**Statement to the Joint Oireachtas Committee on Education and Social Protection**

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Thank you for the invitation to appear before you today to discuss my proposed appointment as Chairperson of the Citizens Information Board.  I am honoured to have been asked by the Minister for Social Protection to take on this task.  Most of my presentation today concerns the CIB itself and the challenges it faces but I will first give you a brief outline of my background and qualifications.

**Background**  
I was born and reared in a farming family in Co Sligo.  I received my primary and secondary education in Sligo.  I have a degree in Economics and History from UCD and qualified as a Barrister in the King’s Inns.  I have been fortunate to have had a varied career which has included working for a wide range of organisations including the Irish Congress of trade Unions, the European Commission Office in Ireland, the Law Reform Commission, the National Council on Ageing and Older People, the Human Rights Commission and a number of Referendum Commissions.  I have had a long association with the Citizens Information Board and its predecessors in title.  I have written its monthly information magazine, *Relate*, for many years and I have also written a number of its other publications as well as numerous items on its information databases.   In recent years I have been a member of two Commissions of Investigation and have heard appeals in the residential institutions redress scheme.  I have also been involved in various public policy issues and was recently the chair of the Advisory Committee on Tax and Social Welfare (in which capacity I have already appeared before this Committee).

**Citizens Information Board**As you are no doubt aware, the Citizens Information Board (CIB) is the statutory body which supports the provision of information, advice (including money and budgeting advice) and advocacy services on a wide range of public and social services.   It provides some services directly to the public through the [www.citzensinformation.ie](http://www.citzensinformation.ie) website and a number of microsites including, for example, [www.keepingyourhome.ie](http://www.keepingyourhome.ie)   It also produces a range of publications and periodicals. It directly funds and supports an extensive range of services at local and national level.

At local level, there are:   
    42 Citizens Information Services (CISs)   
    51 Money Advice and Budgeting Services

At national level, there are:

* The Citizens Information Phone Service
* The MABS helpline
* National Traveller MABS
* MABS ndl which is the national technical support service for MABS companies
* The National Advocacy Service (NAS) for People with Disabilities
* The Sign Language Interpreting Service (SLIS)

This means that significant elements of the CIB’s services are delivered by a large number of small organisations all run by voluntary boards. The Citizens Information Services are staffed by over 1,100 volunteers in addition to paid staff.  As you are all aware, the relationship between state bodies and the voluntary organisations they fund has come under quite a bit of scrutiny in recent years.  Everyone recognises the contribution that the voluntary sector can make; it is knowledgeable on the needs of the local communities being served and it is frequently more flexible in its responses. At the same time, everyone wants to see good value for money.  This does put pressure on small voluntary organisations and some feel that it is unduly burdensome.   However, it is important that all recipients of public funds be able to show that they are using them effectively. It is also important that services delivered through voluntary organisations are of the highest quality.  The voluntary organisations funded by the CIB all recognise the need to ensure quality. They are operating in an increasingly complex environment and sometimes the size of the organisation simply does not allow it to deliver the quality of service that is required. CIB has been involved in trying to get more effective governance arrangements in place to facilitate better service delivery and this will continue.

**Functions of the CIB**   
The main functions of the CIB as set out in the governing legislation are:

* To ensure that individuals have access to accurate, comprehensive and clear – in other words, high quality - information relating to social services
* To assist and support individuals, in particular those with disabilities, in identifying and understanding their needs and options
* To promote greater accessibility, coordination and public awareness of social services
* To support, promote and develop the provision of information on the effectiveness of current social policy and services and to highlight issues which are of concern to users of those services
* To support the provision of, or directly provide, advocacy services for people with a disability.
* To support the provision of advice on personal debt and money management through the Money Advice and Budgeting Service.

CIB funding for 2015 amounts to €46 million. Of this, €17.9m is allocated to the network of MABS companies, €14.1m to CIB regional services (salaries and supports for the Citizens Information Services and Citizens Information Phone Service) and €3.8m to advocacy services.

**Issues arising**

I will now briefly outline what I see as the main challenges facing the CIB. One of the first tasks facing the new Board will be the development of a new strategy for the years 2016 – 2018. This, obviously, has to be based on its statutory remit and has to have a clear focus on the needs of the citizens we serve. It also has to be set in the context of overall government policy and, in particular, the policy aims of the Department of Social Protection under whose aegis the CIB operates.

