Irish Rural Link supports this publication as part of its public awareness funding initiative for the United Nations Day for the Eradication of Poverty. The views expressed in this booklet are those of Irish Rural Link and do not necessarily reflect the views of the Department of Social Protection.
POVERTY AND SOCIAL INCLUSION
THE CASE FOR RURAL IRELAND

CONTENTS
Introduction .................................................. 2
Chapter 1: Rural Poverty ........................................ 3
  Rural Unemployment ....................................... 5
  Employment Opportunities in Rural Areas .............. 6
  Income Inadequacies of Rural Households .............. 6
  Rural Income Protection .................................. 8
Chapter 2: Farm Poverty ........................................... 9
  Social Welfare Farm Income Supports ................... 9
  Rural Social Scheme ...................................... 10
Chapter 3: Fuel and Energy Poverty .......................... 11
  Low Income ............................................... 12
  Expenditure Prioritisation ................................ 12
  Cost of Fuel .............................................. 13
  Energy Efficiency of House ............................. 13
  Transport Costs .......................................... 15
Chapter 4: Women and Childcare in Rural Ireland ........ 16
  Case Study: The Case for Longford ...................... 16
  Lone Parents ............................................. 17
  Access to Childcare ..................................... 17
  Access to Education .................................... 17
  Other Issues ............................................. 18
  Case Studies ............................................ 19
Chapter 5: Social Inclusion ...................................... 21
  Rural Isolation .......................................... 21
  Lack of Services ........................................ 22
  People Most Affected ................................... 23
  Case Studies ............................................ 24
  Community Services Available in Rural Areas ........ 26
  Case Studies ............................................ 27
  Cost factors for Services in Rural Areas ............... 29
Chapter 6: Policies on Poverty and Rural Development ..... 30
  Rural Development ....................................... 31
  Local Public Banking .................................... 32
Conclusion ........................................................ 33
Appendix: Irish Rural Link - The Organisation .............. 34
References ..................................................... 35
INTRODUCTION

Over the years much research has been carried out on poverty and social inclusion in rural Ireland. Academics, researchers, Government agencies and organisations working in the Community and Voluntary Sector have published vast amounts of reports on poverty and marginalised and vulnerable groups living in rural areas. Many of the issues people living in rural areas identified in these reports in terms of poverty and social exclusion are still being felt today.

The progress made in rural areas during the ‘Celtic Tiger’ years was eroded as a result of the recession and austerity budgets. As Ireland begins to exit from recession, the gap between urban and rural areas has widened, with rural areas continuing to lag behind in terms of employment opportunities and public services. This means that people living in rural areas, especially vulnerable and marginalised group are being excluded from participating in society.

The aim of this booklet is to raise awareness and to highlight that poverty and social exclusion are not just urban issues but are very much evident in rural communities in Ireland. It looks at how poverty and social exclusion can be exacerbated as a result of living in a rural area.

**Chapter 1** examines the most up to date data on poverty and deprivation for rural areas. It looks at the causes of poverty and the groups that are most affected.

**Chapter 2** looks at Farm Poverty and the impact the recession has had on farm incomes. Agriculture still remains one of the main industries in rural Ireland but incomes have been severely impacted on since the recession.

**Chapter 3** considers the impact of fuel poverty on people in rural areas. It can cost more to heat a house in rural Ireland, especially older houses, due to the type of housing people live in. Fuel poverty is no longer associated with people who are at-risk of poverty, with people who are not at-risk of poverty reporting that they are unable to adequately heat their home.

Women in rural areas face the same commonalities as their urban counterparts. However, their access to services and employment, education and training opportunities are hindered by the barriers that living in a rural area bring. **Chapter 4** looks at what barriers face women in rural areas and the opportunities available to them.

**Chapter 5** examines social exclusion in rural Ireland. It looks at rural isolation and the impact this has on mental health and how the lack of services can exacerbate isolation. It highlights some of the different groups of people who are affected by social exclusion and some of the services that are available to help alleviate social exclusion and isolation.

**Chapter 6** examines what policies and strategies are in place to eradicate poverty and social exclusion and for the development of rural areas.
‘Poverty’ (as the precursor to social exclusion) and ‘rurality’ have a long connection. The first comprehensive attempt to measure the incidence and dimensions of poverty was made by the Economic and Social Research Institute (ESRI) which found that farmers comprised 32.7% of the poor at that time. Subsequent further work by the Institute and the Combat Poverty Agency confirmed a link between poverty, rurality and unemployment, especially long term unemployment.

Groups identified as being at an increased risk of poverty in rural areas included:

- Unemployed people
- People with a disability
- Older people
- Migrants (according to Census 2011, 19.8% of migrants, defined as individuals who are ‘not Irish’ live in rural areas)
- Local authority tenants
- Travellers
- Lone parents
- Gaeltacht communities
- Fishermen and farmers on smallholdings
- Young people
- Farm women
- People with disabilities
- Refugees and asylum seekers

many of these having an important gender dimension.¹

Rural Poverty

The causes of rural poverty are no different to causes in an urban setting.

Unemployment or in low-paid jobs can cause poverty, people with long-term illness or a disability are at greater risk of poverty, people with low level of education, older people are at risk due to a fixed income, children and young people whose parents are experiencing poverty, lone parents, travellers, immigrants are also more at risk of poverty than the general population. However, poverty can be exacerbated in a rural setting due to the lack of services, public or otherwise. The lack of transport, lack of jobs and good quality jobs, lack of broadband, distance to travel to do day-to-day business can put people at risk of poverty, both financially and socially.

The majority of rural communities are still feeling the impact of the crisis and the Austerity Budgets over the past number of years. Over the past few years, families in rural areas have experienced a raft of financial hardships. The level of growth experienced in urban areas in the last year is far higher than in rural areas.

The Survey on Income and Living Conditions (SILC) gives an indication of the level of poverty in Ireland in a given year. The most recent data available on poverty is for 2014. It showed that 16.3% of the population were ‘at-risk of poverty’. Nineteen per cent of people living in rural areas were at risk of poverty compared to almost 15% in urban areas. Over 20% of those that lived in the Border, Midlands and Western Regions were at risk of poverty.

The groups that were most at risk of poverty included people who lived in rented accommodation below market value at 36% and people who were unemployed at 35.9%. If all social transfers were excluded the ‘at-risk of poverty’ rate would be 49.3%.

