

## An Comhchoiste um Choimirce Shóisialach, Forbairt Pobail agus Tuaithe agus na hOileáin

Tuarascáil: Aighneacht Réamh – Bhuiséid chuig an Roinn Coimirce Sóisialaí

Iúil 2024

# Joint Committee on Social Protection, Community and Rural Development, and the Islands

Report: Pre-Budget submission to the Department of Social Protection

July 2024

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## **Related information**

#### **Publications**

All publications for this committee are available on the Oireachtas website.

#### Committee videos

Footage of Committee proceedings can be found on the **Committee videos page**.

#### Contact details

The contact details for the Committee can be found on the **Committee page**.

#### Terms of reference

Read the <u>terms of reference</u> for the Committee.

## **Committee Membership**

Cathaoirleach

Denis Naughten TD, Independent

Leas-Cathaoirleach

Marc Ó Cathasaigh TD, Green Party

Members

Jackie Cahill TD, Fianna Fáil

Joe Carey TD, Fine Gael

Joan Collins TD, Independents 4 Change

Paul Donnelly TD, Sinn Féin

John Paul Phelan TD, Fine Gael

<u>Éamon Ó Cuív TD</u>, Fianna Fáil

Donnchadh Ó Laoghaire TD, Sinn Féin

Senator Paddy Burke, Fine Gael

Senator Róisín Garvey, Green Party

Senator Paul Gavan, Sinn Féin

Senator Eugene Murphy, Fianna Fáil

Senator Mark Wall, Labour Party

#### **Foreword**

The Joint Committee on Social Protection, Community and Rural Development and the Islands today publishes its Pre-Budget Submission to the Minister for Social Protection to assist the Department in their deliberations during the negotiations on Budget 2025. The Committee is of the opinion that Oireachtas Committees should have the ability to inform and partake in the pre-budget process and published this report to that effect. The Committee publishes its report alongside a similar report submitted to the Minister for Rural and Community Development.

A key focus of the Committee for Budget 2025 is the increased cost of living and the removal of means testing, alongside general social welfare rates. During its examination of these issues, the Committee placed a public call for submissions and received 21 submissions from interested organisations and individuals, and on that note would like to thank everyone who made a submission to the Committee.

The Committee has made 13 recommendations and is dedicated to ensuring these recommendations are implemented to create positive change for the most vulnerable individuals in society through Budget 2025. The Committee is of the opinion that these recommendations would have a substantial positive effect while not creating extensive added expenditure for the Department of Social Protection.

The Joint Committee will continue to engage with both the Minister and the Department of Social Protection and continuously seek updates on the implementation of the recommendations set out in this report.

**Denis Naughten TD**Cathaoirleach to the Committee
July 2024

#### Introduction

The Joint Committee on Social Protection, Community and Rural Development and the Islands (the Committee) publishes this pre-budget submission which contains 13 recommendations regarding Budget 2025, with the aim of informing and effecting the budgetary process in a way that is beneficial for the State and its citizens.

In quarter two of 2023, the Committee published a call for submissions from interested individuals and organisations to inform its pre-budget scrutiny process. The Committee received 21 submissions from interested parties. The Committee has published this report based on its own knowledge, the information received through submissions and its engagement with stakeholders throughout the year. A copy of this report will be forwarded to the Department of Social Protection for their consideration in advance of Budget 2025.

The Committee calls on the government and the Department of Social Protection in particular to ensure that Budget 2025 includes economic, social and environmental measures to improve the welfare of those in both urban and rural areas.

The following organisations/persons provided submissions to the Committee;

Name of organisation
Age Action
Brokers Ireland
Childrens Rights Alliance
Christopher McCann
Disability Federation of Ireland
Family Carers Ireland
Home and Community Care Ireland
Inclusion Ireland

- Irene Ann Men
- Irish Deaf Society of Ireland
- Irish Senior Citizens Parliament
- Mental Health Reform
- Nursing Homes Ireland
- National Women's Council
- One Family
- REHAB Group
- Simon Communities
- Sign Language Interpreting Service
- Social Justice Ireland
- Society of St. Vincent de Paul
- Voice of Vision Impairment

#### **Recommendations**

- 1. The Committee recommends that, as promised by Government, a clear indication be given this year that in future all welfare payments will be benchmarked against a minimum essential standard of living (MESL or an equivalent measure). This must include all costs associated with ageing and benchmarked in line with average wages. This must also include secondary welfare payment benefits and supports including the Back-to-School Clothing and Footwear allowance and the Working Family Payment.
- 2. The Committee recommends that core rates of social welfare must increase by a minimum of €25 per week in Budget 2025 due to the high levels of inflation.

