

CORI JUSTICE

# Policy Briefing

Ireland faces difficult choices in the months and years ahead. On the one hand services in areas such as health, education and welfare are not at the level expected of a country with Ireland's level of wealth. Likewise Ireland's infrastructure in areas such as public transport and broadband is very inadequate.

On the other hand Government plans to borrow €13.4bn in 2009 of which €4.7bn will go towards meeting day to day expenses. This situation cannot continue for long.

Undoubtedly, a certain amount of improvement in Ireland's fiscal situation could be achieved by getting better value for money in both services and infrastructure. However, such improvements will go nowhere near meeting the levels of expenditure that will be required if services and infrastructure are to reach the levels demanded by most Irish people.

So, Ireland faces a crucial choice - whether to reduce the levels of services and infrastructure or to increase the tax-take to pay for these.

CORI Justice believes that Ireland needs:

- Agreement on what level of services and infrastructure it wishes to have in five to seven years time;
- A clear, coherent and credible plan to reach that destination;
- A fairer tax system in which those who have more pay more while those who have less pay less;
- A public sector providing good public services and real value for money.

To move in this direction Ireland also needs to recognise that:

- Ireland's tax take is low by EU standards whether measured as a percentage of GDP or GNP;
- Ireland's tax take is falling under both these measures in 2008/9;
- Ireland's total Government expenditure is low by EU standards.

If Government were to seek agreement on what level of services and infrastructure Ireland wishes to

have in the medium-term it already has a detailed outline in the national agreement *Towards 2016*. This agreement sets out a series of high-level goals to be achieved by the end of 2015 - a seven year period. But that is only part of what is required.

This *Policy Briefing* addresses the issue of how Ireland can finance public services and infrastructure in the long term. CORI Justice recognises that this is just one aspect of the challenge facing Irish society at this time but it is an important one.

It is extremely important that the issue of taxation be addressed from a long-term perspective. Otherwise short-term decisions may only increase the problems being faced in the long term.

Our proposals on taxation are regularly presented in our annual budget publications and Socio-Economic Review.

This *Policy Briefing* draws heavily on the submission CORI Justice made to the Government's Commission on Taxation. The full text of our 80-page submission is available on our website.

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### Inside this issue:

Commission on Taxation	2	Building a Fairer Taxation System	6
Ireland's Tax Burden; Changes Ahead	3	Reforming and Broadening Tax Base	7
Supporting Economic Activity	4	Introducing Environmental Taxes	7
Effective Tax Rates; Need for simplicity	5	Ireland's Level of Public Expenditure	8

*Policy Briefing* is a regular publication issued by CORI Justice. It addresses a wide range of current policy issues from the perspective of those who are poor and/or socially excluded. Comments, observations and suggestions on this briefing are welcome.

# CORI Justice Submission to the Commission on Taxation

CORI Justice submitted a substantial document to assist and inform the Commission on Taxation in its work. The table of contents from this

document are outlined below. Our submission is 81 pages long and is intended to address most of the areas being considered by the Commission (see the terms of

reference at the bottom of this page).

The complete document is available from our website [www.cori.ie/justice](http://www.cori.ie/justice)

## Table of Contents of the CORI Justice Submission

### INTRODUCTION

### CONTEXT OF THE COMMISSION'S WORK

- 2.1 The Current Fiscal Position
- 2.2 Economic Change Ahead
- 2.3 Demographic Change Ahead
- 2.4 Social Change Ahead
- 2.5 Future Taxation Needs

### KEY CONSIDERATIONS TO INFORM THE COMMISSION'S WORK

- 3.1 Supporting Economic Activity
- 3.2 The Need for a Fairer Taxation System
- 3.3 Addressing Environmental Challenges through the Taxation System
- 3.4 Integrating the Taxation and Social Welfare System
- 3.5 The Requirement for Evidence Based Policy Making and Evaluation
- 3.6 Enhancing the Simplicity of the Taxation System
- 3.7 Reporting and Promoting Effective Taxation Rates

### TAXATION REFORM

- 4.1 Reforming and Broadening the Tax Base
  - 4.1.1 Tax Expenditures / Tax Reliefs
  - 4.1.2 Corporation Taxes

