

Section One – Re-Invest Peer Review Research: Research Process and Timeline

While Ireland is now experiencing economic growth, job growth and declining unemployment, the economic crisis had a profound impact on the lives and future opportunities of many people, particularly on groups experiencing structural marginalisation, poverty and disadvantage. This is nowhere more evident than in the thousands of men, women and children who are experiencing homelessness. This report analyses the social impact of the crisis and related policy reform as well as the impact of the crisis on trust levels in society and politics. It does so by using a qualitative participatory methodology so that the voices of Focus Ireland customers are at its heart.

This report is part of a H2020-funded European research project involving a range of academics, non-government¹ organisations and groups experiencing poverty. The project ‘Re-Invest’ aims to promote social investment and runs from 2015 to 2019 in 13 countries. It uses a human rights and capability perspective to understand the impact of the crisis. The research project is committed to using PAHRCA – a Participatory Action Human Rights and Capability Approach. This participative approach aims to give a voice to and empower vulnerable groups. The aim is to not simply gather information (or extract data) but to maximise participation and use the research process as an opportunity for involving participants in follow-up actions to achieve outcomes from both the process of the research and from the policy findings. The Irish findings in this report will be integrated with findings from 12 other countries in a European report.

For more information, see <http://www.re-invest.eu/about-us>. The full European synthesis report will be available on this site in late 2016.

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Research: Research Process and Timeline

In 2015, the Irish Re-Invest project (based in Maynooth University) engaged with Focus Ireland, a registered Irish charity that works to prevent people from becoming or remaining homeless or returning to homelessness. The Focus Ireland Advocacy Team and Customer Services Team, having explored the initial potential of the Re-Invest project, welcomed the opportunity for participation and capacity building, agreed to be involved and saw the project as an opportunity to continue to participate in Focus Ireland's internal structures and advocacy work.



Peer research training in Maynooth University:
(L-R) Kathleen Twomey, Emma Richardson, Tom Thompson and Paul Haughan

This research project was organised around a core group who had worked as peer researchers in the Focus Ireland Customer Charter project. Paul Haughan, Emma Richardson, Kathleen Twomey and Tom Thompson (current or former customers of Focus Ireland services) volunteered as peer researchers to work with two researchers from Maynooth University (Dr Mary P. Murphy and Zuzanna Kucharski). This team of six met 24 times over a six-month

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Research: Research Process and Timeline

Table 1: Research process and timeline

Research Process	November 2015-June 2016
November 2015-February 2016 – six sessions	Examine key concepts and research skills, develop the research methods, explore the research questions
February 2016-March 2016 – six sessions	Meet research participants and collect data
March 2016-May 2016 – six sessions	Analysis of transcripts, coding and drafting the report
May 2016-June 2016 – six sessions	Action planning, dissemination and participation
	Presentation – Focus Ireland Services Ctte. (May) Research findings and policy workshop (June) Policy Dialogue with political/policy actors (July) Re-Invest launch, Liverpool (September)

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Research: Research Process and Timeline

The personal stories in this report are of individuals who experienced vulnerability in relation to housing, poverty, unemployment and mental health. The data collection stage of the research took place in one small Irish town and two cities outside of Dublin. The research participants were invited to participate after being contacted by Focus Ireland key workers. All of them had been users of Focus Ireland housing support services. Ethical procedures were fully observed and anonymity was guaranteed. To provide opportunities for inclusive participation, we used a variety of methods to gather data: these included timeline exercises, cartoons, role plays, focus groups and qualitative interviews. We visited each location twice. The report is an all too brief summary of our findings. We first outline how crisis and policy responses impacted on social welfare, housing, health, employment and safety. We then report on the effects of crisis on individual and collective quality of life and on capacity to progress. We end by summarising our analysis and outlining key policies and recommendations.

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Table 2 – Research participants (n. 25)

Location	Men	Women	Age range	Total
A	6	1	21-45	7
B	5	3	35-60	8
C	5	1	30-60	6
Peer researchers	2	2	29-50	4

The peer research approach underpinning this report clearly benefited this research project. The peer researchers complemented each other in terms of their skills and participation but also brought valuable insights, experiences and ideas to the process that influenced the research design and approach. The commitment to participation and action research is reflected in the numerous ways the research has been used to create opportunities for policy discussion within and beyond Focus Ireland. The legacy of the report lies not just in its findings and recommendations but in the degree to which the peer research approach might inspire greater levels of customer participation within Focus Ireland and in more general policy advocacy.