Table 1 (opposite) shows the percentage of people who were ‘at-risk of poverty’, deprivation and living in consistent poverty from 2010-2014. It also gives a breakdown between the rates in rural and urban areas and in the Border, Midlands and West and Southern and Eastern Regions.
Table 1: Poverty and Deprivation Rates, 2010 - 2014

<table>
<thead>
<tr>
<th>Poverty and Deprivation Rates</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>% At-Risk Poverty Rate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban Areas</td>
<td>14.7</td>
<td>16.0</td>
<td>16.5</td>
<td>15.2</td>
<td>16.3</td>
</tr>
<tr>
<td>Rural Areas</td>
<td>12.5</td>
<td>14.2</td>
<td>14.7</td>
<td>12.6</td>
<td>14.6</td>
</tr>
<tr>
<td>BMW Region</td>
<td>18.1</td>
<td>18.8</td>
<td>19.2</td>
<td>19.3</td>
<td>19.1</td>
</tr>
<tr>
<td>Southern &amp; Eastern Region</td>
<td>13.8</td>
<td>20.4</td>
<td>21.4</td>
<td>21.4</td>
<td>20.5</td>
</tr>
<tr>
<td>Deprivation Rate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22.6</td>
<td>24.5</td>
<td>26.9</td>
<td>30.5</td>
<td>29.0</td>
<td></td>
</tr>
<tr>
<td>Consistent Poverty Rate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban Areas</td>
<td>6.3</td>
<td>6.9</td>
<td>7.7</td>
<td>8.2</td>
<td>8.0</td>
</tr>
<tr>
<td>Rural Areas</td>
<td>6.6</td>
<td>6.8</td>
<td>8.0</td>
<td>6.6</td>
<td>7.6</td>
</tr>
<tr>
<td>Border, Midland &amp; Western Region</td>
<td>5.9</td>
<td>7.1</td>
<td>8.4</td>
<td>9.4</td>
<td>10.7</td>
</tr>
<tr>
<td>Southern &amp; Eastern Region</td>
<td>6.1</td>
<td>8.4</td>
<td>9.4</td>
<td>12.7</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Rural Unemployment

The impact of high unemployment during the recession is still being felt in many rural areas which are not experiencing the same level of employment creation as urban or areas close to major urban centres. It is more difficult to resolve unemployment in rural areas which are over-reliant on primary industries such as agriculture, construction and low-level manufacturing and where many of the highly skilled and young workforce have emigrated over the past few years or who are now migrating to urban areas where jobs are becoming available.

Although the national rate of unemployment has fallen and is now at 8.6%, the unemployment rate in some regions is still 10%. In Quarter 2, 2016, the unemployment rate in the Midlands, South East and West were 10.7%, 10.8% and 9.5% respectively compared to 8.1% and 6.9% in Dublin and Mid East Regions. According to Social Justice Ireland Employment Monitor over 62% of the increase in employment over the last twelve months was in the Dublin region and in counties Meath, Kildare and Wicklow.
Employment Opportunities in Rural Areas

The quality of jobs available in rural areas tends to be lower than in urban area, with a higher number of people employed in lower paid sectors. Many jobs in retail/wholesale, hotel and catering, tourism are zero contracts. In rural areas, these are the jobs many people work in as there is very little alternative unless they commute long distances to work, which is not always an option for people. There was an 8.6% decline in the number of active enterprises registered in Western Counties between 2008 and 2014. In other counties this figure was 1% below that of 2008.

The sectors in which active enterprises were higher in western counties than in the rest of the state included: Construction, Wholesale & Retail, and Accommodation & Food Services. There were a large number of sole traders and micro enterprises in these sectors.

The high cost of and limited access to transport and broadband in rural areas can deter companies locating or setting up in these areas. Investment in rural areas is essential to ensure that the necessary infrastructure is available to support the set up of companies and enterprises to carry out their business and in turn create employment. A recent study for .IE Domain Registry found that a quarter of small businesses that do not have a website are being kept offline due to poor broadband connectivity, with a third not having the time to go online.

Income Inadequacies of Rural Households

An adequate minimum wage is essential for people living in rural areas to meet their basic standard of living and to meet the cost of essential goods and services, i.e. food, utilities, heating, housing, cost of getting to work.

The Vincentian Partnership for Social Justice Minimum Essential Standard of Living (MESL) for 2016 shows that there was a slight decrease in the cost of essential goods and services included in MESL which fell by 0.7% from 2015 MESL costs but is still 4.6% higher than 2010. However, when housing and childcare are included there was a 3.0% increase in the year and a 7.7% increase from 2010. Although there was some reduction in MESL costs for certain household types in both urban and rural areas, core MESL costs (excluding housing and childcare) remain higher for the majority of rural household types.

Tables 2 and 3 show the comparison of income inadequacies by households in rural and urban areas in receipt of social welfare and full-time earners on minimum wage.

2 The Western Counties include; Clare, Galway, Mayo, Roscommon, Sligo, Leitrim and Donegal.
3 The Minimum Essential Standard of Living (MESL) looks at those essential goods included in CPI basket of goods that are deemed necessary for a minimum standard of living. Such goods include food, clothing, heating, etc.
### Table 2: Income Inadequacies by Household Type in receipt of SW Payment

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Parents with 1 Infant</td>
<td>-€96.85</td>
<td>-€51.00</td>
</tr>
<tr>
<td>2 Parents with 2 Children (1 Pre-school, 1 Primary)</td>
<td>-€79.24</td>
<td>-€33.41</td>
</tr>
<tr>
<td>2 Parents with 2 Children (1 Primary, 1 Secondary)</td>
<td>-€154.03</td>
<td>-€110.00</td>
</tr>
<tr>
<td>2 Parents with 3 Children (1 infant, 1 Pre-school, 1 Primary)</td>
<td>-€99.92</td>
<td>-€54.95</td>
</tr>
<tr>
<td>2 Parents with 4 Children (2 Primary, 2 Secondary)</td>
<td>-€244.27</td>
<td>-€192.99</td>
</tr>
<tr>
<td>One Parent with 1 Child (Primary school)</td>
<td>-€107.61</td>
<td>-€43.83</td>
</tr>
<tr>
<td>One Parent with 2 Children (1 Pre-school, 1 Primary)</td>
<td>-€91.16</td>
<td>-€29.32</td>
</tr>
<tr>
<td>One Parent with 2 Children (1 Primary, 1 Secondary)</td>
<td>-€165.94</td>
<td>-€105.91</td>
</tr>
<tr>
<td>Single Adult living in Private Rented Accommodation</td>
<td>-€93.24</td>
<td>-€62.64</td>
</tr>
<tr>
<td>Pensioner Living Alone (Non-Contributory)</td>
<td>-€58.95</td>
<td>-€9.03</td>
</tr>
<tr>
<td>Pensioner Living Alone (Contributory)</td>
<td>-€48.15</td>
<td>+€0.57</td>
</tr>
</tbody>
</table>

