



SOCIAL  
JUSTICE  
IRELAND

*working to build a just society*

*Social Justice Matters Policy Brief*

## **Other Public Services**

July 2022



## Social Justice Matters Policy Brief

‘Social Justice Matters Policy Brief’ is a series designed to provide independent and in-depth analysis on important social policy issues and to present policy options that should be prioritised in the coming years. This series is part of *Social Justice Ireland’s* ongoing contribution to the public policy debate to ensure it focuses on what matters most to people who are poor or vulnerable or in need. Our aim is to improve public policy in order to improve society and the lives of people.

## Contents

Executive Summary.....	3
Introduction.....	4
Public Transport.....	4
Digitalisation.....	6
Financial Services.....	7
Regulation.....	8
Policy Priorities.....	10

## Executive Summary

The Covid-19 pandemic has highlighted the importance of ensuring the provision of the myriad of services that are required for well-being. The impact of the withdrawal or limited access to services such as transport, childcare, access to information, access to health and well-being outlets, highlighted to all of society, the importance of these essential services.

Government continues to look to the market and engage private enterprise to provide the public services that should be part of a basic floor that everyone in the State should expect. They do this notwithstanding evidence that it is more expensive and less effective. The rationale given is that the private sector can provide more, faster and cheaper, but again this is not borne out in the evidence. Consider that 2022 has seen a sudden and sharp rise in the cost-of-living, 9.6 per cent in the year to June, leading to more needing supports that a profit driven system will struggle to provide.

A core pillar of *Social Justice Ireland's* Social Contract, is the objective of providing 'Decent Services and Infrastructure'. This Social Contract is how the standard of living everyone expects and agrees on is implemented and delivered and how the balance of rights and responsibilities among citizens, communities, institutions and government is maintained.

The strength of a democracy is defined by the strength of its social contract and the quality of life and well-being of its citizens. People expect a well-run economy; good governance; a state that acts in the interests of its people; and they expect to have a say on the issues that affect them. They expect society to provide them with decent services and infrastructure. They also expect that decisions being made are aimed at securing fairness across generations and a sustainable future.

The State has proved itself the only operator with the capacity and scope to deliver comprehensive and effective services right across the country and into every household. Housing, health and income are services that are foremost in policy discussions. It is important to recognise the importance of other public services. These contribute to the overall well-being of both individuals and society as a whole.

An expanded public sector, providing increased public services, is essential in addressing cost-of-living increases. Making healthcare, housing, public transport, childcare and education more affordable benefits everyone, but particularly those in the bottom 20 per cent of the income distribution who are disproportionately impacted by cost-of-living increases.

## Introduction

In order to provide ‘Decent Services and Infrastructure’ – a core pillar of *Social Justice Ireland’s* proposed Social Contract, Government must put a renewed focus on the well-being of Irish people at the heart of all Government policies. An expanded public sector, providing increased public services, is essential in addressing cost-of-living increases. Making healthcare, housing, public transport, childcare and education more affordable benefits everyone, but particularly those in the bottom 20 per cent of the income distribution who are disproportionately impacted by cost-of-living increases.

If Government is to deliver real leadership on the provision of public services, then a new Social Dialogue is required to come to a consensus on the standard of living that people want and agree on, and, how this is to be delivered and financed. Government should be looking beyond a basic standard of living and, in line with its commitments on a Wellbeing Framework, move towards ensuring that Irish citizens have a decent quality of life.

A complete guide to our policy proposals for a fairer future for all can be found in our annual socio- economic review, [Social Justice Matters : 2022 Guide to a fairer Irish Society](#). Transport, access to and staying safe in the digital world, financial inclusion and lobbying are the focus of this brief.

## Public Transport

According to the National Travel Survey 2019 (Central Statistics Office, 2020), 73.7 per cent of all journeys taken in 2019 were by private car (as driver or passenger), whereas public transport accounted for just 4.8 per cent of all journeys. Those in densely populated areas were less likely to use a car than those in thinly populated areas, with private cars accounting for 61.7 per cent of all journeys in urbanised areas, compared to 83.8 per cent in thinly populated areas. Public transport was used over four times as much in densely populated areas than thinly populated areas reflecting the greater availability of public transport in more densely populated areas.