- 4.1.3 Financing Local Government
- 4.1.4 Financial Speculation Taxes
- 4.2 Building a Fairer Taxation System
  - 4.2.1 Standard Rating Discretionary Tax Expenditures
  - 4.2.2 Keeping the Minimum Wage Out of the Tax Net
  - 4.2.3 Increasing Tax Credits Rather Than Decreasing Tax Rates
  - 4.2.4 Increasing Tax Credits Rather Than Widening Tax Bands
  - 4.2.5 Introducing Refundable Tax Credits
  - 4.2.6 Introducing a Refundable Tax Credit For Children
  - 4.2.7 Reforming Individualisation
- 4.3 Introducing Environmental Taxes
  - 4.3.1 Carbon Taxes
  - 4.3.2 Cap and Share
  - 4.3.3 Environmental Taxes and Poor Households
  - 4.3.4 Environmental Taxation and Tax Credits

### CONCLUSION

### REFERENCES

### APPENDICES 1-6

## Terms of Reference of the Commission on Taxation

The Minister for Finance announced the establishment of the Commission on Taxation on February 14th 2008. The following were set out as the terms of reference for the commission:

Having regard to the commitments on economic competitiveness and on taxation contained in the Programme for Government, in particular, the commitments:

- to keep the overall tax burden low and implement further changes to enhance the rewards of work while increasing the fairness of the tax system,
- to ensure that our regulatory framework remains flexible, proportionate and up to date,
- to introduce measures to further lower carbon emissions and to phase in on a revenue neutral basis appropriate fiscal measures including a carbon levy

over the lifetime of the Government, and

- the guarantee that the 12.5% rate of corporation tax will remain.

The Commission is invited, in the context of maintaining an equitable incidence of taxation and a strong economy, to consider the structure of the taxation system and specifically to:

- consider how best the tax system can support economic activity and promote increased employment and prosperity while providing the resources necessary to meet the cost of public services and other Government outlays in the medium and long term;
- consider how best the tax system can encourage long term savings to meet the needs of retirement;

- examine the balance achieved between taxes collected on income, capital and spending;
- review all tax expenditures with a view to assessing the economic and social benefits they deliver and to recommend the discontinuation of those that are unjustifiable on cost/benefit grounds;
- consider options for the future financing of local government, and,
- investigate fiscal measures to protect and enhance the environment including the introduction of a carbon tax.

As the introduction of a carbon tax requires a completely new tax charge and structure, the Commission is asked to commence work in this area immediately. The Commission is requested to report by 30 September 2009.

# Context of the Taxation Commission's Work

## Ireland's Tax Burden

The most recent data on the size of the Irish tax burden has been produced by Eurostat and is detailed alongside a selection of other EU states in the table below. The tax burden of each country is established by calculating the ratio of total taxation revenue to national income as measured by gross domestic product (GDP).

The table makes comparisons against the average EU tax burden of 37.4 per cent. Of the EU-27 states, the highest tax ratios can be found in Sweden, Denmark, Belgium and France while the lowest appear in Lithuania, Latvia, Ireland, Slovakia and Estonia. Overall, Ireland possesses the fifth lowest tax burden at 30.8 per cent, some 6.6 per cent below the EU average.

For some time, CORI Justice has been to the fore in calling for Ireland to increase its tax take towards that of other European countries. Small increases in taxation are certainly feasible and are unlikely to have any significant negative impact on the economy.

Sweden	51.3%	Spain	35.6%
Denmark	50.3%	Ireland	30.8%
France	44.0%	Lithuania	28.9%
UK	37.0%	Romania	28.0%

A complete version of this table is produced in our submission (p7)

## Economic Change Ahead

Data from Budget 2009, alongside that from recent OECD and ESRI reports, point towards the Irish economy experiencing more sustainable levels of economic growth once it recovers from the current recession. Projections from the ESRI *Medium Term Review* for the period up to 2020 (see table below) suggest lower national income growth for the overall economy compared to the high levels of the past decade. Coupled with this adjustment is a slowdown in the rate of job creation and higher rates of unemployment.

While these changes mark a change of pace for the Irish economy, CORI Justice believes that it is important that they should not be used as impediments to achieving further improvement in our national infrastructure and social provision. In that context we note the ESRI's conclusion on the importance of "a good urban infrastructure, high quality health care and education and a clean environment" in Ireland's further development and in the attraction/retention of the high skilled workers.

