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Opening statement

Good morning and thank you for the kind invitation

I also wish to thank my SETU research team and colleagues for reviewing my observations

And SFI National Challenge Fund for supporting my current work on digital welfare and digital social policy

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Our work in the WUERC study is orientated towards ethnographic studies of the experience of unemployment, including the institutional and administrative infrastructure; and we have very limited data on experiences of means testing, I suspect nothing as rich as TDs clinics.

Indeed, the Irish DSP is somewhat of a blackbox for all Irish social policy researchers, and so we tend to focus on input/output research, and public reporting; and so there is limited understanding of the lived experience of means testing, and the actual internal administrative machinery.

As a result, the observations, more open questions, I raise relate to the systematic and organisational approach of means testing.

Like other witnesses, I note that it is a unique feature of Irish social welfare how much of our system relies on means testing.

How many schemes.....

- Jobseeker's Allowance
- Jobseeker's Transitional Payment
- Disability Allowance
- Farm Assist
- State Pension (Non-contributory)
- Blind Pension
- Widow's, Widower's and Surviving Civil Partner's (Non-contributory) Pension
- Guardian's Payment (Non-Contributory)
- One-Parent Family Payment
- Carer's Allowance

And the high percentage of total disbursements (~21%) made using means tested payments.

Our welfare system is a perpetual calibration, an automatic stabiliser against the extremes of poverty, so at the moment is altering, with various success, to the dramatic rise of cost of living, and housing.

Informing this calibration is an earnest effort to statistically identify and target specific anti-poverty interventions.

In response to Ireland's peculiarly high level of income inequality before taxes and government transfers, Government's tend to respond to with highly-targeted, and thus means tested tax and welfare interventions.

The collective effect of this, is that we are left with a complex, somewhat unwieldy and administratively problematic system, each with its own particular internal logics, rules, thresholds and disregards, that is difficult to access and navigate; and thus can be counter-productive to the goals.

I certainly would not like to be tested here today on operation of the finer points of any of this.

The specific problems of means testing are well-known

There is significant concern over the disincentive to apply, underclaiming and non-claiming

- Means testing takes time, is complex, invasive, unpredictable and can be humiliating
- It favours the organised, knowledgeable and capable claimant
- Indeed, I tested the guidelines on the DSP website, and they indicate a Flesch Kincaid literacy level of 48.2, which indicates that a university or college level education is needed to understand means testing rules.

It is unclear if means testing is objective, flexible and fair

- Being caught on the wrong side of a threshold can have a disproportionate impact
- It is very hard to know how means testing accesses volatile income- a particular feature of seasonal work, farming, self-employment, and flexible work contracts
- Similarly, we do not know how the difference in costs, income and asset ownership, thresholds and disregard rates are assessed in different parts of Ireland
- The core complexity of the rules, the more open they are to different interpretation
- I also note that there is a high rate of appeal on means tested payments, and it is perpetually reported as a source of discussion in the formal dialog between the Chief Appeals Officer and the head of the Decisions Advisory Office.




So I welcome the committee's deep dive into means testing

I recommend that the committee and the Department explore the following

1. We need high quality econometric analysis on the trade-off between universal benefits, direct services and targeted means-testing payments, analysis that takes account of the cost and time of administering means testing, their targeting accuracy; the impact on non and under claiming; and the potential deadweight effects of over payments to the nearly poor enough .
2. We need to get serious about capturing data that assists understanding of non-claiming and poverty.
3. We might consider if the concept of an adult dependent is still socially, culturally and economically appropriate; the patriarchal vestiges in our welfare system work to reduce the autonomy of poorer people in our society.

Beyond this...

1. So much more could be done to make people aware of their entitlements, and we need to simplify claimant pathways. This is particularly true where WOGA linkages between revenue and DSP and health and local authorities are essential to service provision.
2. DSP's first message should be hopeful and kind. This is vital in the context of ever more centralised, digital services where you can no longer just pop in to a local office.
3. Despite the use of the term client from time to time, experiential data on user experience, attention to UX, application forms, digital systems is very low, claimants do not have consumer agency or choice, they need to be treated as people with entitlements and rights.

<p><i>Kindly funded</i></p>	 <p>Rialtas na hÉireann Government of Ireland</p>  <p>Science Foundation Ireland For what's next</p>  <p>Maoinithe ag an Aontas Eorpach Funded by the European Union NextGenerationEU</p>	 <p>This project has received funding from the European Union's Horizon 2020 research & innovation programme under grant agreement No 870702</p>
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