Source: Vincentian Partnership for Social Justice

### Table 3: Income Inadequacies by Household Type for full-time earners on Minimum Wage

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Parents* with 1 infant</td>
<td>-€74.87</td>
<td>-€13.09</td>
</tr>
<tr>
<td>02 Parents with 2 Children (1 Pre-school, 1 Primary)</td>
<td>-€67.75</td>
<td>-€8.86</td>
</tr>
<tr>
<td>2 Parents with 2 Children (1 Primary, 1 Secondary)</td>
<td>-€48.22</td>
<td>+€53.27</td>
</tr>
<tr>
<td>2 Parents with 3 Children (1 infant, 1 Pre-school, 1 Primary)</td>
<td>-€261.83</td>
<td>-€248.63</td>
</tr>
<tr>
<td>2 Parents with 4 Children (2 Primary, 2 Secondary)</td>
<td>-€147.42</td>
<td>-€54.94</td>
</tr>
<tr>
<td>One Parent with 1 child (Primary school)</td>
<td>+€57.60</td>
<td>+€118.83</td>
</tr>
<tr>
<td>One Parent with 2 Children (1 Pre-school, 1 Primary)</td>
<td>-€23.51</td>
<td>-€16.45</td>
</tr>
<tr>
<td>One Parent with 2 Children (1 Primary, 1 Secondary)</td>
<td>+€2.94</td>
<td>+€40.11</td>
</tr>
</tbody>
</table>

*Income inadequacies based on Both Adults working full-time earning minimum wage

Source: Vincentian Partnership for Social Justice
Rural Income Protection

The tables on Page 7 clearly show that rural households are far more vulnerable to cuts in social welfare payments and experience higher costs of essential goods and services to necessitate an adequate standard of living. Essentially, rural households will be the first to be pushed below the poverty line, or further below the poverty line as the case may be.
CHAPTER 2: FARM POVERTY

Agriculture still remains one of the main industries in rural Ireland. Although there has been a decline in the sector, the growth in exports of agri-foods has led to a growth in agricultural jobs. There are 114,800 people employed in Agriculture, Forestry and Fisheries as of Quarter 2, 2016; approximately 5% of overall employment and a 3.4% increase from the same period in 2015.

However, despite the slight increase in employment in the sector, farming communities are still feeling the impact of the recession and austerity budgets. The average farm income is €26,000, far below the industrial average salary of €37,000. Low income, coupled with the costs of running a farm, are leaving some farms in a very vulnerable position and pushing farming households into poverty. A recent report by Teagasc on Farm Incomes shows 34% of farms were economically vulnerable in 2015. When this is broken down by region, over 50% of farms in the Border region were described as economically vulnerable.

Off-farm employment can help the sustainability of a farm. In recent times increasing numbers of farmers have relied on off-farm income, typically employed in the sectors most severely affected by the economic downturn such as construction and traditional manufacturing sectors. With the reduction in employment in these sectors, off-farm incomes have also reduced, contributing to the high level of farm vulnerability. Fifty percent of farm households have off-farm income; this was 59% in 2006. Off-farm income varies between regions. Twenty-two per cent of farm households in the South had an off-farm income. In the Border region, where there was the highest rate of farm vulnerability, just 31% of farm households had off-farm incomes compared to 43% in 2007.

Social Welfare Farm Income Supports

Farm Assist is a means-tested payment and subject to eligibility criteria for people engaged in farming and/or forestry by Department of Social Protection whose income is below a certain level. All income from farming is assessed as gross income that the person applying for the payment, their spouse or cohabitant may be expected to receive minus expenses incurred. As it is based on a farmer’s previous year’s income, it is very disadvantageous and doesn’t protect against current or future agricultural prices.

Figure 1 (on Page 10) shows the number of people in receipt of Farm Assist from 2005 - 2015. The number of people in receipt of the payment peaked in 2011, when 11,333 people received the payment and has fallen since then. In 2015, 8,790 people received the payment. Eligibility for the payment is tight and there were some changes to the scheme in 2013 which may be a factor in the reduction in claimants.
**Rural Social Scheme**

The **Rural Social Scheme** commenced in 2004 under the then Department of Community, Rural and Gaeltacht Affairs. It was transferred to the Department of Social Protection in 2010. The scheme was set up to provide an income support for under-employed farmers and those engaged in fishing and who are in receipt of a social welfare payment, such as Farm Assist. The benefits of the scheme extend to rural communities with improved amenities and facilities in the local area, while allowing farmers and fishermen/women improve and develop new and existing skills. There are currently 2,600 participants on the scheme.
Fuel poverty can be a part of overall poverty and those at-risk of poverty very often are unable to adequately heat their home or have gone without heating at some stage during a year. However, it is not refined to people in consistent poverty or those at risk of poverty with people who are not at-risk of poverty also unable to adequately heat their home.

Rural households are at greater risk of fuel poverty due to the nature of the rural housing stock. Many of the houses in rural areas are still one-off houses and can be harder to heat, especially older houses. There is less choice of fuels that can be used in rural areas. Piped gas is not available to many rural homes so there is a higher dependency on oil and solid fuels. This also leads to limited opportunities to take advantage of bundle deals offered by gas and electricity suppliers.

There are a number of reasons people live in fuel and energy poverty. It may be caused by one factor or by a combination of these factors. The main causes of fuel poverty include:

- **Low Income**
- **Expenditure Prioritisation**
- **Cost of Fuel**
- **Energy Efficiency of House**
Low Income

People on a low or fixed income are more at risk of experiencing fuel poverty. People on a low or fixed income spend a larger proportion of their income on essential goods and services such as food and heat.

“A person who spends 10% of their income on energy is considered to be in energy poverty.” (DCENR; 2016)

Table 4 shows the percentage of weekly income spent on household energy for four household types living in a rural area dependant on social welfare payments.

Table 4:
Energy costs: Amount spent per week, and percentage of income, by household type on Social Welfare Payment

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Total Weekly Income</th>
<th>Amount spent per week on Household Energy</th>
<th>% of weekly income spent on Household Energy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two Parents with one Child</td>
<td>€374.91</td>
<td>€46.32</td>
<td>12%</td>
</tr>
<tr>
<td>One Parent with one Child</td>
<td>€263.28</td>
<td>€44.59</td>
<td>18%</td>
</tr>
<tr>
<td>Single Person, Unemployed</td>
<td>€188.00</td>
<td>€35.24</td>
<td>19%</td>
</tr>
<tr>
<td>Non-Contributory Pensioner Living Alone</td>
<td>€242.25</td>
<td>€43.14</td>
<td>18%</td>
</tr>
</tbody>
</table>

Source: Vincentian Partners for Social Justice MESL 2016

Expenditure prioritisation

People on low or fixed income generally have to prioritise expenditure on goods and services. This can result in people having to forgo certain items in order to pay for something else they see as a bigger priority. For example, 26% of parents would delay paying household bills to meet the cost of going back to school. (League of Credit Unions; 2016)

A CSO/QNHS report in 2012 looked at the effect on households of the economic downturn. It found that 43% of households were experiencing great difficulty or some difficulty managing their household bills and debts. Among those groups to find the most difficulty in managing were single parent households at 69%, and households where the reference person was unemployed at 73%. (QNHS, 2012).
Cost of Fuel

The cost of fuel is a major factor in fuel poverty. Although high prices for fuel are very often due to external factors, carbon tax and excise duty on fuel is also a big contributor to price. Carbon tax could cost rural households ten times more than some urban households. Analysis in 2010 from the Economic and Social Research Institute (ESRI) and the Environmental Protection Agency (EPA) shows that the annual carbon tax likely to be paid by someone living in inner-city Dublin will be €25 but people living in the countryside could face bills of up to €275.\(^{xv}\)

The 2011 Census showed that 69% of households in rural areas were dependent on oil as their source of central heating while 11% and 7% of rural households were dependent on peat and coal respectively to provide central heating in their homes.\(^{xvi}\) Although the cost of home heating oil and solid fuels has fallen in recent years, people on low or fixed income are vulnerable to any future price increases. This will particularly affect those in rural areas due to the high dependency on these fuels. Some savings can be made on these heating products if bought in bulk; however, this is rarely an option for people on low or fixed incomes.