	2010-15	2015-20
↑ GNP	3.8	3.5
↑ GNP per capita	2.6	2.4
Inflation	2.8	3.2
Unemployment %	5.3	4.4
↑ Employment	1.2	1.1

## Population Change Ahead

An essential element of any society is its ability to plan for the future. In that context an important insight into Ireland's future was provided during April 2008 as part of the Central Statistics Office report on expected population trends. Entitled *Population and Labour Force Projections, 2011-2041* the report signalled a dramatic demographic transformation due to occur in Ireland over the next three decades.

The report's main findings forecast that Ireland's population will climb from approximately 4.3 million people in 2006 to 5.4 million people by 2121 and will exceed 6 million people in 2036. By 2041 the population will have grown by almost 60 per cent compared to 2002 – reaching almost 6.25 million people.

Clearly, there are both revenue and expenditure implications for government taxation levels arising from these projections. Similarly, there are major implications for many other public policy areas. Where will all these extra people be housed? How will they travel around? What additional education and health facilities are required to provide for such additional numbers? How can Ireland ensure that we build a fair and inclusive society which can adequately cater for all these extra people?

CORI Justice believes that the Commission on Taxation need to take these issues into account in their deliberations.

## Social Change Ahead

*Our responsibility is to fuel the engine of community – to lead the charge away from the promotion of exclusive self interest towards a superior value of a wider community interest. The pre-eminence of community and participation over self promotes social harmony and a better quality of life for all. This is what will allow us develop a society of social inclusion - Brian Cowen T.D. following his election by Dáil Eireann as Taoiseach.*

The increasing awareness of the interdependence between economic and social development is reflected in the first of the Commission on Taxation's terms of reference (see p2 of this briefing). Achieving further social progress and enhancing Ireland's social infrastructure are key challenges for the next decade. Guiding that process is the NESC report entitled *The Developmental Welfare State*. Reflecting some of the challenges associated with the successful implementation of this strategy are government commitments to reduce poverty, raise pensions and maintain minimum social welfare payments at 30% of GAIE. Similarly, there is a need to further improve public services, through achieving greater efficiency and greater funding. The political and policy commitments to achieve these changes are welcome. However, they all carry some implications for government expenditure and the level of taxation required "to meet the cost of public services and other Government outlays in the medium and long term" (extract from Commission's Terms of Reference).

# Key Considerations for the Commission on Taxation (1)

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## Supporting Economic Activity

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The taxation system plays an important role in supporting economic activity and rewarding work in Ireland. This is an important role and one of the system's key functions. However, reflecting its terms of reference, it is important that the Commission be conscious that this is not the only role of the taxation system (see p1 of this briefing).

Maintaining Ireland's status as a country with a low burden of taxation is also important and is a welcome inclusion in the Commissions' terms of references. CORI Justice is conscious that economic

success provides much of the resources necessary to enhance and maintain Irish society and a low overall taxation burden is an element of this success. As we have indicated on p2 of this briefing, Ireland's taxation burden is low relative to that of other countries. It is important that the Commission be conscious of the fact that the Irish taxation burden would continue to be regarded as low even were it to increase by a few percentage points of national income.

While there is no agreed international (or national) definition of 'low taxation' it seems fair to assume that Ireland would

still not be a high taxation economy if it collected taxation totalling less than 40 per cent of GDP (equivalent to approximately > 45 per cent of either GNI or GNP).

Suggesting that any country's tax take should increase normally produces negative responses. People think first of their incomes and increases in income tax, rather than more broadly of reforms to the tax base.

It is the latter approach CORI Justice proposes (and more details are outlined later in this briefing and in section 4 of our submission).

## The Need for a Fairer Taxation System

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The need for fairness in the tax system was clearly recognised in the first report of the Commission on Taxation more than twenty-five years ago. In that volume it stated:

*"...in our recommendations the spirit of equity is the first and most important consideration. Departures from equity must be clearly justified by reference to the needs of economic development or to avoid imposing unreasonable compliance costs on individuals or high administrative costs on the Revenue Commissioners."* (1982:29)

The role of taxation, and the need to reform the current structures of the taxation system, have been central to the

work of CORI Justice for many years. To date we have published numerous documents addressing taxation reforms and in 2004 we hosted a conference (and published a book) on the theme of *A Fairer Tax System for a Fairer Ireland*, (Reynolds and Healy, 2004). All these publications have been guided by our core policy objective in this area:

*To collect sufficient taxes to ensure full participation in society for all, through a fair tax system in which those who have more, pay more, while those who have less, pay less.*

The need for fairness is very obvious today and CORI Justice believes that this should be a central objective of the current Commission on Taxation.