Section Two – Key Findings on Impact of the Crisis on Human Rights

Article 25 (1) of the United Nations Declaration of Human Rights declares that:

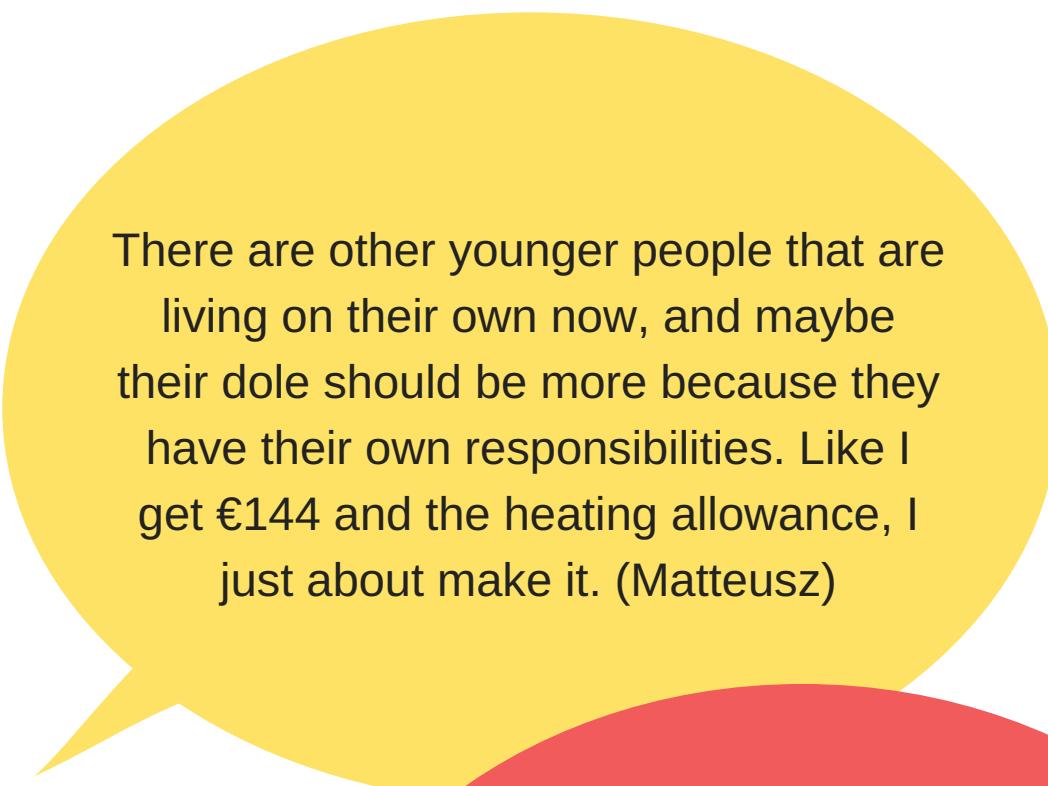
'Everyone has the right to a standard of living adequate for the health and well-being of her/himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood ...'

Participants identified a number of areas where they felt their rights were being eroded. These included an inadequate standard of living with decreased social welfare supports, a lack of access to proper health services, especially in mental health services, inadequate access to secure and fair employment and an absence of affordable housing, as well as a decline in levels of personal safety and well-being.