- 3. The Committee recommends that all income disregards are index linked for 2025 to when they were last increased to reflect changes in social protection rates, Disability Allowance and the Living Wage/National Minimum Wage.
- 4. The Committee has consistently received evidence of the positive impact, particularly for poorer families, of lump sum payments and believe that the Christmas Bonus and the double payment of child benefit in September should be retained.
- 5. The Committee recommends that cliff edges should be avoided in the social welfare system and that all income should be assessed in means tested schemes at a maximum of 50%.
- 6. The Committee recommends that self-employed and employed income should be treated the same for all means tested schemes.
- 7. The Committee recommends that the Income Disregard for the Carer's Allowance be increased to €1,000 (couples) and €500 (single carers) in Budget 2025, with a similar increase in Budget 2026 and 2027, to be followed with the full abolition of the Carer's Allowance means test and a roadmap developed for the delivery of a non-means tested Participation Income for Family Carers by 2030.
- 8. The Committee recommends on foot of the Means Test review being carried out by the Department of Social Protection and the Joint Committee, significant reform of means testing would be implemented.
- 9. The Committee recommends that the rules of the Rural Social Scheme revert to the pre 2012 rules in regard to the length of participation on the scheme and means testing.
- 10. The Committee recommends that on completion of participation on a CE scheme, a person should be allowed to go on Tús for 5 years.
- 11. The Committee recommends that outstanding issues in relation to pensions for CE, RSS and TÚS supervisors pensions should be resolved.
- 12. The Committee recommends that on the closure of a CE scheme, the Minister should ensure that the supervisors on the scheme would either be redeployed or given redundancy at a rate of 4 weeks per year of service in addition to statutory entitlements.

13. The Committee recommends that a new half rate Fuel Allowance for those with an income of €100 above the existing thresholds should be introduced to address the spiraling cost of fuel.

## **Context and Background of Recommendations**

#### Core Social Welfare Rates

Since January 2020, there has been a 20% rise in inflation, meaning that costs are now one-fifth higher than they were before the pandemic. However, increases in social protection payments have not kept in line with this rise in inflation. This Budget needs to recognise the continuous pressure of a high cost of living on low- and fixed-income households and restore the purchasing power of payments to 2020 levels on a permanent basis.

In their submission to the Committee, the National Women's Council¹ (NWC) stated that the last two budgets have relied on once-off expenditure to get people through the cost-of-living crisis, but prices have not yet returned to what the were before the pandemic and are still going up. The National Women's Council and the Joint Committee feel that Budget 2025 must address income security and adequacy, so that everyone can be certain of a secure income that keeps in line with the increasing costs of living. The Society of St. Vincent de Paul² (SVP), in their submission to the Committee, feel that there will be significant income shocks if the social protection system isn't insulated against the high cost of living on a permanent basis.

#### Recommendation

- 1. The Committee recommends that, as promised by Government, a clear indication be given this year that in future all welfare payments will be benchmarked against a minimum essential standard of living (MESL or an equivalent measure). This must include all costs associated with ageing and benchmarked in line with average wages. This must also include secondary welfare payment benefits and supports including the Back-to-School Clothing and Footwear allowance and the Working Family Payment.
- 2. The Committee recommends that core rates of social welfare must increase by a minimum of €25 per week in Budget 2025 due to the high levels of inflation.

<sup>&</sup>lt;sup>1</sup> National Women's Council Submission, Page 1, available here

 $<sup>^{2}</sup>$  SVP Submission, page 2, available  $\underline{\text{here}}$ 

3. The Committee recommends that all income disregards are index linked for 2025 to when they were last increased to reflect changes in social protection rates, Disability Allowance, and the Living Wage/National Minimum Wage

The Society of St. Vincent de Paul, in their submission told the Committee that similar to 2022, last year was controlled by the cost-of-living crisis which was reflected in the number of calls received by SVP. The Government's cost of living supports has helped people in the short term and supported them from the worst effects. The Committee acknowledged the effectiveness of the once off lump sum payments and feel these payments should be retained.