**CORI Justice Core Policy Objective on Taxation:**  
***To collect sufficient taxes to ensure full participation in society for all, through a fair tax system in which those who have more, pay more, while those who have less, pay less.***

## Addressing Environmental Challenges Using Taxation

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Our environment is a priceless asset. Its protection is of major importance not just to current times but also to the generations that will follow us. However, the environment is regularly taken for granted; it is often mistreated and excessively exploited.

Over time, Ireland's air has become more and more polluted. Between 1990 and 2006 the EPA reported that Ireland's greenhouse gas emissions grew by 25.5 per cent. Recent figures indicate that the current levels of emissions now exceed the limits agreed under the Kyoto protocol. Major changes are required if we are to reduce our emissions towards this

target and minimise the associated fines that accompany exceeding it. The scale of these exchequer costs (in either fines or purchases of carbon credits) further underscores the need to significantly address the nature and extent of Ireland's greenhouse gas emissions.

Measures to protect the environment have necessarily involved intervention in the market, because market forces do not themselves provide for environmental protection. Up to now this "intervention" has been by legislated regulatory measures. In the long run, however, a more comprehensive approach is required. In recent years the sheer increase in the

volume of economic activities has often negated regulatory gains.

A key step should be to include in prices – and thereby internalise – the environmental costs occasioned by economic activity. Environmental taxes offer a key way of introducing this consideration to people's decision making. The success of the plastic bag tax and the structure of the recent VRT/Motor Tax reforms reflect this. CORI Justice hopes that the Commission on Taxation will recommend further carbon and anti-pollution taxes; including the introduction of *cap and share*. In doing so the principle of "the polluter pays" should be central.

# Key Considerations for the Commission on Taxation (2)

## Reporting and Promoting Effective Taxation Rates

**C**ORI Justice believes that the Commission on Taxation should strongly advocate the use and reporting of effective taxation rates for both individuals and corporations. These rates provide far greater clarity for taxpayers and policy makers. The reporting and use of these rates plays an important part in the further development of a fairer taxation system.

For individuals, these rates are calculated by comparing the total amount of income tax a person pays with their pre-tax income. For example, a person earning €50,000 who pays €10,000 in tax-

tion will have an effective tax rate of 20 per cent. Calculating the scale of income taxation in this way provides a more accurate reflection of the burden of income taxation faced by earners.

Our submission to the Commission on Taxation (and our annual Socio-Economic Review) details the levels of effective taxes in Ireland today and during the last decade. As the situation stands the burden carried by those on different income levels is small but fair given that those earning more, pay more. Of course, income taxation is not the only form of taxation and there are many

in Ireland not paying their fair share and there may be ways of substituting tax revenue from income for that raised through other taxation mechanisms.

We regret that there is little or no information available for effective taxation rates as experienced by companies/corporations in Ireland. The Taxation Commission should address this important information deficit. As part of its work CORI Justice recommends that the Commission should strongly advocate the use and reporting of effective taxation rates for both individuals and corporations.

## Enhancing the Simplicity of the Taxation System

**O**ur tax system is not simple. In a book reviewing Ireland's taxation system Bristow (2004) argues that "some features of it, notably VAT, are among the most complex in the world". The reasons given to support this complexity vary but they are focused principally around the need to reward particular kinds of behaviour which is seen as desirable by legislators. This, in effect, is discrimination in favour of one kind of activity or against another. There are many arguments against the present complexity and in favour of a simpler system.

Discriminatory tax concessions in favour of particular positions are often very

inequitable. They often contribute far less to equity than might appear to be the case. On many occasions they fail to produce the economic or social outcomes which were being sought. Sometimes they generate very undesirable effects. At other times they may be a complete waste of money since the outcomes they seek would have occurred without the introduction of a tax incentive. Having a complex system also has other down-sides. It can, for example, have high compliance costs both for taxpayers and for the Revenue Commissioners who are responsible for collecting tax.

For the most part society at large gains

little or nothing from the discrimination contained in the tax system. In some cases this discrimination causes very negative effects. Mortgage interest relief, for example, and the absence of any residential or land-rent tax have contributed to unjustified increases in house prices.