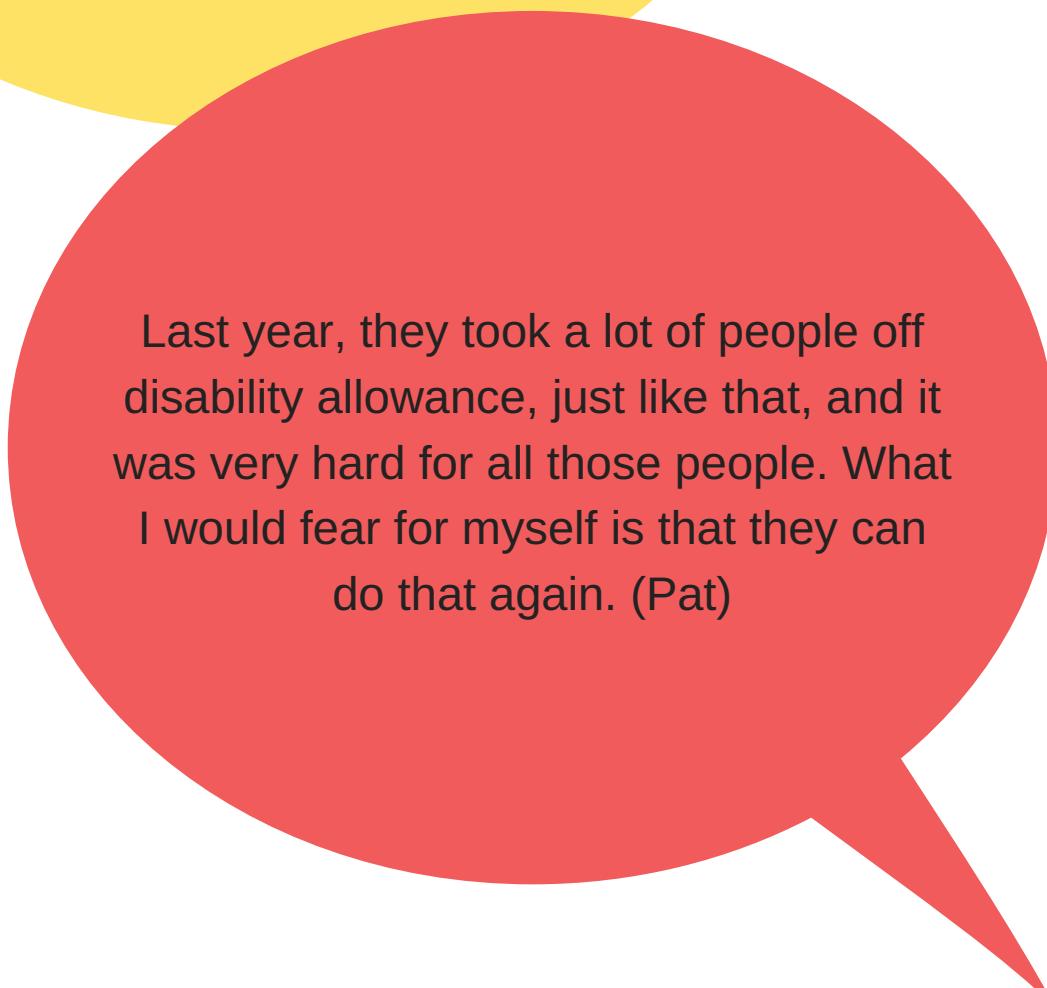
Social Welfare

Social welfare cuts had a significant impact on people's daily lives. They felt that they could not maintain an adequate standard of living and spoke about struggling to pay for food, clothing and housing. For participants under 25 years of age, the social welfare cutbacks had been significant . People noticed that with the cuts and growing costs of goods, and increasing taxes, they had to prioritize which daily essentials they would pay for and how to 'scrape and save'. The loss of welfare payments was a concern for the participants: they feared being switched from disability allowance to other schemes that would not offer the same support or not being able to access an appropriate payment .

Section Two – Key Findings on Impact of the Crisis on Human Rights



There are other younger people that are living on their own now, and maybe their dole should be more because they have their own responsibilities. Like I get €144 and the heating allowance, I just about make it. (Matteusz)



Last year, they took a lot of people off disability allowance, just like that, and it was very hard for all those people. What I would fear for myself is that they can do that again. (Pat)

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Pat's story

I wasn't always dependent on losing my payments or whatever. I worked since I was 13. In 2008, I was studying for my Leaving Cert and in 2009 I entered a three-year degree course, and basically I couldn't get a grant so I had to work fulltime. It got really tough, but I just went on with it and the middle of my third year, it got to be too much. I felt like any time when I looked for any support grant wise, money wise, to pay for it, it was just denied. When I graduated, I couldn't get a job after my degree so basically I just had to do a job bridge internship. In 2013, I had a mental breakdown, two actually. I'm at a stage now that I feel like I can move forward. The thing I'm worried about is that I feel like now I do have to depend on Disability Allowance to stay well and at the same time be able to work. I never was dependent but now with things gone ... you are in college and you think there is a job opportunity giving you hope at the end of it ... but there is no hope.

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Health

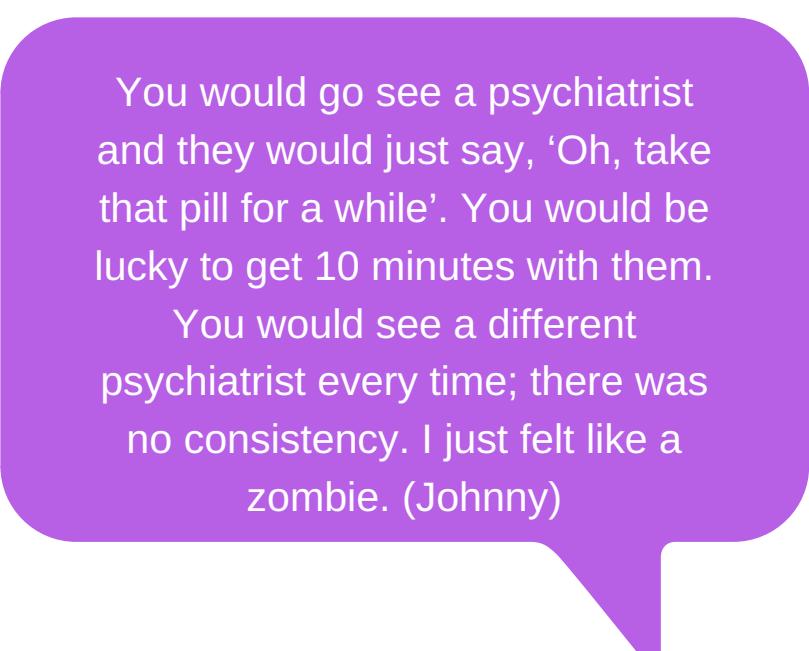
Increases in prescription charges were difficult for many: participants reported being unable to afford their medications, having to discontinue medication or being left in embarrassing situations. Others spoke about hospital waiting times and the need for improvements in health services. Service standards and quality in mental health care needed improving; participants remarked on how health practitioners focused only on the use of medication and critiqued what they saw as the ‘quick fix’ approach in mental health service delivery . The economic crisis affected how most participants felt about themselves and eroded their individual capability to manage their daily lives. All reported increased feelings of stress and anxiety and the deterioration in their mental health. Some felt increased thoughts of suicide were triggered by the crisis.