Energy Efficiency of House

The energy efficiency of a house can impact on the amount a person spends on fuel and the amount of fuel they use to keep their home adequately warm. People on lower income or fixed income tend to live in houses that are less energy efficient. People living in rented accommodation, either local authority or private rented, can be more at risk of fuel poverty as there is no incentive for the tenant to do improvement works on the property. The onus of improvement works on a rental property lies with the landlord.

I sit out in the kitchen – but [during] the cold spell... I couldn’t light my fire because it was getting a back draught down the chimney, full of smoke... [son] has bronchitis and [daughter] has asthma so I’d to get the heaters out and thank God only for the St Vincent de Paul helped me out to get the heaters, and [during] the very cold spell... that’s all we had was those heaters.... Oh my God the doors we had... there was a big gap. You could see out on the street. I went around the house doing my own little thing... put masking tape around the draft on the window... the snake thing for the door, hot water bottles for the kids to heat upstairs [and] the bedrooms.

SVP Client \(^{xvii}\)
However, in a 2013 survey of private landlords, 70% of the landlords surveyed would not welcome an energy efficient standard as they think the sector is already overregulated; and 78% of the landlords surveyed think that if such a rental regulation was put in place they would have to consider whether it is still viable to remain a private rental landlord. xviii

Table 5 shows the percentage of the population by poverty status that experienced fuel deprivation between 2010 and 2014.

Table 5: Percentage of Population by Poverty Status Experiencing Fuel Deprivation 2010-2014

<table>
<thead>
<tr>
<th>% All Individuals</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without heating at some stage in the year</td>
<td>10.5</td>
<td>12.2</td>
<td>12.9</td>
<td>15.7</td>
<td>15.7</td>
</tr>
<tr>
<td>Unable to afford to keep the home adequately warm</td>
<td>6.8</td>
<td>6.8</td>
<td>8.5</td>
<td>10.0</td>
<td>8.8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of Individuals at risk of poverty</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without heating at some stage in the year</td>
<td>22.3</td>
<td>21.7</td>
<td>25.0</td>
<td>30.8</td>
<td>28.4</td>
</tr>
<tr>
<td>Unable to afford to keep the home adequately warm</td>
<td>15.8</td>
<td>11.9</td>
<td>14.2</td>
<td>19.4</td>
<td>15.8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of Individuals not at risk of poverty</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without heating at some stage in the year</td>
<td>8.5</td>
<td>10.4</td>
<td>10.6</td>
<td>13.0</td>
<td>13.2</td>
</tr>
<tr>
<td>Unable to afford to keep the home adequately warm</td>
<td>5.2</td>
<td>5.8</td>
<td>7.3</td>
<td>8.4</td>
<td>7.5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of Individuals experiencing deprivation</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without heating at some stage in the year</td>
<td>40.5</td>
<td>42.9</td>
<td>43.0</td>
<td>46.6</td>
<td>48.7</td>
</tr>
<tr>
<td>Unable to afford to keep the home adequately warm</td>
<td>29.6</td>
<td>26.5</td>
<td>30.7</td>
<td>32.0</td>
<td>29.6</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>% of Individuals in consistent poverty</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
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<td>27.5</td>
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<td>35.0</td>
<td>32.1</td>
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<th>% of Individuals not in consistent poverty</th>
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<th>2011</th>
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<th>2013</th>
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<td>9.8</td>
<td>9.8</td>
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<td>5.2</td>
<td>6.7</td>
<td>7.8</td>
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Source: CSO EU-SILC 2014
Transport Costs

A lack of public transport options in rural areas necessitates car ownership in order to access employment, basic services and amenities. Census 2011 showed car ownership across all age groups was higher in rural areas than urban areas. The cost of running a family car averages over €10,500 a year, an increase of €250 in the year.

Although the cost of petrol and diesel has decreased over the last number of years, this decrease is off-set by the large increases in motor insurance premiums. There was a 28.2% increase in the cost of motor insurance premiums in the year to August 2016. The proposal by the Environmental Pillar to increase the price of diesel will put further financial strain on car owners in rural areas.
Women in rural Ireland share many commonalities with their urban counterparts. However, there are significant differences in terms of access to services, experiences of social exclusion and disadvantage and opportunities for economic independence. The recognition of different needs according to levels of disadvantage and/or geographic location is critical, e.g. a rural woman experiencing economic disadvantage and social isolation will have very different needs to those living in urban areas. This was outlined in the CEDRA report:

“Rural areas have lower skill levels in the labour market, reflecting the types of employment sectors traditionally found in these areas with this trend even more pronounced in the most peripheral areas.”


The number of women employed in the agricultural sector accounts for approximately 10% of all persons employed in the sector. There were 12,600 females employed in the agriculture sector up to the first six months of 2016 (CSO QNHS, Q22016).

We have also seen that women as a target group have been excluded from the new Social Inclusion and Community Activation Programme (SICAP). This is despite all of the evidence within the sector that targeted funding and supports are needed for disadvantaged and marginalised women within our communities.

Under the recent local government reform process, many groups, including Longford Women’s Link (LWL) lost their LCDP funding which was used to deliver on the very elements outlined in this new support scheme – social inclusion, poverty and equality. In addition, LWL, throughout its 21 years in existence, has identified key barriers to participation in education, specifically experienced by women in Longford. These include rural isolation, experience of domestic violence, lack of access to childcare and transport and lack of third level opportunities in Longford.

Case Study:
Local Factors and Challenges for Rural Women – The Case for Longford

Longford is the most deprived Local Authority area within the Midlands region (Trutz Haase, 2013). The county was severely affected by the economic downturn, reflected in the drop in the absolute deprivation score from -4.9 in 2006 to -12.1 in 2011 and is the fourth most disadvantaged Local Authority area in Ireland. Critically, Longford is the only county in Ireland where the female unemployment rate actually rose during the Celtic Tiger years - the female unemployment rate almost doubled between 2006 and 2011, reaching 21.0% (Trutz Haase, 2013). 23% of families in Longford are lone mothers with children (CSO 2011); however, areas such as Longford No.1 Urban (44.8%) and Killashee (43.6%) have rates which are extremely high by national comparison.
Lone Parents

Lone parents remain particularly vulnerable to poverty, having the highest rate of consistent poverty in 2014 at 22% (SILC, 2014). In fact, those in receipt of One Parent Family Payment have the highest rate of consistent poverty among all social welfare recipients and have fallen further and further behind income trends for the rest of the population.