Complexity makes taxes easier to evade, invites consultants to devise avoidance schemes and greatly increases the cost of collection. It is also inequitable because those who can afford professional advice are in a far better position to take advantage of that complexity than those who cannot afford to do this. A simpler taxation system would serve Irish society and all individuals within it better.

### Integrating Tax & SW

**O**ne impediment to the efficient operation of the Irish redistribution system (taxation and social welfare) is the absence of adequate integration between the Revenue Commissioners taxation records and the PRSI records of the Department of Social and Family Affairs. We note the current Programme for Government commitment to:

*"Integrate the tax and social welfare systems fully to allow for more efficient data and money transfer mechanisms and provide for a fully integrated PPS number"*

(Programme for Government, 2007:53)

CORI Justice believes that this would be a worthwhile and beneficial reform and we believe that the Commission on Taxation should recommend it to occur.

### Evidence Based Policy

**T**here is now little challenge to the idea that good policy requires good information. This is particularly true in an era where public policy is becoming increasingly complex, diverse and interconnected.

In response to this development there is a need to establish, through analysis and evaluation, 'what works' in terms of policy responses. There is a need to review existing policy responses in order to establish whether such interventions are working effectively, whether they are worth continuing. Equally, it is important to examine new ways of doing things. For these reasons, it is now generally accepted that an evidence-based approach to policy-making, one where policy is made on foot of factual information, is required. CORI Justice believes that as the Commission undertakes its work it should adopt an evidence based approach.

## Building a Fairer Taxation System

**T**he need for fairness is very obvious today and CORI Justice believes that this should be a central objective of the Commission on Taxation. All the issues raised in this section and the next have a fairness dimension. We commence with some issues that arise particularly in the present income tax system. Each reform is addressed in brief; a more extensive assessment is available in the submission document available at [www.cori.ie/justice](http://www.cori.ie/justice)

### Standard Rating Discretionary Tax Expenditures

One crucial step towards achieving a fairer tax system is to standard rate all discretionary tax reliefs/expenditures, making them available at the 20 per cent rate only. If there is a legitimate case for making a tax relief/expenditure available then it should be made available in the same way to all. It is unfair that some people can claim certain tax reliefs at a rate of 20 per cent (the standard tax rate) and others with higher incomes can claim it at a higher rate.

As part of preparing our November 2005 *Policy Briefing* on Taxation, CORI Justice estimated that the exchequer could collect an additional €2 billion in revenue if all tax relief schemes were made available only at the standard rate. While the available data is less than desirable, a feature which the Revenue Commissioners acknowledge, we suspect that this estimate understates the additional revenue which the exchequer would collect. Standard rating tax expenditures offers the potential to simultaneously make the tax system fairer and fund these necessary developments without any significant macroeconomic implications.

Budget 2009 made significant progress in this area by standard rating medical expenses. We believe the Commission should recommend a continuation of that process and that relief on all discretionary tax expenditures where available should be at the standard rate only.

### Keeping the Minimum Wage Out of the Tax Net

A major achievement of Budget 2005 was the decision by the Minister of Finance to remove those on the minimum wage from the tax net. This decision,

which was updated in subsequent Budgets, has an important impact on the growing numbers of working-poor and addresses an issue CORI Justice has highlighted for some time. As the minimum wage increases it is important that tax credits are adjusted to retain this welcome situation. We recommend that the Commission on Taxation endorse this policy.

### Increasing Tax Credits Rather Than Decreasing Tax Rates

CORI Justice believes that the Commission on Taxation should recommend that any future income tax changes should be concerned with changes to either tax credits or tax bands rather than tax rates. Simply, these are fairer options.

To explain this point further, we start by comparing a change in tax credits against a change in tax rates (the next section makes a comparison with tax bands). One of the initiatives announced in Budget 2007 was a cut in the top tax rate of one per cent (from 42 to 41 per cent). In his Budget speech the Minister indicated that the full year cost of this change was €86m. The Budget documentation also indicated that the full-year cost of a €90 increase in the tax credits of every tax payer equaled €85m. Therefore, both policy changes would have roughly the same exchequer cost.

An increase in tax credits would provide the same value to all taxpayers across the income distribution; provided they are earning sufficient to pay more than €90 in income taxes. Therefore, the increased income received by an earner on €25,000 and on €80,000 is the same – an extra €90. However, a decrease in the top tax rate only benefits those paying tax at that rate. Therefore, the earner on €25,000 gains nothing from this change while those on €80,000 gain €160 per annum and those on €80,000 gain €460 per annum. The higher your income the greater the gain.