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Prescription costs would be up to €7.50 and I would only have a fiver. And she would smile and say, ‘Okay, maybe the next day’, and I would just leave. My face would be red with embarrassment.



You would go see a psychiatrist and they would just say, ‘Oh, take that pill for a while’. You would be lucky to get 10 minutes with them.

You would see a different psychiatrist every time; there was no consistency. I just felt like a zombie. (Johnny)

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Gemma

The social worker helped to get me an assessment but the mental health services said they couldn't offer me much help; there was no support either from a counsellor or with medication. When things were bad, it affected everything – my relationships with my mum and dad, it affected my relationship with my kids, it affected the relationships with my friends. I just felt lost. From my story, I have learned a couple of things are very important: start working on issues early on and don't wait for a crisis, focus on people's strengths and build on these, not on their difficulties, don't let people go round and round in a broken system. Working with people to address their own needs early and consistently contributes to an equal society. Mental health services need to be much better; there needs to be more help out there for people.

Jobs, Education and Training

Many participants had lost their jobs ; others noted a lack of job opportunities and training. Some spoke about being forced into courses that were not benefiting them and their career goals. The issue of poor quality employment was a concern for participants, who found many jobs on the market were low paid, part-time or temporary . For others on disability allowance or lone parents, meaningful part-time employment was hard to find. Participants experienced multiple barriers to accessing decent employment, including transport, childcare, eligibility criteria and information, as well as facing discrimination.

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Signing on hit me like a ton of bricks, and there was a queue a mile long waiting to sign on. It was catastrophic, it was really a wake-up. (John)

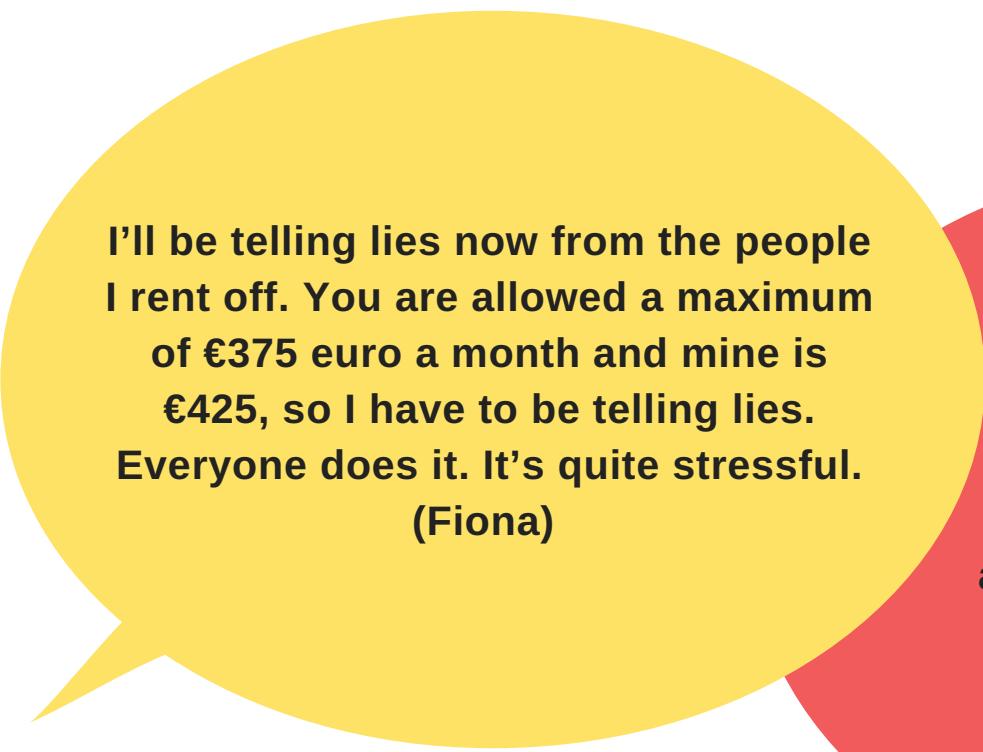
I would win the lottery if I was offered a contract. If it's after six months, then what do you do? You go back on Jobseekers. There is a cycle again of deterioration, mental breakdown and then drink because of how you are feeling.

