Budgeting for 2025



MISSION STATEMENT

"The INOU is a federation of unemployed people, unemployed centres, unemployed groups, community organisations and Trade Unions. The INOU represents and defends the rights and interests of those who want decent employment and cannot obtain it. We promote and campaign for policies to achieve full employment for all. We also campaign for an acceptable standard of living for unemployed people and their dependents. The INOU is an anti-sectarian, antiracist, non-party political organisation which promotes equality of opportunity within society."

INOU

Irish National Organisation of the Unemployed Araby House 8 North Richmond Street Dublin 1 Phone: 01 - 856 0088 Email: policy@inou.ie The theme of this year's National Economic Dialogue 2024 was "A more shock-prone world: challenges and opportunities for Ireland". In the background paper for NED the Government noted that "The objective is to explore how Ireland can adapt to the evolving 'new normal' which is likely to be very different from the old. The key message is that economic resilience must be top of the policy agenda." It is vital that social inclusion, equality and environmental sustainability are also prioritised. In particular to ensure that the UN Sustainable Development Goals motto of 'leaving no-one behind' has real meaning for people who experience social and economic exclusion, the people who have fewer resources to manage shocks of any type.

In the same week as NED, the Social Inclusion Forum was organised by the Department of Social Protection. In advance of the Forum, EAPN Ireland and Community Work Ireland organised focused groups on the themes of the Forum's workshops: Employment – expanding opportunities; Supporting People with Disabilities; Supporting Communities; and Core Essentials – including provision of services. In the report prepared for the Forum, <u>Key Proposals to the Social Inclusion Forum 2024</u> it was noted that "In develop-ing policy, start with mapping what we want to be achieved, and then plan for the policies to achieve this. This will involve strong policy makers work-ing outside of silos and connecting with grassroots communities and repre-sentative groups." Such an approach would be essential in supporting Ire-land to deal with whatever future shocks may present.

On page eight of the document prepared for NED 2024, under the heading of "Well-being" – How is Ireland performing?, the Government notes that "This year's data show that women, immigrants/non-Irish, unemployed people, people with long-term illness or disability, single-parent households, households with lower incomes, and households in rented accommodation perform less-well than other comparable groups across multiple well-being dimensions."

In Key Proposals to the Social Inclusion Forum 2024 report it was noted that "Many of the barriers that are in place will need to be addressed crossdepartmentally. To effectively address many of these issues, silos will need to be dismantled, joined-up thinking, and whole of Government approaches are what are needed." The reality that we live in a more shock prone world highlights the urgent need to address existing and emerging challenges in a cohesive and inclusive manner, to develop a culture of cocreation and col-laboration in the design, implementation and review of

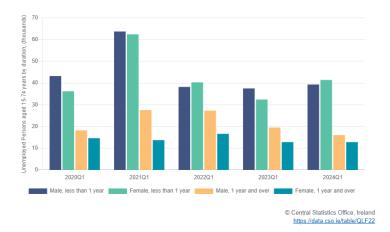
social, economic and environmental policies. Budget 2025 is a good place INOU 2025 Pre-Budget Submission covers: to start this work. Context

- Adequate Income
- Supportive Employment Services
- Employment and Programmes
- Education and Training
- Community Based Organisations



Context

Figure 3.4 Number of unemployed persons aged 15-74 years classified by sex and unemployment duration, Quarter 1 2020 to Quarter 1 2024, (thousands)



On May 23rd, 2024 the Central Statistics Office (CSO) published the Labour Force Survey (LFS) for the first quarter of 2024, which covers the months October to December. In this quarter 115,200 people were unemployed, an increase of 3,900 people over the year. The unemployment rate in Q1 2024 was 4.1%, an increase of 0.1 percentage point (ppt) over the year. The unemployment rate for women was 4.2%, 0.4 ppt higher than the same quarter in 2023. The unemployment rate for men was 4%, a decrease of 0.3 ppt. Women accounted for 48.5% of the unemployed in Q1 2024, five percentage points higher than in Quarter 1 2023.