**Information**   
The provision of accurate, independent, integrated, clearly written information has always been and remains a core activity for the CIB.  The original organisation, the National Social Service Council, was established in the early 1970s to support the establishment of a network of what were then called Community Information Centres.  The name has changed a few times and the means of delivery has changed dramatically since but the requirement to provide user friendly information has not changed.  While the means of transmitting the information has improved, the complexity of that information has actually increased.   The rules governing entitlements to various schemes and services have become more complex; there has been a very significant increase in legislation over the past 30 years and making people aware of all the issues involved has become more complex.  

The importance of ensuring that citizens are well informed cannot be overemphasised. Citizens cannot fully exercise their rights unless they are aware of them and of the redress mechanisms available if those rights are infringed.   Equally, citizens cannot become fully active participants in what is now a recovering economy unless they are enabled to make good decisions about their lives based on accurate information.

There were over 600,000 callers to CISs in 2014 involving almost a million queries.  There were almost 16 million hits on the citizensinformation.ie website in 2014. The Citizens Information Phone Service received almost 200,000 calls in 2014.

**Money and budgeting advice**   
MABS provides a money and budgeting advice to clients from 53 locations across the country, in relation to both secured and unsecured debts. The MABS service seeks to address the entirety of the client’s financial circumstances, cross-referring clients to the CISs as appropriate, in order to resolve financial, social, emotional and health issues presented by clients who have suffered income and other shocks, ultimately helping to restore them to financial health. In the context of the recent financial crisis, this is clearly a great challenge.

As you are no doubt aware, the Government has recently agreed a number of new measures to support mortgage holders who are in arrears, including a greater role for the Money Advice and Budgeting Service (MABS).   Additional services to provide assistance in identifying the best options, completing financial statements and considering proposed solutions are to be introduced by MABS offices on a phased basis, following a process of engagement with the Citizens Information Board (CIB) and MABS. This will ensure that borrowers have access to information on the range of supports and options available, advice on the ones most suited to their needs, and assistance in pursuing such options, where necessary.

The development of this new service will require extra funding.

Many users of MABS services need the service, not because they have mortgage payment problems, but because of other indebtedness. The MABS service was originally established to try to address the problems caused by moneylenders charging excessive rates of interest. It is rather surprising to discover that there are still 360,000 customers of moneylenders in Ireland. This points to the absence of a more appropriate source of credit such as microloans. Recent changes in credit union regulation and amalgamation aimed at curbing reckless lending of high value loans mean that credit unions are not providing the sort of small loans service that is required and which they were originally set up to provide. The Citizens Information Board supports the microloan concept and is in discussions with the Departments of Social Protection and Finance in regard to the establishment of a microloan scheme for citizens who have difficulty accessing credit. I consider that it is important that this be pursued vigorously. People should be able to access credit that they are able to repay without having to pay excessive charges.

MABS provided services to over 17,000 new clients in 2014. The total active client caseload is over 20,000. MABS helpline received over 20,000 calls in 2014.

**Advocacy services**   
The CIB’s National Advocacy Service provides advocacy services to people with disabilities.  The service is quite small at present and clearly does not reach the number of people who need such a service. The Citizens Information Act 2007 provides for the establishment of a statutory Personal Advocacy Service; the relevant provisions have not been implemented. There is a need for statutory arrangements in order to ensure that advocates have a clear, defined and legally recognised role. There is also a need for a coordinated approach to advocacy services across a number of areas but particularly in the context of the implementation of the assisted decision making legislation and the needs of patients within the health services. Such a coordinated approach would require new legislation.

**Social policy**   
Through its information services, the CIB becomes aware of problems, issues and anomalies in the delivery of services.  The CIB is in a position to document and analyse these and, in some cases, make recommendations for improvements.   This is a very important conduit for citizens’ problems to be brought to the attention of government with a view to influencing policy decisions. Over the years, many of the issues raised in social policy reports have been addressed. Of course, not all have been but this is a valuable public policy vehicle. The timing of such submissions, for instance at the budget preparation stage, is important. The CIB also provides responses to government consultations on various policy issues.

**Conclusion**

I hope that you agree that my background, qualifications and experience of the area make me a suitable person to lead the Citizens Information Board over the next five years. I look forward to dealing with the challenges ahead and thank you for hearing me today.