Adult education, training and public employment services did not always lead to employment opportunities. Nicola, James and Pat spoke about the lack of funding in education in terms of teacher and school resources and the availability of grants for students. Some felt education was not relevant or aligned with the needs of the current job market, while clearly others benefited from education . A number of participants who experienced homelessness continued on with school and other activities in an effort to stay productive. None of the participants emigrated, but they had family members who had emigrated. One participant had returned from living abroad since the crisis of the 1980s.

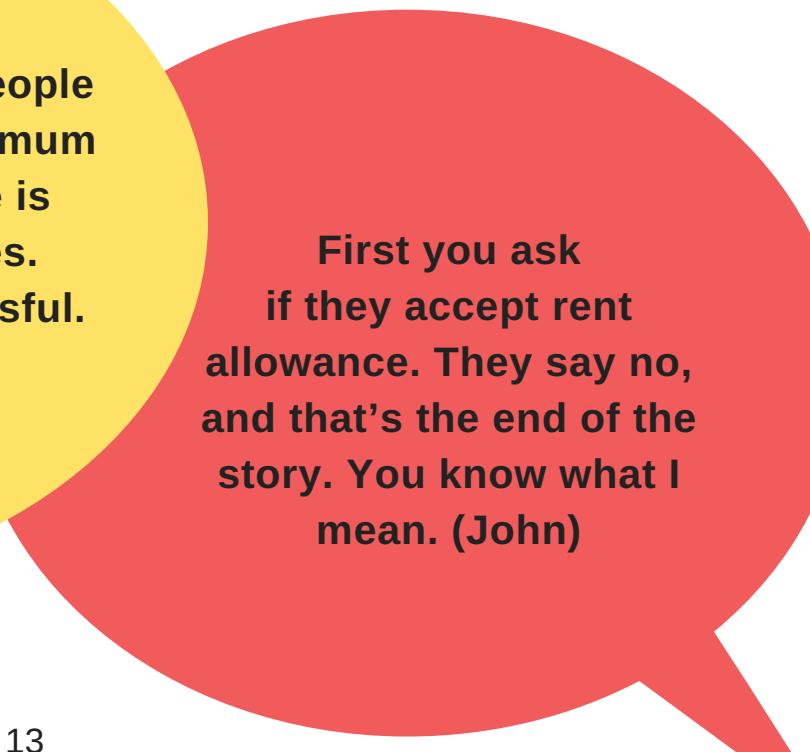
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Housing and Homelessness

Participants found it difficult to find a home on the budget available to them, and they struggled to pay rent. Some experienced landlords not accepting tenants who were on rent allowance, and others could only secure a tenancy by lying about how much rent allowance they were entitled to . All of the participants had experienced homelessness during the time of the crisis: many had experienced feelings of helplessness and felt they wouldn't be able to manage finding a place to live without the support of a local non-governmental organisation (NGO). Others in hostels found that participating in activities kept them feeling productive, and some struggled to stay in education and training while homeless.



I'll be telling lies now from the people I rent off. You are allowed a maximum of €375 euro a month and mine is €425, so I have to be telling lies. Everyone does it. It's quite stressful.
(Fiona)



First you ask if they accept rent allowance. They say no, and that's the end of the story. You know what I mean. (John)

Section Two – Key Findings on Impact of the Crisis on Human Rights

Pablo

I've been with Focus Ireland from about two months before the treatment centre ... they have really helped me. No one else was listening to me. I'm 22 months clean and I haven't looked back since. I still find it hard today to manage it, but the only thing that was able to take me out of the hole was Focus. They gave me an apartment that I was able to bring my kids to, and rent isn't astronomical. It's in the middle of town. I am really grateful for the apartment that Focus gave me but it's a two-bedroom with the second room a box, so I can't fit there with three children. The government just brushed me off ... here, I have a name.

Community Safety and Crime

The crisis impacted on communities in many different ways. The effects included increased addiction, mental distress and suicide rates, as well as family breakdown and loss of social relationships . Participants felt that their communities underwent many changes during the economic crisis. There were increased alcohol and drug abuse and gambling addictions, and less social activity . Others noted the frequent cases of suicide in their town and the stigma attached to the issue.

Most participants touched on how there was a growing prevalence of crime and violence during the economic crisis. Some participants recounted their own experiences as victims of the violence that was occurring in their communities and their experiences of fear and worry during that time .

Section Two – Key Findings on Impact of the Crisis on Human Rights

"From 2011 onwards, there have been betting shops in every small village. We see lots of gambling addictions."

(Peter)

"You will see people spending much more time at home and see people walking, literally walking around the streets aimlessly with nothing to do and nowhere to go."

(Michael)

"I could get attacked myself. They could come inside my door; I am not in a state of fear, but I am ready for them."

(Bandit)

"One day there was a proper altercation outside my home with shouting and screaming and it made me pretty nervous. I stayed in the home for about two or three days. I didn't know if the Garda came. I was too scared to look outside the window."

