by the EU, via deals with countries such as Turkey and Libya, (over 82 000 refugees and migrants seeking to reach the EU have been returned to Libya since 2017, with

conditions for refugees and migrants in Libyan camps described as 'hellish').34 This raises serious concerns regarding human trafficking and human rights abuses, as well as the tearing up the tenets of the "Dublin Convention", originally sought to ensure equitable and common standards across the EU for asylum applications. The avenues of safe passage for people seeking to reach Europe have all but disappeared. From January to September 2021, it was estimated that 1,369 people drowned trying to cross the Mediterranean Sea.³⁵ It is estimated that between 2014 and 2018 around 12,000 people drowned trying to reach Europe who were never found.36 It is worth emphasising that there is a fundamental right to seek asylum, as per article 18 of *EU Charter of Fundamental* Rights and criteria set out in the 1951 Refugee (Geneva) Convention.

In Ireland we initially provided a prompt and hospitable response to people travelling from Ukraine seeking safety and shelter on our shores, involving numerous Government Departments, statutory agencies, Community and Voluntary sector organisations, as well as a strong sense of volunteerism throughout the country. However, it must also provide us with a sense of introspection and learning around how we treat all migrants and refugees who come to Ireland. Ireland has a stark and historic relationship relating to the institutionalisation of marginalised groups in society, in the past we focused on women, children, people with disabilities, and people with mental health issues. Direct Provision now represents the acceptable face of institutional living in present-day Ireland. Direct Provision as a system has faced growing backlash over the past number of years, with critics highlighting the excessive waits in the processing of asylum applications, the previous inability to engage with employment, subsistence payments weekly of €38.80 per adult and €29.80 per child, and inappropriate living conditions. In response to this in 2021 the Irish Government published a White <u>Paper</u> outlining the process to end direct provision, introducing a human rights approach, communitybased accommodation, and not-for-profit provision, with the current system ending by 2024.

Due to the increase in numbers seeking international protection in Ireland the time line for ending Direct

Provision by 2024 will not be met. This brings up a serious issue in terms of our ability to address poverty and inequality and the growing conflict between the intentions and objectives behind progressive policy development and the capacity to execute these policies if social structures are unavailable or under-resourced. An example of this is the growing accommodation crisis for Ukrainian people and others seeking refuge in Ireland, a crisis that is part of the wider housing issues we continue to face nationally. It further emphasises that a failing in Government policy, as we have seen within the Irish housing system over the past decade, becomes the greatest burden for those in society who are most in need.

Ireland can show itself be a leader within the EU, applying a human rights approach to how we address migration and the needs of all those seeking international protection from all parts of the world. However, it must be backed up by investment in and the delivery of adequate and accessible social supports and structures that seek to meet the needs of all those in society. Ireland has a strong history of emigration which intersects with our present day. As a consequence of *The Great Famine*, it is estimated that between 1851 and 1860, 81% of immigrants to the United States of America were Irish.³⁷ The role that refugees and migrants can play in Ireland, the skills, social and economic capital they can bring, can only enhance and benefit our society, in the same way the Irish diaspora have made their mark and found their home throughout the years on a global scale.

RECOMMENDATIONS

Increased investment in non-profit public services and supports- housing, transport, education.

A 1-tiered standardised system of access to social and public supports for all asylum applicants.

Re-establish a timeline for ending of Direct Provision and the introduction of a rights-based, non-profit approach to addressing the needs of those seeking asylum in Ireland.

5: The Right to Housing

"I have taken as well to speaking ever more frankly in relation to housing because I think it is our great, great, great failure. It isn't a crisis anymore, it is a disaster.... building homes is what is important, it is not to be a star performer for the speculative sector internationally or anything else....housing and the basic needs of society should never have been left to the market place "

Speech by President of Ireland Michael D Higgins
June 2022

As of July 2022, the number of adults and children who are homeless across Ireland has reached a new record high of 10,805.38 In the past 12 months, we have seen an increase in rents and house prices across Ireland in addition to housing supply reaching close to an historic low.³⁹ The housing provision targets set by the Government strategy, Housing for All, have yet to positively impact on the growing number of people experiencing homelessness, the increasing number of households at risk of poverty renting within the private rented sector, and the number of households who cannot afford to view homeownership as a viable option. We are at a stage where Government housing policy is seeking to address the housing needs of middle-income earners, groups that traditionally have not experienced great difficulty in accessing or maintaining a housing tenure of their choice.

10,805

the number of adults and children who are in emergency accomodation across Ireland as of August 2022 We are running the risk of developing a two-tiered system of housing provision, between those who can afford to engage with the private housing market on some level and those who simply cannot. The precedent is there, in the form of the inequality perpetrated by Ireland's two-tiered health care system, the existence of which is an anomaly in Western Europe.⁴⁰

The State responsibility to its citizens in terms of housing provision in Ireland is not in doubt within legislation, especially regarding the role of Local Authorities and Approved Housing Bodies in the provision of social and affordable housing to those in need. (Housing Act 1966, 1988). Yet we now have a situation in Ireland where ordinary citizens are competing against international "vulture funds" (hedge funds, private equity funds, or distressed debt funds) for access to housing supply. These funds established themselves in Ireland in the aftermath of the countries economic crash in 2008.