#### Recommendations

- 4. The Committee has consistently received evidence of the positive impact, particularly for poorer families, of lump sum payments and believe that the Christmas Bonus and the double payment of child benefit in September should be retained.
- 5. The Committee recommends that cliff edges should be avoided in the social welfare system and that all income should be assessed in means tested schemes at a maximum of 50%.
- 6. The Committee recommends that self-employed and employed income should be treated the same for all means tested schemes.

Family Carers Ireland<sup>3</sup> (FCI) in their submission to the Committee, raised concerns regarding the Carer's Allowance means test, stating that it remains one of the most contentious issues amongst family carers. A large number of full-time family carers caring for people in need of full-time care, do not qualify for Carer's Allowance or receive a reduced rate due to their modest household income. FCI believe that the scheme is over restrictive, gender-biased and no longer fit for purpose.

FCI have acknowledged the efforts made by Minister Humphreys and the Department of Social Protection to increase the income and capital disregards for Carer's Allowance in

<sup>&</sup>lt;sup>3</sup> Family Carers Ireland Submission, page 7, available <u>here</u>

Budget 2022 and Budget 2024. Family Carers Ireland is calling for a move from the outdated means tested Carer's Allowance scheme towards a more equitable and gender-balanced scheme for carers which reflects the reality of modern caring relationships and families as well as fairly compensating and valuing the contribution made by carers as well as the State's reliance on them.

Similar to the requests made for Budget 2024, the Committee and FCI are seeking another incremental increase in the Carer's Allowance income disregard in Budget 2025 and Budget 2026, with the aim of the full abolition of the Carer's Allowance means test by 2027, replaced by the introduction of a Family Carer Payment for full-time family carers.

#### Recommendation

- 7. The Committee recommends that the Income Disregarded for the Carer's Allowance be increased to €1,000 (couples) and €500 (single carers) in Budget 2025, with a similar increase in Budget 2026 and 2027, to be followed with the full abolition of the Carer's Allowance means test and a roadmap developed for the delivery of a non-means tested Participation Income for Family Carers by 2030
- 8. The Committee recommends on foot of the Means Test review being carried out by the Department of Social Protection and the Joint Committee, significant reform of means testing should be implemented.

#### Rural Social Scheme

The Rural Social Scheme (RSS) provides a supplementary income for low-income farmers and fishermen or women who are unable to earn an adequate living. In order to be eligible for the scheme, you must be in receipt of a social welfare payment, in return, participants of the scheme provide services that benefit rural communities.

The Committee feel that the pre-2012 rules of the RSS allowed for more stability and community work for individuals on the scheme, specifically with regard to participants of the scheme with a dependent adult.<sup>4</sup>

<sup>&</sup>lt;sup>4</sup> RSS-Operational-Procedures-Manual.pdf (pobal.ie)

#### **Recommendations**

9. The Committee recommends that the rules of the Rural Social Scheme revert to the pre 2012 rules in regard to the length of participation on the scheme and means testing.

### CE Schemes/TÚS

The Community Employment (CE) programme is designed to assist people who are long-term unemployed or otherwise disadvantaged, to get back to work by offering part-time and temporary placements in jobs based within local communities.

An individual who is a participant in the CE scheme can take up other part-time work during their placement, including self-employment, as long as it does not interfere with the 19.5 hours.

To qualify for the CE Scheme, you must be aged between 21 and 55, unemployed and be receiving any combination of the following payments for at least 12 months:

- Jobseeker's Benefit
- Jobseeker's Allowance
- Jobseeker's Transitional Payment
- One-Parent Family Payment
- Deserted Wife's Benefit
- Widow's, Widower's or Surviving Civil Partner's Contributory Pension
- Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension
- Farm Assist.

The Tús scheme delivers short-term community work placements to unemployed individuals. Community and Voluntary organisations in both rural and urban areas provide opportunities which aim to enrich the community.

As it stands, participants in the Tús schemes can move to the CE Schemes, but the reverse cannot happen. The Committee believe that if there is no job activation for an individual following participation in a Community Employment scheme, they should be eligible to transition to a Tús scheme for up to 5 years to provide stability.