(John)

Section Three – Key Findings: Impact on Trust Individually and Collectively

This section illustrates how the crisis not only impacted in tangible ways through loss of economic social and cultural rights but also affected personal relationships and trust. Many participants experienced a loss in trust in various state institutions during the economic crisis while maintaining and even increasing trust in society. Loss of trust can impact in negative ways and reduce individual and collective capacity to cope with crises and to advance in life. The opposite is also true, where improved levels of trust increase the capacity to prosper and flourish.

Family, Friendships and Stability

Many of the participants had lost contact with key members of their families, while others had lost friends or had to end some old friendships that would have otherwise impeded recovery processes . However, many had, despite the various obstacles and hardships, learned to draw support from friends, extended family and neighbours, and saw this as crucial to being able to cope. Some turned to friends to help navigate the social services. When participants spoke about their experiences during the crisis, many spoke about frequent feelings of insecurity and instability as they dealt with the various struggles they had . Having gone through the crisis, many participants spoke about finding some stability in their lives and how this gave them a feeling of structure and comfort .

Section Three – Key Findings: Impact on Trust Individually and Collectively

Where I grew up and the people around me, we would just be seen as a burden. You just have to drop those people to move on. I just don't want to relapse and a lot of them are using. (Kitkat)

Like every morning I was waking up and thinking what am I gonna do. We were in the middle of it and we are in the end of it now.
(Jimmy)

I think this is the life I wanted to live. No matter how bad my head was, I was always trying to do my best. I am good as can be.
(John)

My health is better I suppose. The addiction is gone, I have a home, and I am trying to transfer now. So fingers crossed, so hopefully I'll get a house sometime. (Anne-Marie)

Section Three – Key Findings: Impact on Trust Individually and Collectively

Non-governmental Organisations

Despite numerous austerity budgets, governments have continued to spend billions of euro on delivering core services through NGOs. While there were some exceptions, many participants appeared to have lost faith in state institutions and felt there was a difference in the services and supports they were getting from NGOs . However, the combination of increased demands on NGOs and less resources means they are challenged to meet the needs of the communities they serve . Despite the various cuts that NGOs experienced, participants believed that the support they were getting from such organisations enabled them to move on and progress in their lives; some felt that they owed their lives to NGOs . The cuts also made community organising more difficult.

"They give me a lot of tenancy support. They would be a voice for us tenants, because who would listen to us tenants really.

They would just tell you to get out and that's the way it is."

(Michael)

"The traveller agency groups are now gone. You get angry., I get angry from that point of view when you see the cuts in teacher supports. You want travellers to do well, and when is that going to happen. "

(Peter)

"If it weren't for Focus, I would be dead. You know, I would be dead. "

(Shane)

Section Three – Key Findings: Impact on Trust Individually and Collectively

Politics and Attitudes

There were various levels of political participation amongst the participants across all three research sites. Most had lost faith in the government, some had distanced themselves from political activities while others had got more politically involved in their communities by joining marches or political organisations.

Some participants focused on the issue of class discrimination, while others displayed solidarity with groups perceived as suffering during the crisis. For others, the economic downturn had led to a rise in negative sentiments towards migrants and refugees in Ireland. There were perceptions that migrants were taking the jobs of Irish nationals or that Ireland as a charitable country for developing nations should do more for its own citizens. However, anger towards migrants and blaming these groups for the economic crisis was sometimes a short-term reaction, later replaced by anger being expressed towards elites.

I didn't vote, I just don't care about that stuff.

(Kitkat)

II these governments and all these voting and all these politics, and stuff like that it's for the rich ... we have not seen any of it, you know what I mean. This [research] is good, that we can actually have a voice to say something. (Jimmy)

Section Three – Key Findings: Impact on Trust Individually and Collectively

Paul

I got a lot of bank debts and the bank took my own house. I just gave back the keys. At the time, I was very pissed off because the money was gone and everyone was getting unemployed, literally everyone. As regards Europeans, and I have a thing here on my arm, ‘Guaranteed Irish’, I put that on in 2009 because I thought it was migrants that caused the crash. But it wasn’t, it was bankers that caused the crash. I am a lot better today than before and I don’t feel as, what’s the word I’d be looking for, biased as I once was, because when people came over here, there was plenty of work and it wasn’t the Europeans’ fault that it went down.

Resilience and Moving On

All the participants had in common the fact they had experienced homelessness often accompanied by nervous breakdown, addiction, family breakdown and suicide attempts. All drew on their inner resources to tap into collective capabilities to recover and access housing. Their resilience was evident in many ways. Spending time on activities provided participants with feelings of comfort and a sense of purpose. Jimmy became musically inspired during his time at a homeless shelter and he has continued this passion by getting involved in a homeless choir. Most participants reported adjusting their spending on leisure and social activities in response to the financial crisis.