The unemployment rate for young people aged 15-24 years was 8.8%, an increase of 0.2 percentage points over the year. The unemployment rate for people aged 25-74 years olds was 3.5%, an increase of 0.1 percentage point. Young people accounted for 26% of the unemployed in the first quarter of both 2023 and 2024.

The number of people deemed long-term unemployed decreased by 10.7% over the year to 28,800 people, while the long-term unemployment rate fell by 0.2 percentage points to 1%. The CSO notes that, excluding people whose duration was not stated, *"Over a quarter (26.3%) of unemployed persons were in long-term unemployment in Q1 2024 which is down from 31.5% a year earlier"*. Women accounted for 44% of the long-term unemployed in Q1 2024, 4.7 percentage points higher than in Quarter 1 2023.

The Potential Additional Labour Force (PALF) captures people who may not fit into the official definition of unemployment, whereby people have to be actively seeking work for the previous four weeks and available to take up work in the coming two weeks of the survey. In Q1 2024, PALF stood at 102,300, an increase of 28% or 22,400 people on Q1 2023. The CSO noted that *"Of those who stated that they wanted to work but were not seeking work or available for work in Q1 2024, 29.0% said this was due to education or training. This compares to 23.5% a year earlier and 23.6% in Q1 2022. Persons not seeking work due to own illness or disability accounted for 26.4% of the total in Q1 2024, down from 34.3% in Q1 2023 and down from 40.2% in Q1 2022."*

Over the year the number of people employed in Ireland increased by 1.9% to 2,706,400 people: the CSO noted that this was the lowest increase for three years. A 2.3% increase in full-time employment accounted for 95% of the increase in employment overall. The employment rate was 73.8%, a small increase over the year. Women accounted for 42% of people in full-time employment in Quarter 1 2024, 1.1 percentage points higher than Q1 in 2023.

Part-time employment also increased over the year, by 0.5% to 573,400: within this figure, part-time underemployment increased by 11% to 125,100 people. In Q1 2024 women accounted for 65% of people in part-time employment, and 60% of people who were underemployed. In Q1 2023 these figures were 68% and 64% respectively.

Over the year the Labour Force rose by 2% to 2,819,400 people. The labour force consists of people who are in employment plus people who are unemployed. Two factors influence changes in the Labour Force: the demographic effect (+42,800) and the participatory effect (+12,600). The participation rate in Q1 2024 was 65%, unchanged from Q1 2023. The participation rate measures the share of the total population aged 15 years and over who are in the labour force. Over the year the participation rate decreased for men from 70.7% to 70.2%, but increased for women from 59.5% to 60.1%. The participation rate for people aged 15-24 years was 51.6%, a decrease of 0.3 percentage points over the year.

Notwithstanding these relatively positive statistics, at the INOU's Annual Delegate Conference concerns were raised about mental health and addiction issues, the barriers they present when people are trying to access employment, the impact of Covid-19 on these challenges. One delegate noted that the "big barrier is fear", while another talked about the impact of the "lack of affordable housing – fearful of taking up work in case cannot maintain themselves / keep up with renting costs".



Adequate Income

On March 7th, 2024 the Central Statistics Office (CSO) published the results of the *Survey of Income and Living Conditions (SILC) 2023.* SILC is a household survey which provides the data from which key national poverty indicators are derived, including the atrisk-of-poverty rate, the deprivation rate, and the consistent poverty rate. The CSO noted that *"This report presents the results for 2023, using an income reference period of the 2022 calendar year"* and that *"Census of Population 2022 results have been used to revise population estimates for 2020 to 2022, and consequently results for SILC survey years 2020, 2021, and 2022 are revised".*



In 2023 the *at-risk-of-poverty rate* decreased by 1.9 percentage points to 10.6%. However, if the cost of living once-off measures were excluded from this figure, the at-risk-of-poverty rate would have increased over the year to 13%. The SILC data is presented under a number of difference categories including Principal Economic Status (PES). Under PES, the at-risk-of-poverty rate for people who identified themselves as unemployed was much higher – at 25.5%.