The reasons behind poverty are complex but one of the main reasons behind lone parent poverty is that welfare to work supports were designed for unemployed people and simply extended to lone parents without any adaptation to take account of the specific needs of one parent families.

Those living in lone parent households experience the highest rates of deprivation with 58.7% of individuals from these households experiencing two forms of deprivation (SILC, 2014). Lone parents who wish to avail of education and training opportunities face the extra barrier of accessing childcare and affordable childcare.

Access to Childcare

The high cost of childcare for families in Ireland has a significant impact on women’s ability to access employment and career progression. The European Commission has identified ‘limited access to affordable and quality childcare’ as ‘a barrier to increased female labour market participation’ (OECD, 2014).

Significantly, as a percentage of family income, Ireland has the highest childcare costs in the European Union with low income families (including lone parents) incurring childcare costs of up to 40% of their total income. Access to childcare in rural areas can be hindered by lack of transport. If there is no transport available to a woman, it can be more difficult for them to access childcare. The high cost of childcare can often mean it is not financially worthwhile for a woman to remain in, or take on employment, especially if they work in low-paid or minimum wage jobs.

Access to Education

Access to education is another critical barrier faced by rural women. For example, female educational attainments rates in Longford are low (only 29% of females in the county have completed third level – CSO, 2011). Overall, the proportion of adults with third-level education in County Longford is the second lowest in Ireland. (Trutz Haase, 2013)

A recent UCD study found that it is the education levels of the mother, not her marital or cohabitation status that has the most significant impact on the well-being of the child (UCD, 2013). Indeed, the fact that ‘transaction costs’ such as travel are likely to increase in line with the distance to a third level institution means that there is a reduced possibility of students from these areas attending third level institutions. (Speiss and Wrohlich, 2010)
Other Issues

**Issues such as domestic violence and homelessness among women in rural areas are very often more hidden.** This can be due to a number of factors including, stigma often associated with these issues, lack of services available or lack of awareness of the services available to women in an area. Linking in with these services can be made more difficult by the lack of transport if living a long distance from the service.

Access to local decision-making structures is also a key factor in preventing full and equal participation of rural women in their communities. Again, this can be as a result of the need to manage family responsibilities, timing of meetings and travel long distance to attend a meeting.

Longford Women’s Link (LWL) has adopted a number of different services and initiatives throughout its 21 years in existence in order to address these – its onsite crèche, Catkins Early Years and Education Centre provide pre- and afterschool childcare for 115 children per annum. The Mobile Childcare Solutions service, Catkins on the Move operates mobile crèches for organisations delivering offsite training and also provides qualified, Garda-vetted relief staff to childcare providers in Longford and surrounding counties thereby ensuring that childcare providers can fulfil their ratio requirements and remain operational despite any staff shortages.

The LWL Women’s Community Education Centre, opened in 2011, provides education and training to approximately 300 students annually and is a QQI centre providing general learning, IT and childcare courses from QQI Levels 3 to 6. In 2014, LWL became the lead sponsor for the countywide Community Employment Childcare Scheme in Longford which provides a 3-year training and work experience CE programme to participants in the county during which they complete their QQI Level 5 and many progress to Level 6. This programme is open to applicants from the age of 21 and with an average progression rate of 70% into employment/education, is a real opportunity for meaningful training and experience in the childcare sector. Having provided third level outreach for many years via UCD and NUI Maynooth, LWL entered into a new collaboration in 2016 with IT Carlow for the provision of its Level 8 Honours Degree in Childcare with 29 students registering in September 2016.

LWL is also a community partner of An Cosán’s Virtual Community College which allows students to access learning virtually – three Special Purpose Awards (QQI Level 7) have been delivered to date in this way. LWL Domestic Violence Service supports approximately 300 women per annum while the Women’s Manifesto Programme aims to support women in Longford and other counties to play an active and meaningful role in their local decision-making structures.
Case Studies

Elaine

Introduction:
Elaine is a young participant who lives in Granard and returning to education has really increased her confidence through her training and practical work experience.

Longford Women’s Link has given her the opportunity to complete her QQI Level 6 in Childcare, which up until recently, would have been impossible both from a financial and geographical perspective as there was no QQI Level 6 Childcare running in her locality.

This is where LWL as a community provider really supports the learning needs of the individual in supporting them to develop their careers and achieve economic independence.

Elaine’s story:
“My name is Elaine. I am 28 years old and I am currently on my final year on the Community Employment Scheme run by Longford Women’s Link. I live in Granard town located in the north of Longford. Before becoming a member of this great scheme my hopes to complete my Level 6 in Childcare were very limited.

Upon joining this scheme I got a work placement in my local community crèche, walking distance from my home, as I don’t drive, and this gave me the opportunity to join the working community and experience my dream of working with children.

This scheme later offered me the opportunity to join a QQI Level 6 course that takes place in the evenings, allowing me to educate myself and work first hand with children. The course takes place in the Longford Women’s Link Centre and this scheme gave me an allowance to ensure I had help with travel expenses; this gave me a great determination to miss little or no classes.

Joining this course I had the bonus of having two friends and work colleagues join the same course. The tutors are so helpful and the other girls in the class have become great friends of mine.

My supervisor is always there and always willing to help in any way she could. Any problems and she was just a phone call away, always encouraging me to go further and making frequent visits to see how we are getting on. She may be my boss/supervisor but I will forever see her as a friend.

I will be forever thankful to everyone at, and associated with, Longford Women’s Link, it is a great organisation helping and empowering women to succeed in life.”
Kathleen’s story:
“My name is Kathleen and I work at Longford Women’s Link as a Community Employment Supervisor. I commenced this role in 2005. At this point, the scheme was mainly hands-on childcare focused, consisting of 18 participants. Part of my role involved managing a significant training budget and ensuring it was utilised efficiently for the overall benefit of the participants.

From working closely with the participants I quickly identified the need for training and professional development. I set about fostering an environment that placed value and desire to educate and progress in the area of childcare. Throughout my journey as a Community Employment Supervisor I immersed myself in the childcare sector becoming very familiar with current regulations, legal requirements, and training requirements such as FETAC and then QQI. I naturally found myself promoting childcare not only as a career opportunity but also an educational choice.

As a result of the success of this scheme, in 2014 Longford Women’s Link became the lead sponsor for the Childcare Programme for County Longford. This meant an increase to 83 participants.