Section Three – Key Findings: Impact on Trust Individually and Collectively

However, many participants found new activities and forms of leisure and entertainment, often through accessing free support services . Others drew on inner resources. Richard, for example, wrote and published his own poetry and Fiona adopted a rescue dog.

Some participants felt dependent on the organisations that supported them through the crisis. However, many experienced growing autonomy. Participants had hopes and dreams and wanted to progress in life. Wishes had changed over the time of the crisis, with many focusing on the immediate goals of taking care of their health, getting education and advancing careers as starting points .

"People always ask me where does my music come from, and I will never forget till the day I die, I was sitting inside the room and I was listening to one of the dance beats and I just started writing lyrics. At the moment, I'm involved in the choir ... even if you are homeless, and there is no work, there's still activities, you are happy there are things to do out there, you just have to get yourself involved. My future ... hopefully have some green and buy a house and finish a course I did in the past and follow up on that and be like happily ever after , but to keep doing music." (Jimmy)

Section Four – Analysis: Impact on Social Damage and Trust

On 15 June 2015, the Committee on Economic, Social and Cultural Rights noted that the Irish state's response to the crisis had disproportionately focused on instituting cuts to public expenditure in the areas of housing, social security, health care and education, that there had been no proper assessments of the impact of cuts on economic, social and cultural rights and that the adverse impact was significant, particularly for disadvantaged and marginalized individuals and groups. They advised the Irish government that as resources allowed, they should review the remaining austerity measures and gradually phase them out to restore the effective protection of rights. They also urged the government to review its tax regime, with a view to increasing its revenues to restore the pre-crisis levels of public services and social benefits and to include human rights impact assessments in the policymaking process.

Our findings attest to their conclusions: crisis and policy responses to the crisis clearly impacted on basic social rights. People experienced insecurity, poverty and social degradation. Basic economic, social and cultural rights, including work, food, mental health services and housing, became more difficult to realise. The crisis had real and ongoing consequences for access to social protection and adequacy of income support, and there remain issues of access to quality jobs, appropriate affordable quality health services and access to social housing.

Section Four – Analysis: Impact on Social Damage and Trust

Our analysis also confirms the findings of O’Sullivan et al. (2014), the Eurobarometer (2015) and the Edelman Trust (2015), all of which pointed to a loss of trust in the government and other key institutions. Participants experienced this loss of trust at a general level, but also experienced it personally, with less confidence that state services would enable access to social rights they were previously entrusted to deliver. Attitudes to political parties and politicians were often negative; however, some participants voted and some participated in other political actions, including protests. Social tensions were evident, with a sense of increased anti-social behaviour being prevalent. However, there was also evidence of solidarity with others experiencing cuts (young people, Travellers, lone parents), and while there were some anti-migrant sentiments, there was evidence that some had reflected on and held nuanced views on migration, feeling a greater resentment of elites. We found high levels of trust in NGOs and an eagerness to once again contribute to society.

The crisis lives on in everyday experience, with diminished access to rights having real consequences for people’s individual and collective capability and capacity to progress and to make plans and choices. These manifest themselves in different ways. Below we highlight three key observations: the importance of early intervention, the need to restore trust and confidence in statutory services and the need to reinvest in civil society as a resource to address individual and collective social crises.

Section Four – Analysis: Impact on Social Damage and Trust

While we focus on these sobering lessons, it is important to relay that we also find hope in the degree to which resilience was a key feature of the personal life stories shared with us in the way people managed to tap into collective capabilities and participate in protest activities, as well as in the arts, music and culture. Participants consciously sought to restore and grow their own capability and, in turn, to seek opportunities to add to their collective capability.

Early Intervention

The personal testimonies highlight how personal crises were often triggered or deepened by the absence of early intervention services. Across a wide range of services, including social work, mental health, child services, labour, education, addiction and health, participants described points at which earlier intervention would have enabled them to mitigate crises. They consistently argued that services were unavailable when first needed, and often only available when a crisis was full blown, with frequent devastating consequences for health, family life and a person's belief in their own capability. The EU Social Investment Package stresses prevention and highlights the degree to which investment in early intervention and prevention is cost effective, generating subsequent savings in public expenditure as well as gains in personal and community well-being.

Section Four – Analysis: Impact on Social Damage and Trust

Rebuilding Trust and Confidence in Statutory Service Delivery

From basic access to information to personal advocacy and support interventions, many participants related how changes in delivery of statutory services presented obstacles to realising rights and entitlements, and offered little in the way of enabling personal capability. Statutory cost-saving initiatives removed front line personnel, replacing them with automated information services and web-based access points, presenting new obstacles and barriers and preventing people from having individual needs heard, assessed and met. Trust in state services is low. Insecurity about entitlements to basic welfare payments affected personal capabilities. Participants reported greater reluctance to take risks or try something new, they focused on maintaining their entitlement to the disability allowance. Other job seekers felt pressured to take up inappropriate offers from labour market programmes. These findings have relevance for the design of social policy. The Social Investment Package stresses streamlining and integration of benefit administration or ‘One Stop Shops’. However, this should not be about integrating services to achieve cost savings; rather, it means delivering services so that the individual experiences real integration in their lived experience of welfare.