The CSO notes that the "enforced deprivation rate is the percentage of persons that are considered to be marginalised or deprived because they live in households that cannot afford goods and services which are considered to be the norm for other households in society." This rate captures people in the population who were not able to afford at least two of the items / activities contained in a list of eleven. The *deprivation rate* for 2023 was 17.3%, an increase of 0.7 percentage points. Again this rate was higher for unemployed people, more than two times the national figure at 37.8%.

At the national level the *consistent poverty rate*, which captures people who are at-risk-of-poverty and experience deprivation, decreased by 1.3 percentage points to 3.6%. The consistent poverty rate for people who identified as unemployed was 9.4%. Amongst the other groups whose consistent poverty rates were greater than the national figure were: people unable to work due to long-standing health problems (16.5%); house-holds with one adult aged under 65 years (13%); households with one adult with children aged under 18 years (7.1%); no person at work in the household (8.9%); and people whose tenure status was rented or rent free (8.5%).

In May the INOU held our Annual Delegate Conference 2024, one of the five motions debated and passed stated that the *"INOU demands that the Government benchmarks all social welfare rates at a level which is sufficient to lift people above the poverty line and provide them with a Minimum Essential Standard of Living; and to properly support unemployed people and others marginalised in the labour market to participate in meaningful education, training and employment programmes."*

During the roundtable discussions at the Conference one delegate "advised about the interconnectedness of different aspects of people's lives and noted that good mental health is so important" and they went on to say "that nothing is isolated and increasing social welfare and related payments provide one very important aspect to improve people's well-being." It was also raised by delegates that there is a "Need for more payment types, particularly for people for whom GSW is too great a requirement on a Jobseeker's payment but are unable to access a Disability payment."

Delegates stated there is a "Need for a better-connected system, better communication and provision of accurate comprehensive information by Intreo. Information should be more accessible and understandable. Staff 'need to know what they should know?" It was noted that this was not just an issue for the Department of Social Protection, but also one for the Local Authorities and a call was made for training for staff engaging with the public.



Adequate Income

In May 2024 the Consumer Price Index increased by 2.6% over the year, and the CSO noted that *"This is the seventh time since September 2021 that the annual growth in the CPI has been below 5% while also being the seventh consecutive month where the inflation rate was lower than 5%."* While this decrease in the rate of inflation is to be welcomed, it is important to note that CPI stands at 100.9 (Dec 2023 = 100), the highest figure to date. In the MESL 2024 report the Vincentian MESL Research Centre noted that *"The core MESL cost decreased by an average of 1.9% from March 2023 to March 2024. Despite this reduction, there has been a cumulative increase of 16.8% in core MESL costs from 2020 to 2024, indicating ongoing living cost challenges for households."* (page iv) In May 2020 the CPI stood at 84. On the issue of deep income inadequacy, the MESL 2024 report states that *"From 2020 to 2022 the incidence of deep income inadequacy and incidence spreading to a wider range of household types and compositions. In 2024 the incidence of deep income inadequacy and incidence spreading to a wider range of household types and compositions. In 2024 the incidence of deep income inadequacy and incidence spreading to a wider range of household types and compositions. In 2024 the incidence of deep income inadequacy cases has decreased relative to 2023, but remains elevated compared to the trend from 2020 to 2022."*

Access to the Fuel Allowance and the Christmas Bonus is only available to people on a Jobseeker's Allowance payment for at least 12 months. Up to Budget 2022 people on JA had to wait for at least 15 months, which relates back to a time when people could be on a Jobseeker's Benefit payment for up to 15 months, in response to the 2008 crisis the maximum duration on JB was cut to and has remained at 9 months. It would be important that people on a Jobseeker's Allowance and Supplementary Allowance payment have earlier access to these supports - over the past year other, one-off supports were tied to eligibility for these payments.