My own experience of education was positive but because of financial barriers I did not get the opportunity to continue to third level after completing the Leaving Certificate. After finishing school I gained employment in local factories, which was common in the 1990s but, with the closure of the factory where I worked in 2003, I took the decision to return to education and completed a FETAC Level 5 Business Course and also a Level 5 Domestic Violence Advocacy Course. I went on to receive a Certificate in Front Line Management from NCI and a Diploma in Women’s Studies from UCD through an outreach programme run in Longford Women’s Link.

I am still studying in Longford Women’s Link and have completed a QQI Special Purpose Awards at Level 7 An Cosán’s Virtual Community College in conjunction with Carlow IT – an online e-learning platform and am now enrolled on the IT Carlow Level 8 Honours Degree in Childcare. I am truly enjoying the experience and opportunities available at LWL.”
CHAPTER 5: SOCIAL INCLUSION

Social exclusion can take many forms, defined as the process whereby certain groups are pushed to the margins of society and prevented from participating fully by virtue of their poverty, low education or inadequate life skills. This distances them from job, income and education opportunities as well as social and community networks. They have little access to power and decision-making bodies and little chance of influencing decisions or policies that affect them, or of bettering their standard of living.

Factors of social exclusion

- Lack of money or other resources
- Living in isolated geographical areas
- Working alone, particularly on farms or related self employment businesses
- Discrimination against particular groups or categories of people, e.g. Gay, Lesbian, race or cultural related origins
- Lack of transport or the absence of services/facilities in an area
- Lack of Broadband
- Lack of confidence to participate in society
- Lack of skills/qualifications which may be needed for social and economic participation
- Living alone or confined to home because of disability or similar limiting factors
- Poverty
- Declining villages and issues related to housing

Rural Isolation

People living outside cities or large towns face increased pressures, both financial and social. People in rural areas can experience isolation at a greater level. Older people, people engaged in agriculture and people living alone in rural areas suffer higher levels of rural isolation than the general population.

The impact of the recession and austerity budgets saw a decline in the population in rural areas especially among young people with many emigrating or in more recent years migrating to larger urban areas or cities to gain employment. While there was an increase in overall population in the state between 2011 and 2016, there was a decline in the population in three counties: Donegal (-1.5%), Mayo (-0.2%) and Sligo (-0.1%).

The population in three other counties grew by less than 1 per cent, namely South Tipperary which increased by 0.72 per cent, Roscommon by 0.58 per cent and Leitrim which grew by just 0.55 per cent. (Census 2016)
At its core, the effects of rural isolation can lead to searing loneliness, depression and in some cases suicide. It describes the breakdown of communities and a disconnectedness that encourages a feeling of being forgotten. An attractive aspect of living in rural areas is that it is quiet and isolated compared to urban life but this isolation can also cause feelings of exclusion, loneliness and solitude.

**Lack of Services**

*By the nature of a rural setting, residents are marginalised in terms of services that urban residents can take for granted.* The task of going to the local shop is far easier in urban areas where people can walk around the corner while in rural areas this involves getting into a car and travelling a distance. In many cases this is not possible because many rural residents do not drive due to age and availability of a car. The closure of banks, Post Offices and Garda stations in smaller towns and villages means people have to travel further to do their day-to-day business.

**Transport**

The lack of transport remains the biggest pressure on rural residents as it affects their ability to access services and employment. The lack of public transport in rural areas has a hugely negative effect on people’s social life and their mental health due to their isolation. Vulnerable groups are most affected by this and make it more difficult for them to gain employment or make medical appointments. They rely on the goodwill of family members and neighbours to make appointments and to go to the nearest town to do their day-to-day business.

**Broadband**

The lack of broadband is hindering the development of many rural areas and is also disadvantaging people living in rural areas. A proper broadband infrastructure would promote rural development allowing people to compete for jobs that might otherwise be located in urban areas. It would also allow for people, especially women, to work from home or start up their own business. With the move towards online banking, online billing, and other services moving to online, people in rural areas are unable to access these services as a result of the lack of reliable broadband. Also, the opportunity to stay in touch with family and friends who may have moved abroad is limited to telephone, which can be expensive.

**Health Services**

The speed of access to specialist healthcare continues to be an issue and leads to inequalities in terms of income. The two-tier system that occurs for specialist healthcare means people with private health insurance can be fast-tracked to specialist care. With the cost of private health insurance increasing, many people, especially in rural areas can no longer afford to pay this. People living in rural areas are faced with extra costs when accessing specialist healthcare through travel costs and in some cases accommodation costs if receiving treatment. These costs are incurred by the patient. There is also the cost of caring, with another person having to travel with the patient. Also, appointment times do not always coincide with public transport.
Mental Health Services
The lack of consistent mental health services and lengthy waiting times to see a counselor or other mental health professional through public health system can deter people from accessing mental health services. Lack of flexibility of appointment times and if missing two appointments can mean a person may be taking off the waiting list. Again, transport is a major issue in rural areas to accessing mental health services.

People Most Affected
The groups of people who are affected by social exclusion are many of the same people affected by social exclusion in wider society. However, this is exacerbated in rural areas as a result of the reasons already mentioned.

Older People
Older people are the group most at risk of experiencing social exclusion and isolation. With an ageing population and the number of people over the age of 65 expected to double over the next 30 years and with the migration of young people from rural areas social exclusion and isolation will increase for this group.

Young People
Young people living in rural areas are at risk of social exclusion and poverty due to lack of employment and quality employment in rural areas. Rural areas are losing young educated people as a result of the lack of quality employment.

People with a Disability
The lack of transport and the lack of accessible transport is a major barrier for people with a disability and for those for mobility problems. Extra planning and organising is required if a person with a disability and especially wheelchair users need to use public transport to attend a medical appointment, employment or for leisure.

Women and Lone Parents
As outlined in Chapter 4, women, and lone parents - of whom the majority are women, living in rural areas do not have the same opportunities available to them as their urban counterparts in terms of employment, education and training opportunities. The lack of broadband in rural areas means that working from home is not an option for people.

Migrants and Traveller Community
Small rural communities can be a double edge sword for people from different race, culture and people from traveller community. On the one hand, people can be welcomed into the area while on the other hand they may be discriminated against in terms of gaining employment and acceptance into a local area.
Case Studies

The following case studies highlight social exclusion experienced by two of the groups of people in rural areas.

Case Study 1:
Volunteer with local Social Services for Older People

P.J. volunteers with his local Social Services that also provide Meals on Wheels in their local area.

“After retiring, I volunteered with our local voluntary Social Services. I attended meetings at first and later got involved with the Board of Management. I now find myself in the middle of things both social and real life difficulties. I always thought that poverty was a lack of money but soon learned that this was far from reality. I now see poverty as a silent occurrence in very many instances.

Through my experience in voluntary and community service I find extreme loneliness in some people in the vulnerable age bracket and they feel it. Their age group are silent sufferers as they are from a time where people complained very little if at all. They are too weak or inactive to organise so they have no advocacy capability or opportunity. The real worry is that they are likely to accept that nothing can be done for them and that nobody can help them. They often have a feeling of being forgotten about and wonder if anyone really cares. This is social poverty at its very worst and can have an extreme effect both mentally and physically and may even affect their life duration.