The Transport Omnibus 2020 (Central Statistics Office, 2021) showed an overall increase in passengers on public transport between 2010 and 2019 but decreasing for 2020 due to travel restrictions (Table 1).

**Table 1: Summary of Scheduled Bus Passenger Services 2010 to 2020**

	2010 (,000)	2019 (,000)	2020 (,000)	% Change 2010-2020
Dublin city services	118,977	138,311	68,927	-42
Provincial city and town services	16,620	26,699	13,551	-18.4
Other scheduled services	20,640	20,074	9,017	-56.3
School Transport Scheme	42,327	42,614	28,730	-32.1

**Source:** CSO, Transport Omnibus 2020, extracted from Table 8.1

In addition to the 68.9 million bus passengers in Dublin city, over 19.2 million passengers used the two Luas lines in 2020, 12.8 million passengers used the Dublin suburban rail and DART services with decreasing numbers across all modes of transport due to travel restrictions imposed in March of 2020.

The bicycle sharing scheme in Dublin saw 1.78 million journeys undertaken in 2020, a decline from 3.8 million from 2019 and continuing the downward trend since 2016. When we compare data since 2015, the year in which all four bicycle schemes were operational, we see a decline in journey numbers even pre-Covid, year on year, since 2016 in each of Dublin, Cork and Limerick (Table 2).

**Table 2: Bicycle Sharing Scheme, Dublin, Cork, Galway and Limerick, 2015 to 2020**

	2015	2016	2018	2020	% Change 2015-2020
Dublin	4,072,878	4,355,437	3,858,882	1,780,825	-5.2
Cork	289,426	290,590	271,581	81,380	-6.2
Galway	19,934	13,574	39,005	6,903	+95.6
Limerick	40,118	32,892	27,772	10,758	-30.8

**Source:** CSO, Transport Omnibus, various years, extracted from Tables 8.16 and 8.17

The bicycle sharing scheme is an excellent initiative and supports environmentally sustainable commuting in urban centres. However, without hard infrastructure for cycle lanes, our continued reliance on private cars for urban commutes makes city-cycling hazardous. *Social Justice Ireland* therefore calls on Government to expedite the introduction of hard infrastructure to support safe cycling in our cities.

The lack of reliable public transport in rural areas means that rural households are more reliant on their car to access basic services and commute to and from work and school. This reliance is contributing to our carbon footprint, with transport being one of the three main contributing industries. Whilst transport emissions were reduced in 2020 by 15.7 per cent, passenger cars were responsible for 59 per cent of that.<sup>1</sup> Government expenditure on public transport as a percentage of total land transport expenditure has fluctuated since 2002, reaching a low of 30 per cent in 2006. Notwithstanding commitments made to increase active travel and green transport, in 2020, less than half of Government expenditure on land transport was for public and sustainable transport (45 per cent) (Irish Government Economic and Evaluation Service, 2021).

Of course, the rate of public transport use was impacted by Covid-19. For example, Dublin City Council implemented Covid Mobility measures, increasing cycle lanes and the width of pavements by decreasing access for private car use, many of which are still in place despite the lifting of travel restrictions<sup>2</sup>. As of April 2022, bus and rail journeys across the country are still below pre Covid-19 levels, with journeys for the week commencing 24<sup>th</sup> April still only three-quarters of the number of journeys undertaken in March 2020. Rail travel (including Intercity and DART services) in particular are still low, with journeys only reaching 63 per cent of pre Covid-19 levels. Luas journeys increased by 86 per cent between the beginning of January 2022 and the end of April but are still also below pre Covid-19 levels (Central Statistics Office, 2022).

<sup>1</sup> <https://www.epa.ie/ghg/transport/>

<sup>2</sup> A shift to remote and hybrid work are likely contributing factors.

Infrastructure must be in place to support thinly populated areas to grow and thrive, while those living in Dublin and surrounds, with access to an extensive public transport network, should be encouraged and incentivised to use it. We must look at measures implemented due to Covid-19, particularly in relation to walking tracks and cycling lanes, and work towards making these a more permanent transport feature.