As it stands, no provision for a contributory pension is made for TUS, RSS and CE Scheme supervisors. The Committee feel there needs to be an immediate introduction of an occupational pension scheme.

#### **Recommendations**

- 10. The Committee recommends that on completion of participation on a CE scheme, a person should be allowed to go on Tús for 5 years.
- 11. The Committee recommends that outstanding issues in relation to pensions for CE, RSS and TÚS supervisor's pensions should be resolved.
- 12. The Committee recommends that on the closure of a CE scheme, the Minister should ensure that the supervisors on the scheme would either be redeployed or given redundancy at a rate of 4 weeks per year of service in addition to statutory entitlements.

#### Fuel Allowance

The Joint Committee, in their Report on Energy Poverty<sup>5</sup> recommended a thorough review of the Fuel Allowance with regard to benchmarking all core welfare rates against the cost of living and minimum energy needs of households and a review of income thresholds or the introduction of a half-rate fuel allowance in order to address the spiraling cost of fuel.

#### Recommendations

13. The Committee recommends that a new half rate Fuel Allowance for those with an income of €100 above the existing thresholds should be introduced to address the spiraling cost of fuel.

<sup>&</sup>lt;sup>5</sup> Joint Committee Report on Energy Poverty, page 26, available <u>here</u>

#### **Supplementary Recommendations**

#### **Targeted Income Supports and working age payments**

- 1. The Committee recommends that Working Age Payment to address anomalies with the "days worked" model of Jobseeker's payments.
- Payments for children continue to be inadequate. The Committee recommends that
   Children need payments are restored to the purchasing power of 2020 levels and the
   differential between older and young children restored with a higher increase for
   children over 12.
- 3. The Committee recommends an increase in the Increase for a Qualified Child (IQA) by €10 for children under 12 and €15 for children 12+.
- 4. The Committee recommends an increase the income thresholds for Working Family Payments and extend fuel allowance to those in receipt of WFP.
- 5. The Committee recommends that Child Benefit should a truly universal payment by granting child benefit to children whose parents are seeking asylum.
- 6. The Committee recommends Reform of the Habitual Residence Condition to ensure Roma children residing in the State are eligible for Child Benefit payments regardless of the legal or administrative status of their parents.
- 7. The Committee recommends an increase in the rate payable for young Jobseekers aged 18-24 years to equalise with Jobseekers aged 24+.
- 8. The Committee recommends the reform Jobseeker's Allowance and the limitation rule so that it is reflective of changing work practices, based on hours worked rather than days worked.
- 9. The Committee recommends an increase in the daily earnings income disregard for JA to €25 per day for both the main claimant and qualified adult equally.
- 10. The Committee recommends that sub-minimum rates of minimum wage for people aged under 20 should be brought in line with the full Living Wage/National Minimum Wage rate for those aged over 20.
- 11. The Committee recommends that maximum waiting times are set of one week for parents seeking the Additional Needs Payment where children are at risk of going without heat/food/electricity.
- 12. The Committee recommends that the Department of Social Protection ensure lowincome households can meet unexpected expenses by improving the adequacy and

- physical accessibility of Additional Needs Payments Scheme by ensuring adequate resources are invested into the frontline service to reduce wait times for application and processing.
- 13. In order to address in-work poverty, the Committee recommends that the Jobseekers Transitional Payment be extended to one parent families until the youngest child leaves second level education; to lone parents already in employment, training, or education, and increase in-work measures such as childcare subsidies and Housing Assistance Payments.

#### **Fuel Allowance**

- 14. The Committee recommends the increase of the Fuel Allowance in line with current energy prices, extend it to 32 weeks to better reflect the heating season and expand to families in receipts of the WFP to support over 100,000 children at risk of energy poverty.
- 15. The Committee recommends the inclusion of the Carer's Allowance as a qualifying payment for the Fuel Allowance scheme.
- 16. The Committee recommends the removal of the wait period for people in receipt of Jobseeker's Allowance.
- 17. The Committee recommends that the living arrangements of Traveller and Roma families should be properly covered by Fuel Allowance eligibility including Traveller and Roma families officially sharing.
- 18. The Committee recommends the extension the fuel allowance eligibility to include anyone in receipt of disability-related social welfare payments and the Working Family Payment.
- 19. The Committee recommends the provision of a higher level of Fuel Allowance for those with higher energy usage due to a medical and/or disability needs.