Section Four – Analysis: Impact on Social Damage and Trust

Collective Resources and NGOs

The erosion of collective capabilities is reflected in the fragmentation and weakening of public services alongside less support for and more pressure on civil society organisations or NGOs. Increased pressure on NGOs to meet new needs associated with crises means more competition for the (diminished) resources of NGOs. The Irish crisis has been associated with a significant and disproportionate decrease in funding of NGOs, particularly those working with vulnerable groups, including people with disabilities, Travellers, women seeking refuge and migrants groups (Harvey, 2014).

Participants overwhelmingly identified how interaction with NGOs (including Focus Ireland) was pivotal in giving them the capacity to realise and maintain access to key services, including housing, mental health interventions and education and employment services. Key workers and anchor points were often mentioned as crucial for enabling functioning. The NGO method of delivery, with a focus on empowerment leading to incremental independence, was crucial in building personal capacity and capability. Re-investing in these NGOs and restoring funding and programmes is a vital component of rebuilding society after the crisis.

Section Four – Analysis: Impact on Social Damage and Trust

Conclusion: An Argument for Reinvestment

The findings reinforce the need for guaranteed rights and for social investment and a strong social state, along with an empowered society. They also highlight the need for careful consideration to ensure rights are delivered and accessed in ways that empower clients. Despite the emerging recovery, key Irish indicators, including emigration, deprivation, long-term unemployment and homelessness, remain high and Ireland continues to experience a low level of investment in public services. Crisis period social ‘disinvestment’ has manifested itself as a significant pressure on resources. In 2014, total Irish investment was 17% of GDP, the fourth lowest in the EU, and government investment was less than 2% of GDP. The absence of investment translates into severe pressure on key infrastructure, including social housing, broadband, transport, childcare, health and community services, as well as all aspects of education. Continued underinvestment and disinvestment significantly affects individual and collective capabilities to improve participation and quality of life and to translate human rights into entitlements. We outline the recommendations that participants prioritised in the areas of housing, health, employment and social protection.

Section Four – Analysis: Impact on Social Damage and Trust

Housing

- The most immediate way to mitigate housing pressure and enable access to affordable social housing is to increase the state housing benefit ‘Rent Allowance’ or Housing Assistance Programme.
- Measures need to be introduced to increase the stock of social housing for low income families through direct build, better allocation of voided houses, better maintenance supports, utilising ghost estates, using NAMA property and encouraging choices for older people wishing to downsize.
- There should be less of a focus on commercial developments, and more social housing and homeless support special initiatives.

Health

- The prescription charge should be lowered to 50 cent, with a lower threshold for prescription charges, along with investment in talk-led mental health services and suicide prevention programmes.
- Reducing waiting times and doctors spending more time with their patients would reduce overmedication.
- Free health care for lower income groups is needed and hospital waiting lists, trolley problems and overcrowding need to be addressed, as well as the facilitating of easier medical card reapplications.

Section Four – Analysis: Impact on Social Damage and Trust

Jobs, training and labour market

- Better information centres and career guidance for students finishing school are required, along with more apprenticeships and training centres to provide adequate training to enable transition from education into jobs.
- Labour market programmes should be voluntary, with more options and choices and more flexibility about the length of time for which people can be retained on programmes like Community Employment. Work experience programmes like JobBridge should have higher allowances, adequate monitoring and more protection of worker rights.
- Transition supports from welfare to work need to be enhanced, for example, by reintroducing a three-year back to work allowance.
- Disability allowance could be used more creatively to fund suitable quality part-time jobs, and social welfare could be used more to create quality jobs with decent contracts and to enable support for voluntary job sharing.

Section Four – Analysis: Impact on Social Damage and Trust

Social Welfare

- **Capability and risk taking is enhanced by income security.** There is a need to address participants' concerns and anxieties about the potential loss of payments in the context of disability allowance reviews and more general sanctions in job seekers' payments.
- **Income support should be adequate.** The cuts affecting younger people need redressing, with the full rate for under 25s restored alongside other cuts (fuel allowance, Christmas bonus, phone allowance). The need to restore lone parent allowance and extend childcare was also highlighted.
- **Services need to focus on and assess the individual needs of people and ensure more accessible service delivery, with less form filling and fewer obstacles to realising entitlements.**



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 2. Siobhan O'Sullivan et al. (2014), Political Legitimacy in Ireland during Economic Crisis: Insights from the European Social Survey, Irish Political Studies, Vol. 29, No. 4, pp. 547-572.
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