Public transport was also included in the Government's response to the increases in the cost of living, published in February 2022. An average reduction in public transport fares of 20 per cent came into effect in April, as well as a cap on the school transport scheme with a reduction to €500 per family at post primary level and €150 per family at primary level. While reduced public transport fees are welcome, they assume that people have access to public transport. Due to the lack of public transport in rural Ireland, and the subsequent need to have access to a private car, not everyone will see an immediate reduction in their transport costs. For people living in rural areas the average distance to most everyday services for rural dwellings was at least three times longer than for urban areas (Social Justice Ireland, 2022). For supermarkets/convenience stores, GPs and pharmacies, the average travel distance was seven times longer for people living in rural areas. The reduction in the thresholds for the school transport scheme for recipients is welcome, it is important that sufficient places are available on the scheme for all who require it.

### **Digitalisation**

Arguably one of the biggest changes brought on by the Covid-19 pandemic has been to working practices. With many adults and children both working and learning from home, good quality, affordable, reliable internet connection is now a necessity, not a luxury. It is an essential economic, social, and educational inclusion tool that enables people to fully participate in society and remain connected and informed. It will be important to ensure ease and equality of access so that already disadvantaged or marginalised groups do not fall further behind. There continue to be areas in (particularly rural) Ireland that continue to be disadvantaged by way of limited or poor access. The digital divide will further exacerbate educational disadvantage in areas with poor connectivity.

Internet connectivity in 2020 stood at 92 per cent, an increase of one percentage point from 2019. Almost every household with children is connected to the internet compared to 79 per cent of adult only households. Fixed broadband connection is the most used, accounting for 85 per cent of households. Households in Dublin and the Mid-East continue to outpace the rest of the country for access to fixed broadband (with 92 per cent and 90 per cent connectivity respectively), while the Border and West Regions fare the worst (with 73 per cent and 79 per cent respectively) (Central Statistics Office, 2020a).

Among households who did not have internet access, the main reasons for not having it were that it was not needed (55 per cent), followed by a lack of skills (32 per cent), prohibitive cost of access and high equipment costs (18 per cent

and 19 per cent). Nine per cent also reported the lack of availability of broadband internet as a factor (Central Statistics Office, 2020a).

At a European level, Ireland ranks 5<sup>th</sup> (up one from 2020) in the EU Digital Economy and Society Index (DESI) (European Commission, 2021). It reports that fixed, very high-capacity network (VHCN) coverage has “rocketed” from 35 per cent to 83 per cent in 2020. However, despite this, in terms of connectivity, the take up of at least 100Mbps fixed broadband is only 31 per cent compared to the EU average of 34 per cent.

Although Ireland performs above the EU average in advanced digital skills (for example, for the indicators on ICT specialists, female ICT specialists and ICT graduates), the basic digital skills of the population are a little lower (53% against the EU average of 56%).

Ireland’s use of the internet is broadly in line with the European average. Our use of the internet points to a society that is moving away from personal social interaction, towards virtual engagement with others. According to the DESI, Ireland scores a perfect 100 for digital services, “particularly in open data and providing digital public services for citizens and businesses”. The internet is now more important than ever and the basic digital skills of the population are a little behind the rest of the EU (53 per cent compared with 56 per cent), this skills gap needs to be addressed and supported to ensure that the increasing number of services who operate primarily or exclusively online are available to all.

### ***National Broadband Plan***

Broadband, particularly for rural areas, is essential if Ireland is to keep pace with globalisation while also ensuring balanced rural development. If the change to working from home becomes permanent for many, location will no longer be an issue allowing many to relocate from expensive urban centres to more rural locations. *Social Justice Ireland* urges Government to expedite the roll-out on the National Broadband Plan without further delays.

### **Financial Services**

Linked to the risks inherent with a digital divide, are those to accessing financial services, which were becoming increasingly digitised and moved online. Covid-19 restrictions proved difficult for those that did not have the ability to make payments for goods and services with cards, either in store or online. Access to financial services, now more than ever is key to inclusion in society. Another key concern about the move towards digital banking is safety and security. Reported cases of fraud, mostly cases of unauthorised transactions and attempts to obtain personal or banking information online or by phone, more than doubled to 16,929 by the end of 2021.<sup>3</sup> As more and more make the move to online and digital money services, especially those who may be unused to using these services, effective education and fraud prevention measure must be enhanced.