#### **Lone Parents**

- 20. The Committee recommends that support should be provided for lone parents in work, education or training by extending Jobseekers Transition Payment up until their child is 18 or has finished school and increase the earning disregards to €205 for JST and OFP recipients to reflect recent increases in the National Minimum Wage.
- 21. The Committee recommends the removal of child maintenance as means for secondary benefits including housing benefits, as has been done for Department of Social Protection payments.

- 22. The Committee recommends extension of JST to lone parents in education, training or employment until the youngest child reaches the end of second level education.

  Exclude JST and One Parent Family Payment from medical card assessments.
- 23. The Committee recommends the extension of the Living Alone Increase and Household Benefits Package to lone parents.
- 24. Income disregards for One Parent Family Payments and Jobseekers Transitional payment currently stands at €165 per week. The Committee recommends that this should be increased to €205 to further encourage lone parents to take up employment and/or increase their hours of work.
- 25. The Committee recommends that Working Family Payment hours threshold should be reduced to 30 hours a fortnight for lone parents in employment.
- 26. The Committee recommends the provision of free childcare places to lone parents on lower incomes.

#### Disability

- 27. The Committee recommends the introduction of a new cost of disability and caring payment of at least €40 per week to those who receive a disability-related or carers payment. Similar to Child Benefit, this should be a universal non-taxable payment.
- 28. The Committee recommends the introduction of a cost of disability allowance paid to visually impaired people who would currently meet the legal definition of being blind, and a reduced rate for visually impaired people who are above this level. This Cost of Disability Allowance needs to be non-taxable and non-means-tested.
- 29. The Committee recommends an increase in the income disregard for Disability Allowance.
- 30. The Committee recommends increasing the rate of the disability allowance by €86 to match it with the poverty threshold of €318.
- 31. The Committee recommends retaining the 'Disability Support Grant' paid in recent years. Make this an annual payment to people receiving a disability social protection payment, with two payments of €500 across the year.
- 32. The Committee recommends reforming the Disability Allowance and related social protection payments in a manner that is in line with our UNCRPD obligations.
- 33. The Committee recommends changing the model of service provision to Deaf communities from a welfare basis to an equality model following DPO

- recommendations and the evidence base, including recommendation ten of the *Periodic Critical Review of CIB*<sup>6</sup>.
- 34. The Committee recommends that the Department of Social Protection seeks funding to implement a permanent on-demand remote interpreting service delivered via mobile device app. This service is crucial in addressing the extreme marginalisation of Deaf people and the Irish Deaf Society continue to campaign for a permanent ondemand interpreting service.
- 35. The Committee recommends that the Department of Social Protection seeks funding to allow SLIS to implement IRIS Connect, an interpreting service for the most marginalised Deaf people such as international Deaf people, DeafBlind people and Deaf people with additional needs.
- 36. The Committee recommends that the Department of Social Protection ensures funding for RISLI, as outlined by Section 7 of the ISL Act, to not only act as a register of interpreters, but also be able to implement rigorous quality assurance processes covering regulation, enforcing and monitoring of CPD requirements and an effective complaints and feedback system. Both the CPD programme and complaints system were stopped due to a lack of funding.
- 37. The Committee recommends that the Department of Social Protection seek to implement flexible part-time contracts of employment for IRIS staff to increase sustainability of interpreting outside of Dublin.
- 38. The Committee recommends a reduction in the minimum hours required to qualify for the Wage Subsidy Scheme from 15 to 5 hours and from 6 months contract to shorter term contracts so more people can avail of it.
- 39. The Committee recommends that the Department of Social Protection updates the eligibility criteria of the Invalidity Pension to match that of the Disability Allowance.

#### **Energy Poverty**

40. The Committee recommends the pilot of a community energy advice service to provide tailored face-to-face support to people living in energy poverty. This is an investment in a just transition and will help to alleviate energy poverty.