In terms of fairness, increasing tax credits is a fairer option than decreasing the top tax rate. CORI Justice believes that the Commission on Taxation should point this fact out and indicate that future Budgets should always take this option when there is money available to reduce

income taxes.

### Increasing Tax Credits Rather Than Widening Tax Bands

If €35 million were available for distribution in a Budget it could be used to either (i) increase the 20 per cent tax band by €5,000 (full year cost €36.1m) or (ii) increase personal tax credits by €250 a year (full-year cost €33.75m). While the exchequer cost of these two alternatives is roughly the same, their impact is notably different:

(i) Increasing the tax band by €5,000 would be of no benefit to anyone with incomes at or below the top of the current band (i.e. €35,400 for a single person) but would provide a benefit of €1,000 a year to a single person earning more than €40,400. Single people with incomes in the €35,400-40,400 range would benefit by a proportion of the €1,000.

(ii) Increasing the tax credit by €250 a year would mean that every earner with a tax bill in excess of €250 a year would benefit by that amount.

In terms of fairness, increasing tax credits is a fairer option than widening the standard rate tax band. Again, CORI Justice believes that the Commission on Taxation should point this fact out and indicate that future Budgets should take this option when it has money available to reduce income taxes.

### Introducing Refundable Tax Credits

The current tax credit system has one problem that needs to be addressed; and particularly so in the context of the working poor issue. If a person does not earn enough to use up his or her full tax credit then he or she will not benefit from any tax reductions introduced in a budget.

A simple solution exists to rectify this problem: make tax credits refundable. This would mean that the part of the tax credit that an employee did not benefit from would be “refunded” to him/her by the state. The major advantage of making tax credits refundable would lie in addressing the disincentives currently associated with low-paid employment. CORI Justice believes that the Commission should recommend this reform.



# Ireland's Level of Public Expenditure

A recurring myth about Ireland and its economy suggests that its level of government expenditure is excessive and unsustainable. However, as the table shows, this opinion does not hold up to scrutiny. The table summarises the most recent figures from Eurostat, the EU's statistical agency, which report the total expenditure by governments across the EU-27 in 2006. It shows that across all 27 member states Irish government expenditure is well below the EU average of 43.6% of GDP. Only Latvia and Lithuania record lower levels of government expenditure.

It remains a myth that Irish government spending is too high.

## Total Government Expenditure as a % of GDP for EU-27 members

Sweden	54.3	Malta	43.8
France	53.4	Czech Republic	43.6
Hungary	51.9	Cyprus	43.6
Denmark	51.7	Greece	42.3
Italy	50.1	<b>IRELAND (%GNP)</b>	<b>40.0</b>
Austria	49.3	Luxembourg	39.0
Finland	48.9	Spain	38.6
Belgium	48.5	Latvia	37.3
Portugal	46.4	Slovakia	37.2
Netherlands	46.1	Bulgaria	37.1
Germany	45.4	Romania	34.8
Slovenia	45.3	<b>IRELAND (%GDP)</b>	<b>34.2</b>
United Kingdom	44.6	Lithuania	34.0
Poland	43.9	Estonia	33.0

Source: Eurostat (2007 p165), Eurostat online database and CSO (2007 p4).

## Other CORI Justice Publications

The following publications (and many more) may be downloaded for free from our website and are available for purchase from CORI Justice Office:

- **Analysis and Critique of Budget 2009**
- **Planning for Progress and Fairness** (Annual socio-economic review - 2008)
- **Making Choices - Choosing Futures: Ireland at a Crossroads (2008)**
- **Values, Catholic Social Thought and Public Policy (2007)**
- **Policy Briefing on Social Partnership (2007)**

**Social Policy in Ireland - Principles, Practice and Problems** published by Liffey Press in conjunction with CORI Justice, is also available at €27.95.

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[www.cori.ie/justice](http://www.cori.ie/justice)

**CORI Justice publishes regular briefings on a wide range of public policy issues. CORI Justice's core areas of work are: public policy; spirituality; enabling and empowering; and communication.**

**CORI Justice has been a recognised social partner within the Community and Voluntary Pillar of social partnership since 1996.**

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