---

<sup>3</sup><https://www.cso.ie/en/csolatestnews/pressreleases/2022pressreleases/presstatementrecordedcrimequarter42021/>

Financial exclusion is not just about access to bank accounts but access to reasonable, affordable credit that takes account of the financial position of the consumer while cognisant of the need for people on low incomes to meet contingency expenditures without resorting to high-cost credit, ‘pay day loans’ and ‘home credit companies’ which can charge APRs of up to 287 per cent. Illegal moneylenders are also in operation. Credit unions have traditionally provided low-cost credit to members within their ‘common bond’ area charged at 1 per cent interest per month, or 12 per cent per annum. These loans are provided as an alternative to high-cost credit from legal and illegal moneylenders for families having difficulties saving for life events such as a child’s communion, home improvements or the unexpected breakdown of an essential appliance.

In 2018, almost four in ten people (37.3 per cent of the population) reported being unable to face an unexpected financial expense.<sup>4</sup> The pandemic has exacerbated this with many who found it hard to manage household expenses before finding it even harder. (Society of St. Vincent De Paul, 2022) The ‘It Makes Sense’ loan or Personal Micro Credit Loan, introduced in 2016 and operated through participating credit unions, is already in existence for borrowers with impaired credit. This allows a member of a participating credit union to access a moderate loan, of between €100 and €2,000, with payments deducted at source from their social welfare payments via the Household Budget Scheme. Not all credit unions provide this loan, with some citing regulatory and macroprudential lending issues and others providing a similar product to existing customers. The ‘It Makes Sense’ loan is an inter-Departmental initiative and, as such, should be subject to monitoring and review, focused on consumer protection and financial inclusion.

While there are several organisations available to provide support for those in financial difficulties, there is not enough emphasis on prevention and money management education. Discussions at the Central Bank of Ireland Civil Society Roundtable in November 2019, acknowledged that further investment in the area of financial literacy was required, with agreement that this should be incorporated into mainstream education.<sup>5</sup> MABS, the State’s Money Advice and Budgeting Service, did provide money management education as part of its community supports, however, the future of the support is unclear given the restructure of the MABS companies and the replacement of the MABS National Development Company with a National Support Company. More needs to be done to develop this skill from an early age, with classes in late-primary and secondary schools.

In light of the severity of its impact, *Social Justice Ireland* welcomed the inclusion of financial literacy in the Roadmap for Social Inclusion 2020-2025 and urges Government to build a module on financial literacy in to the primary and secondary curricula. It is incumbent on Government to track levels of financial exclusion and to build and monitor policies and practices aimed at eliminating it in its entirety by 2025. This monitoring must also be agile enough to take account of changing demographics. With both the publication

---

<sup>4</sup>Eurostat Database [ilc\_mdcs05]

<sup>5</sup> <https://www.centralbank.ie/events/event-detail/2019/11/29/default-calendar/civil-society-roundtable>

of the White Paper to End Direct Provision and to Establish a New International Protection Support Service<sup>6</sup> committing to facilitating the opening of bank accounts for International Protection applicants - the Basic Payment Account -and the arrival of thousands of households from the Ukraine, the spotlight is once again on the importance of financial inclusion.

## **Regulation**

How accountability is translated into practice can be closely related to the independence of the regulator and its functions and powers (OECD, 2016). The areas most associated with ‘light touch’ regulatory policy in Ireland are the financial and property sectors. Thousands of households continue to feel the effects of the economic crash decades later, while lack of robust regulation of the planning processes have left Ireland with urban sprawl across towns and cities, and inaccessible one-off properties in remote areas, widening the ‘urban/rural’ divide by making essential services inaccessible and ineffective.

### ***Ireland’s Regulatory Position***

The Register of Lobbying<sup>7</sup> was introduced in 2015 to increase transparency and accountability, making information available to the public on the identity of those lobbying designated public officials and the nature of those lobbying activities. According to its Annual Report for 2021, there were 2,273 registered lobbyists (up from 2,085 in 2020) and more than 11,600 returns had been received by the Commission in Regulating Lobbying for the three reporting periods (this figure may rise as late returns are added) (Commission in Regulating Lobbying, 2022). Health was the number one topic. While this increased transparency is to be welcome, the question of what, if any, effect it is having on a cultural shift from vested to public interest remains. Greater attention must be drawn to the information available on the Lobbying Register.