#### **Carers**

<sup>&</sup>lt;sup>6</sup> A Periodic Critical Review (PCR) of CIB (May 2022) by the Department of Social Protection (<u>www.gov.ie/en/organisation/department-of-social-protection</u>)

- 41. The Committee recommends that each care-related Credited Contribution awarded while in receipt of Carer's Benefit or Carer's Allowance should have the same value and currency as a Paid Contribution and be considered as a Qualifying Contribution for the State Pension (Contributory) Scheme.
- 42. The Committee recommends that the rate of Carer's Allowance and Carer's Benefit should be increase to €325 in recognition of the significant and unavoidable costs of care faced by caring families.
- 43. The Committee recommends the increase of the weekly travel allowance allowed in the Carer's Allowance means test from €15 to €50 to reflect the rate of fuel inflation.
- 44. The Committee recommends the removal of the 18.5-hour ceiling for people in receipt of Carer's Allowance who want to undertake care specific training or education.
- 45. The Committee recommends that carer's who care for two or more people should receive a full-rate Carer's Allowance instead of a half-rate payment for the second person.
- 46. Carer's Benefit is not a means tested payment, so the current earnings limit of €450 p.w for those who want to continue to work for up to 18.5 hours makes little sense and is unfair to workers who need the scheme but cannot access it because of their earnings. The Committee recommends the removal of the earnings limit so that the scheme is available to all workers.
- 47. The Committee recommends the extension of the payment of Carer's Benefit (and Carer's Leave) for an additional six months for carers who are unable to return to work due to their caring responsibilities.
- 48. The Committee recommends the extension of eligibility of Carer's Benefit to include people who are self-employed.
- 49. The Committee recommends the increase of the annual Carer's Support Grant from €1,850 to €2,000.
- 50. The Committee recommends extending the Carer's GP Visit Card to include full-time family carers who receive the annual Carer's Support Grant as a standalone payment (joint action with DoH).
- 51. The Committee recommends the increase of the monthly payment of Domiciliary Care Allowance from €340 to €400.
- 52. The Committee recommends the extension of the eligibility for the Free Travel Scheme to include children in receipt of DCA.

- 53. The Committee recommends the reinstating of the policy of disregarding Carer's Allowance and Carer's Benefit in the means assessment for the Working Family Payment.
- 54. The Committee recommends that eligibility thresholds across all departments and agencies are realigned with any increases to social welfare payments in Budget 2025 to avoid the unintended loss of other supports e.g., Fuel Allowance, Medical Cards, social housing and housing grants.

#### Miscellaneous

- 55. The Committee recommend that Recommendation 8 of the Cross Department Strategic Workforce Advisory Group (CDSWAG) is addressed to review eligibility criteria for state benefits to ensure they do not disincentivise employment.
- 56. The Committee recommends the increase of the Rent Supplement rates in line with current 'existing' tenancy rent levels.

#### Conclusion

The Committee calls on the Government and in particular, the Minister for Social Protection to ensure that Budget 2025 reflects the 13 priority recommendations made by the Joint Committee on Social Protection, Community and Rural Development and the Islands. The Joint Committee feel very strongly that a focus needs to be put on the increased cost of living and the removal of means testing in this year's Budget.

The Committee has undertaken detailed pre-budget scrutiny and would seek for the Minister to report back to the Committee on the implementation of the recommendations contained within this report.

## **Appendix 1 Submissions**

## List of written submissions

Organisations	
1. Age Action	Available <u>here</u>
2. Brokers Ireland	Available <u>here</u>
3. Childrens Rights Alliance	Available <u>here</u>
4. Christopher McCann	Available <u>here</u>
5. Disability Federation of Ireland	Available <u>here</u>
6. Family Carers Ireland	Available <u>here</u>
7. Home and Community Care Ireland	Available <u>here</u>
8. Inclusion Ireland	Available <u>here</u>
9. Irene Ann Men	Available <u>here</u>
10. Irish Deaf Society of Ireland	Available <u>here</u>
11. Irish Senior Citizens Parliament	Available <u>here</u>
12. Mental Health Reform	Available <u>here</u>
13. Nursing Homes Ireland	Available <u>here</u>
14. National Women's Council	Available <u>here</u>
15. One Family	Available <u>here</u>
16. REHAB Group	Available <u>here</u>
17. Simon Communities	Available <u>here</u>
18. Sign Language Interpreting Service	Available <u>here</u>
19. Social Justice Ireland	Available <u>here</u>

20. Society of St. Vincent de Paul	Available <u>here</u>
21. Voice of Vision Impairment	Available <u>here</u>