The presence of vulture funds in Ireland has been described in some quarters as "not all bad", 41 in terms of their capacity to demonstrate to international markets that Ireland has a robust and resilient banking sector, achieved through the selling of bad/ underperforming Irish loans to investment funds via, for example, Ireland's National Asset Management Agency. At no point, however, has the impact of this on housing supply and affordability for ordinary households been adequately considered and therefore the consequences for those most in need of social and affordable housing. What price will we pay for their presence and who exactly will pay this price? Investment funds require a high and immediate return for investment, which contributes to rising rents and house prices across Ireland. We see there are inadequate protections for existing tenants in properties that have been acquired by vulture funds. It is no coincidence that Ireland homeless crisis has risen concurrently with the increasing role private developers and vulture funds have played in the acquisition and provision of housing in Ireland as part of Government policy.

The reality is, housing in Ireland has become a commodity for trade within international markets at the expense of the right for people to obtain and maintain a roof over their heads. The presence of vulture funds in Ireland is unregulated (vulture funds are not regulated by the Central Bank of Ireland, a problem raised by the governor of the Central Bank in April 2014 and various legal and consumer rights advocates)⁴² and the necessary and adequate protections required to ensure that this does not lead to increased homelessness, rising rents and house prices, has not come to fruition in any meaningful capacity.

There is an urgent need for social and affordable housing, providing differential rent options, directly built and managed by Local Authorities and Approved Housing Bodies. The Government must give serious thought to how the presence of international corporate landlords, financial funds and trusts, acts as a significant barrier to the accessibility of housing for marginalised and low-income groups, as well as examining their presence in terms of the nominal contribution they make to the Irish exchequer via taxation.⁴³

RECOMMENDATIONS

Increase in the provision of direct build social and affordable housing as provided by Local Authorities and Approved Housing Bodies, with a specific focus on housing units offering tenants a differential rent as opposed to market-based rent setting, particularly for the benefit of household on low incomes and living in poverty and those requiring special needs housing.

Ensure a Right to Housing is included in the Irish Constitution as is found in countries such as Belgium, Finland, Greece, the Netherlands, Portugal, Spain and Sweden.

Ensure tighter regulation of the presence of vulture funds in Ireland, including a limit of the number in operation and their capacity to acquire residential debt, as well as closing any loopholes that facilitate tax avoidance. (See *Vuture Shock*)

"

We are running the risk of developing a two-tiered system of housing provision, between those who can afford to engage with the private housing market on some level and those who simply cannot. The precedent is there, in the form of the inequality perpetrated by Ireland's two-tiered health care system, the existence of which is an anomaly in Western Europe.



6: The Right to Autonomous Community Development

It is worth highlighting that during the years of Irish austerity (officially considered to be 2008-2015), it is estimated that disproportionate cuts, estimated at between 35-41%, were made to the Community and Voluntary sector by the Irish Government, far higher that cuts made to other sectors, (of approximately 7%).44 Recent research from The Rights Platform, a "Decade of Deprivation", has examined the consequences of the collapse in Community Development on the marginalised communities of South Dublin County (SDCC). These areas experienced cuts to community structures and budgets, on top of the application of austerity measures, which resulted in the loss of a diverse range of services and supports (i.e. community health projects, drug responses, women's networks, lone parent initiatives, multidimensional approaches to unemployment).

To this day the aftermath of these extensive cuts continues to impact public service delivery to those most in need in SDCC. This scenario is replicated throughout Ireland within disadvantaged communities, with the replacement of community development by a top-down individualized service delivery approach, superseding more collective forms of community engagement. It was this collective engagement that enabled groups to identify their own priorities and work as key actors to bring about the changes needed to improve the lives of people experiencing poverty.

The Irish Government in recent years has taken some measures designed to reconnect with community development on a strategic level, including the announcement of "Sustainable, Inclusive and Empowered Communities" strategy (2019-2024) as well as the subsequent funding of a the Pilot Community Development Programme, a welcome step towards establishing a new programme for local autonomous community development organisations. However, the level of funding and resources required to re-establish community development in the areas most in need has not been forthcoming.

The important role community development plays in linking the voices of people of experience, in terms of poverty and inequality, to advocacy and policy development cannot be overstated. Yet the capacity to do so has been diminished to damagingly low levels. Presently community organisations are overwhelmed with the demands of providing basics, (such as food, heating, clothes,) to families and people in need within their localities. This has come at the expense of well-resourced long-term initiatives designed to address the underlying causes of social exclusion. At the same time, while community organisations are struggling to establish engagement structures to ensure representation for disadvantaged communities on a government level, they are competing against large businesses and corporations, lobbying for space within the policy and legislative landscape.