*Social Justice Ireland* calls for the inclusion in the Commission’s Annual Reports of policy areas with the greatest lobbying activity, the lobbying organisations and the designated public officials engaged to highlight to the general public those influencing the political decision-making process.

### ***Creating Regulatory Policy***

Reactionary regulation, introduced after a crisis, can also serve to further exclude those who it should serve to protect, by placing barriers to goods and services in the way of those without the resources to engage with increasing bureaucracy. *Social Justice Ireland* believes that regulation has a place in protecting the rights of the vulnerable by addressing the balance of power when engaging with corporations and political structures, but not be so involved as to create a barrier rather than a safety net.

---

<sup>6</sup><https://assets.gov.ie/124757/ef0c3059-b117-4bfa-a2df-8213bb6a63db.pdf>

<sup>7</sup> <https://www.lobbying.ie/>

The OECD recommends that the governance of regulators follow seven principles to ensure the implementation of proper policy:

1. Role Clarity
2. Preventing Undue Influence and Maintaining Trust
3. Decision Making and Governing Body Structure
4. Accountability and Transparency
5. Engagement
6. Funding
7. Performance Evaluation

These principles work together as a continuum with clarity from the start and performance evaluation informing governance policy, thereby creating levels of clarity as learning from the evaluation is utilised. If these principles were ingrained in the process for development of regulation and governance of regulators, consumer protection and independence would naturally follow from regulation in line with these central tenets.

*Social Justice Ireland* believes that regulation should have consumer protection at its centre rather than the aim of increasing market participation. Before engaging in any new regulatory processes, the Government should ensure that the rights of its citizens are protected, including the right to a reasonable standard of living with access to basic services at a reasonable cost.

## Policy Priorities

Increase the provision of public transport in rural areas and provide greater investment in sustainable transport and biofuels and invest in hard infrastructure for cycle lanes.

Ensure connectivity to affordable high speed broadband access right across the country and develop programmes to enable all internet users to critically analyse information and to become “savvy, safe surfers” and a grants scheme to support low income and vulnerable households to purchase ICT equipment needed to access public services on implementation of the National Digital Strategy.

Introduce financial literacy and education to the primary and secondary school curricula and track levels of financial exclusion and build and monitor policies and practices aimed at eliminating it in its entirety.

Include in the Annual Reports of Commission for Regulating Lobbying, policy areas with the greatest lobbying activity, the lobbying organisations and the designated public officials engaged to highlight to the general public those influencing the political decision-making process.

**References**

- Central Statistics Office. (2020). National Travel Survey 2019. Dublin: Central Statistics Office.
- Central Statistics Office. (2020a). Information Society - Households 2020. Dublin: Central Statistics Office.
- Central Statistics Office. (2021). Transport Omnibus 2020. Dublin: Central Statistics Office.
- Central Statistics Office. (2022). Transport Bulletin May 2022. Central Statistics Office.
- Commission in Regulating Lobbying. (2022). Annual Report 2021. Dublin: Commission in Regulating Lobbying.
- European Commission. (2021). The Digital Economy and Society Index, Country Profile - Ireland 2021. Brussels: European Commission.
- Irish Government Economic and Evaluation Service. (2021). Transport Trends 2020. An Overview of Ireland's Transport Sector. Dublin: IGEES.
- OECD. (2016). Society at a Glance 2016: OECD Social Indicators. Paris: OECD Publishing.
- Social Justice Ireland. (2022). Social Justice Matter: 2022 Guide to a Fairer Irish Society. Dublin: Social Justice Ireland.
- Society of St. Vincent De Paul. (2022). "The Cost of Surviving" An analysis of the financial impact of Covid-19 and the rising cost of living. Dublin: SVP.

**Social Justice Ireland** is an independent think-tank and justice advocacy organisation of that advances the lives of people and communities through providing independent social analysis and effective policy development to create a sustainable future for every



### Acknowledgement

The work is partly supported by the Department of Rural and Community Development via the Scheme to Support National Organisations and Pobal.



An Roinn Forbartha  
Tuaithe agus Pobail  
Department of Rural and  
Community Development



### Support Social Justice Ireland

If you wish to become a member of *Social Justice Ireland* or make a donation to support our work you may do so through our website **[www.socialjustice.ie/members](http://www.socialjustice.ie/members)** or by contacting our offices directly.