My experience shows me that as a matter of urgency the elderly, vulnerable and housebound must be recognized as a category of their own and designated their own slot in any tranches of state funding. This would help matters greatly and allow the vulnerable elderly to compete on a level life playing field. My experience is most rewarding as this work brings you to the cold face of human difficulties and very often gives you the satisfaction of being able to lend a helping hand in a verbal or practical way”.

Case Study 2:
Person with a Disability living in a rural area of Co. Limerick

Mary* is partially blind and volunteers with the Step-Forward Disability Group in her local area in Co. Limerick.

“The Group organises day trips into Limerick city and to other areas for their clients. With the lack of public transport and lack of accessibility for wheelchair users on public transport, it is not an option for them to use public transport for their day trips. They were once able to use the local Rural Transport bus when they wanted to but with a change in the routes it is not as flexible as before. It costs an average of €200 for accessibility bus hire in the area.

A lot of organising and planning needs to take place before a person can have a day out. Not being able to wake up in the morning and decide to go off somewhere for the day when you want makes people feel confined and isolated.

“It is easier to stay at home than the hassle in organising the day.”

Mary herself relies on the public bus for medical appointments in Limerick city. Only two buses pass through her area in the day; one in the morning and one in late afternoon. She usually has to get the early morning bus and then wait around the city until her appointment time or wait afterwards for the bus back. This puts extra financial strain on her as she has to eat out during the day.

Mary only started going blind some years back:

“Having to deal with and accept a disability is difficult enough but then to be restricted to accessing public services, such as transport, because you live in a rural area is even more difficult”.

*Not actual name
Community Services available in Rural Areas

Rural Transport Programme
The Rural Transport Programme (RTP) was launched in 2007 and developed out of the success of the Rural Transport Initiative pilot scheme which started in 2002. The aim of the programme is:

“To provide a quality nationwide community based public transport system in rural Ireland which responds to local needs”.

Social inclusion was at the heart of the RTP, ensuring that all people in rural areas, including older people and disabled people, have their travel needs met, especially where and when existing train and bus services were not able to meet them.

The Rural Transport Programme has recently been re-branded under the name “Local Link” and is a lifeline to many people in rural areas, who are dependent on it to attend medical appointments, employment and for social outings to prevent total isolation where they live.

“This service means everything to me otherwise I could not get to my appointments. The girls in the office are very helpful and I am never stuck. I live on my own, you see.”

A wheelchair user who uses their local rural transport to go to medical appointments every week.

Meals on Wheels
Meals on Wheels services have been operating in Ireland for many years, with some organisations dating back to the 1950s. It is one of the first services offered to older people as they become more dependent, but are still capable of continuing to live in their own homes. According to McGivern (2007)xxiv, the aim of Meals on Wheels in Ireland is two-fold: firstly, to improve the diet and nutritional status of meal clients; and secondly to increase the level of social contact afforded to clients, which also enables the early detection of need for other care services.

With the existence of the meals on wheels there is:

- Lower mortality
- Shorter hospital stays
- Fostered independent living
- Reduced need for nursing home care following discharge
- Increased likelihood of discharge from nursing home and reduced need for non-elective hospital readmission
- Reduced incidence of falls
- Daily contact
- Expression of community inclusion
- Decline in loneliness
- Decrease isolation
Case Studies

The following case studies highlight the benefits for Meals on Wheels for older people and their families in rural areas.

**Case Study 1:**
**John-Joe, Meals on Wheels client**

“I live on my own and I am moving on in later life now. I had a great life. I raised a family and worked hard like a great many of my time. Money was always scarce but we had great pride in ourselves and were always able to pay our way.

Arthritis is now causing me pain and I cannot walk very far. About 2 years ago I got a small burn from hot water as I was cooking and it put me back a bit. The nurse who came to me advised me to get my meal delivered and not to be putting myself in danger. She arranged a meal for me from the local Social Services Centre every day of the week and I pay €5 for the meal, soup and dessert. It’s great and I don’t have as much shopping to do and I get a great meal.

The people who deliver the meals, chat with me for a few minutes and I have got to know them all now and look forward to them calling. I had a few minor difficulties and they helped me sort them out. One day in particular, I was sick and could not open the door to them. When they got no reply they contacted my son. I spent a little while in hospital and I am fine now, thank God”.

**Case Study 2:**
**Joan, whose father receives Meals on Wheels**

“Mam died a few years ago, and Dad found himself struggling on his own. His sight began to deteriorate. All our family are away and I too had a very good job in England. As his sight got worse, options around the rest of his life became very narrow and as I was the single member of the family I felt I had to return and try to care for him some way.

I was lucky as on returning home I managed to secure a very good job in a multi-national firm about 15 miles away. I worked early and late as one has to on those jobs today and this caused great difficulty as it could often be 8 or 9pm before dinner was prepared. Some friends drew my attention to the community Meals on Wheels service, and I opted for this.

This changed both my life and my Dad’s life. I now could work and have my lunch when I chose while I was assured that Dad was also cared for. A small tea was sufficient for both of us in the evening time and we were able to have quality time in conversation with each other, thanks to a great voluntary community service”
Benefit 4
Benefit 4 is a basic computer training programme funded by the Department of Communications, Energy and Climate Change. The course is aimed at people who have never used a computer before with the main objective to get more people online and being able to send email, skype with family and friends around the world. Classes are aimed at people working in the rural community, farmers and senior citizens, unemployed or part-time unemployed people.

Topics covered include:
- Turning on the computer
- Using the mouse
- Using the keyboard
- Browsing the internet
- Sending and receiving emails
- Paying bills online
- Use Government websites
- Create and email account
- Skype

Irish Rural Link is one of the providers of this programme and has delivered it to over 4,500 participants around the country and to the islands for all different age groups.

“I really looked forward to my computer class every Wednesday. It got me out of the house. I really enjoyed the company and Skyping my family in England every week. I live alone and don’t see many people. It’s been a lifeline for me. I am really going to miss going to the classes and the friends I made”.

Lily (82 years)

“I enjoyed my weekly class as I got to meet new friends, have a chat and learned to use the computer which has opened up a whole new world for me. I have now got the internet in my own house and a new computer. I was so lonely not seeing my son and daughter and other family members as they live in America and Australia. I now get to Skype them twice a week since learning how to use a computer. It’s great being able to see my grandchildren via Skype”.

Gerard (78 years)
Cost Factors for services in Rural Areas

The level of and access to services both public and private, available to people living in rural areas is far less than for those in urban areas. There has also been a reduction in services in the last number of years as a result of closures of banks, post offices, Garda stations and schools or the amalgamation of schools.