Corporate interests are presented via generously funded, well-paid, full-time positions, dedicated to presenting business interests for consideration at the highest levels of Government Departments, statutory bodies, and within the EU. This type of corporate lobbying is designed to focus on profitability and market expansion, as opposed to the betterment of wider society through policies focused on social inclusion and equality. In contrast, we have a Community and Voluntary sector struggling with stagnant funding streams, a raft of part-time insecure employment positions, trying to adequately represent the voices and perspectives of marginalised communities and those living in poverty. Where then will the voices of people in need be found in future policy and legislative development, if we do not have a viable and robust Community and Voluntary sector? Will we take the measures necessary to truly meet our anti-poverty commitments for the benefit of social cohesion and society as a whole? Or will the gap between economic profitability and social equality continue to grow, leaving behind those most in need?

RECOMMENDATIONS -

Significantly increase investment in autonomous community development including further expanding the Community Development Pilot Programme.

Lesley- "I am a Community Development worker, activist, and person of experience"

"When I was asked to give my experience of living in poverty, I was reluctant as it stirs up a lot of emotions: shame, stigma, embarrassment, failure. But then I think of the circumstances in which I was born into I can't help but be proud of myself and where I am today. I am proud of all the struggles and hurdles I've had to overcome and my determination to ensure my children don't experience the same stigma. Poverty is a man made and society allows it to continue - education, career, income, housing. I have spent my life thinking, why me? Why am I struggling? Why are my children suffering? We work hard for low-income jobs. It takes a major impact on your mental health. I was never encouraged to better myself through education. As a teen mother at the age of 17, to a child born with a rare disability, I resigned myself to not achieving much within my own life and focused on my children. Today my daughter has graduated with a 3rd level education and my son is currently in education. This has enabled my children to have the best start in life.

"

I say home. It costs us more than €100 a week to heat that does not include electricity.

I say home. If we ring the landlord we are spoke down to, humiliated and embarrassed.

I say home. Our home was built in 2007 it is G rated, the worst rating there is.

We live in social housing. We would never be in a position to afford or be considered for a mortgage. We pay our rent weekly by direct debt. If we did not pay each week we would be evicted from our home.

A G rated home, which I pay my rent for. A home which I will never be able to afford the repairs for. When it rains my roof leaks, water pours in. When it's windy the windows rattle, yet we are expected to be thankful we have a roof over our heads and the funny thing is we are. Damages are not covered by the landlord I am expected to have home insurance for. I was only notified of this after a major leak which cost over a thousand euros worth of damage to furniture. I had no choice but to take out a loan to cover the cost and the cycle continues.

I feel let down by the system, I feel left behind, I feel it's my fault I was not born into better circumstances to provide better for my children.

With the energy prices rising there has been nights where I've not slept because of the fear of what will I cut next from the tight budget we already live on. An expense like the washing machine needing to be fixed, a car tyre, can mean no food shopping or no heating for a week. This isn't a life. It's not one worth living. Sustainable Goals: 1: No Poverty, 2: Zero Hunger, 3: Good Health and Wellbeing, 4: Good Quality Education. We are failing at these here in Ireland and Europe. An adequate income is a million miles away. The money is there. The services are there, but if they are not held accountable for their actions nothing will ever change. My local authority has been found to breach EU regulations numerous times yet they still receive funding. I have seen documents to say they have no homes G rated since the 1960's, yet I have a document to say different. If Europe doesn't listen to 1 voice these organisations will continue to mistreat its citizens. The responsibility the Irish government overall has to fund the building of affordable and efficient housing, they must live up to the pledges and promises made to a worldwide audience and actually achieve the targets they set themselves.

Thank you for listening to me and my story."

Sincere thanks to Gillian and Lesley for their valuable input and sharing their personal experiences.

Introduction

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Footnotes

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- 7. https://www.gov.ie/pdf/?file=https://assets.gov.ie/46557/bf7011904ede4562b925f98b15c4f1b5.pdf#page=1
- 8. Disposable income is based on income from work and welfare transfers minus taxes. To get the equivalised disposable income per person the disposable income is divided by the equivalised household size. The equivalised household size is calculated by adding the total weighting given to every person in the household.
- 9. wo pairs of strong shoes; A warm waterproof overcoat; Buy new (not second-hand) clothes; Eat meal with meat, chicken, fish (or vegetarian equivalent) every second day; Have a roast joint or its equivalent once a week; Had to go without heating during the last year through lack of money; Keep the home adequately warm; Buy presents for family or friends at least once a year; Replace any worn out furniture; Have family or friends for a drink or meal once a month; Have a morning, afternoon or evening out in the last fortnight for entertainment
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