All too often a Value For Money review of services is done in rural areas to determine if a service should remain in place, with little or no consideration given to the social impact the closure of that service will have on an area and for the people living in the area. Since the closure of post offices and banks in smaller towns and villages, little or no economic activity takes place and people don’t often feel the need to go to their local village, instead conducting all their business in the nearest town where a bank or Post Office is located. The social element that the local Post Office or bank had for people has increased the risk of isolation, especially for older people, where the Post Office was a social outlet for them.

The community services outlined in the previous section are lifelines for many people. They are also reducing the cost on the Government to provide services that would otherwise be expensive to run. Meals on Wheels reduces the need for older people to enter nursing homes and reduce the stay in hospital. It is filling a gap in the health service. The Rural Transport Programme helps to ensure that people in some of the remote areas of the country can get access to employment, appointments, etc.

With many services moving online, such as banking, paying bills, paperless bill, Benefit 4 is helping people and giving people the confidence to use the internet. It is also helping people to stay in contact with family and friends who have had to move abroad or to another part of the country. Community services such as these need to be adequately funded and resourced to continue to provide the vital services.

It is imperative that a socio-economic analysis is carried out so any closure of services in an area is not done at the detriment of that community.
There are a number of policies at a national European and UN level to reduce poverty and social exclusion in the hope of eliminating it.

In September 2015, the UN AGENDA 2030 was established where countries adopted a set of goals to end poverty, protect the planet, and ensure prosperity for all as part of a new sustainable development agenda. Each goal has specific targets to be achieved over the next 15 years.

The targets under the goal to end poverty include:

- Eradication of extreme poverty for all people everywhere, currently measured as people living on less than $1.25 a day.
- Reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.
- Ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance. (Agenda 2030)xxv

The Europe 2020 Strategy aims to reduce poverty across the EU 27 countries by lifting at least 20 million people out of the risk of poverty and social exclusion.

The Irish Government first introduced a National Anti-Poverty Strategy in 1997. They build on this with the development of the National Action Plan for Social Inclusion (NAPInclusion) 2007-2016, with an overall goal to:

“Reduce the number of those experiencing consistent poverty to between 2% and 4% by 2012 with the aim of eliminating consistent poverty by 2016” (NAPInclusion, 2007)xvi

With the onset of the recession, these targets were reviewed to reduce the number in consistent poverty by 2016 to 4% and to 2% or less by 2020. The Government have now updated the National Action Plan for Social Inclusion for 2015-2017.xxvii
Rural Development

With the appointment of a Minster for Rural and Regional Affairs at Cabinet level in the current Government, there has been some more focus on the development of rural communities. Funding for the renewal of towns and villages in rural areas has increased which goes some way to rejuvenating towns and villages that were impacted by the economic crisis.

The development of an Action Plan for Rural Ireland later in 2016 will hopefully put in place robust foundations for growth and improved services for people in rural areas.

The current Rural Development Programme (RDP) will run from 2014-2020 with funding of €3.9 billion available over the 7 years of the programme. The RDP will address current agricultural and rural challenges by:

- Supporting the transfer of knowledge and information actions, advisory services, and co-operation.
- Almost 10% of the Irish agricultural holdings will be restructured and modernised.
- LEADER support is expected to create over 3,000 jobs in rural areas. Three-quarters of the rural population will be covered by local development strategies.
- Restoring, preserving and enhancing ecosystems related to agriculture and forestry
- Improve the energy efficiency of the Irish farming sector as well as encouraging and supporting climate-friendly agricultural practices on over 10% of the agricultural land. (DAFM, 2016)
Local Public Banking

Irish Rural Link have proposed that the Irish Government thoroughly investigate the German Sparkassen model for the development of Local Public Banks that operate within well defined regions.

This model of banking covers the 26 counties nationally and works on a regional basis following key principles of the “Framework for the Development of Regional Enterprise Strategies”. The model is not based on a theory but on an existing regional working banking model bringing prosperity by creating a virtuous cycle of money circulating in the local economy. The concept proposal makes provision for inclusion of Post Offices and Credit Unions as part of invigorating local communities particularly in the area of SMEs and the Agri sectors that allow commerce to thrive.

- The IRL proposal suggests a nationwide network of 8 to 10 Local Public Banks which are managed independently but with an identical business model working under identical management principles. Initially, 2 or 4 pilot banks are envisaged with a rollout of the entire network developed over the next 5 years.

- In addition, a centralised service unit will provide internal services, including risk management and internal audit and will house a self-supervision unit for the new public banking system.

- The new Local Public Banks will follow a specific business model that is different from traditional commercial banking. The new public banks will have to be economically viable but they will not pursue profit maximisation. At the same time they will be enabled to fulfil a public mandate because they will not be under pressure to make dividend payments.

- Earnings will partly be retained to strengthen their capital base and partly distributed to social projects, also surpluses will be partly distributed to social funds to benefit the local community.
CONCLUSION:

The incidence of poverty and social exclusion in rural areas is as real as urban areas.

Although it is more hidden, it can be exacerbated by the challenges that people in rural areas are faced with, such as the lack of transport, lack of proper broadband infrastructure, lack of quality employment, basic services that people in rural areas are excluded from.

The impact of the recession and austerity budgets are still being felt in many rural areas and it has not experienced the same levels of growth as in urban areas.

Community services, such as Meals on Wheels, Rural Transport Programme are lifelines for many people where isolation is a serious problem. These services must be adequately funded to ensure the vital role they play in communities is able to continue.

With the appointment of a Minister for Rural Affairs at Cabinet, there is an opportunity for rural Ireland to develop with urban areas. Government policies and strategies need to be ‘rural-proofed’ and ‘poverty-proofed’ so that people living in rural Ireland can access the same services and the same quality of jobs as in urban areas.
Irish Rural Link (IRL), formed in 1991, is a national network of organisations and individuals campaigning for sustainable rural development in Ireland and Europe.

IRL, a non-profit organisation, has grown significantly since its inception and now directly represents over 300 community groups with a combined membership of 25,000. The network provides a structure through which rural groups and individuals, representing disadvantaged rural communities, can articulate their common needs and priorities, share their experiences and present their case to policy-makers at local, national and European Level.

Irish Rural Link is the only group represented at the National Social Partnership talks solely representing rural communities’ interests.

“Our vision is of vibrant, inclusive and sustainable rural communities that contribute to an equitable and just society”

Irish Rural Link’s aims are:

- To articulate and facilitate the voices of rural communities in local, regional, national and European policy arenas, especially those experiencing poverty, social exclusion and the challenge of change in the 21st Century.
- To promote local and community development in rural communities in order to strengthen and build the capacity of rural community groups to act as primary movers through practical assistance and advice.
- To research, critique and disseminate policies relating to rural communities including issues such as sustainability, social exclusion, equality and poverty.
- To facilitate cross-border networking between rural communities.

“Our mission is to influence and inform local, regional, national and European development policies and programmes in favour of rural communities especially those who are marginalised as a result of poverty and social exclusion in rural areas.”
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