Since the pay-related element was stopped on an Unemployment Benefit / Jobseeker's Benefit payment in 1994 the INOU has sought its re-introduction. While welcoming the proposed Pay-related Jobseeker's Payment (PRJB), the organisation remains concerned that some people will be worse off on the new payment than they would be on the current Jobseeker's payment. For some people applying for a Jobseeker's Allowance payment may resolve this problem, however this will not work out for all people and the INOU would advise that Jobseeker's Benefit is not disbanded. The INOU would recommend that people who become unemployed who would receive a higher level of income support under JB then the proposed Jobseeker's Pay-Related Benefit payment (JPRB), should be able to apply for Jobseeker's



Benefit.

The capital income disregard on a Jobseeker's Allowance payment has been the same for the past nineteen years – \pounds 20,000 disregarded, the next \pounds 10,000 weekly means are assessed at \pounds 1per \pounds 1,000, the next \pounds 10,000 at \pounds 2per \pounds 1,000, and \pounds 4 per \pounds 1,000 on the balance. The INOU is calling for these figures to be increased to \pounds 35,000 and \pounds 17,500 respectively. It would also be important to address the even lower capital disregard on Supplementary Allowance, it should be no lower than that applying to a Jobseeker's Allowance.

- Increase Social Welfare payments by €20, and adjust related supports so that people do not lose this increase through, for example, an increase in their differential rent.
- To make inroads into addressing child poverty increase the Qualified Child Increase by €6 per week for children under 12 and €15 per week for children over 12.
- Facilitate earlier access to the Christmas Bonus and the Fuel Allowance for people on Jobseeker's Allowance and Supplementary Welfare Allowance.
- Retain the current Jobseeker's Benefit payment for people for whom the new Pay Related Jobseeker's Payment would result in a lower income payment.
- Increase the capital means test on a Jobseeker's Allowance payment from €20,000 and €10,000 to €35,000 and €17,500, and apply this change to SWA as well.
- Develop a social welfare health check that proactively informs people of available and appropriate supports and services.
- End the age segregation still evident in the Jobseeker's Allowance payment.



Supportive Employment Services



At the INOU's Annual Delegate Conference (ADC) in May, the organisation called "on the Government to deliver wrap around employment and support services that really meet the needs of people who are unemployed, regardless of whether or not they are on a social welfare payment, and to support them to access decent work while appropriately addressing any barriers they experience."

Employment services was one of the themes of the Roundtable discussions at the ADC and delegates expanded on the issues raised in this motion. The importance of acknowledging progression for the individual was discussed – be

that onto an employment, education or training programme, part-time or full-time work or self-employment. One delegate noted that "Clients should not be threatened with withdrawal of payment when they are exercising their right to take up legitimate options (choosing Tus / CE etc)". There were calls to "refocus employment services"; "reinforce that the individual is the core of employment services"; and "acknowledge & track all individual achievements". Such an approach would be in keeping with the Department of Social Protection's own mission which "is to promote active participation and inclusion in society through the provision of income supports, employment services and other services. We value public service, customer focus, engaged staff, innovation and professionalism." (DSP Annual Report p13)

There was a call for community based services, accessible and open to all, where people "should be allowed the time and supported to change career". Such an approach would be in keeping with the Future Jobs Ireland 2019 deliverable to "Enhance the career advice service provided through the Public Employment Service to include offering support to those currently in employment who may need to identify new opportunities as a result of technological and other changees." (p57)

In late May the Government published <u>"Pathways to Work, 2021-2025 Updated Strategy (following the Mid-Term Re-</u><u>view)</u>" and in the introduction Minister for Social Protection, Heather Humphries TD noted that "it is important that we adapt our policies and services to the changing social and economic circumstances –including an aging population, increased levels of inward migration, and the transition from carbon intensive to green production. To address these and other challenges, to encourage even higher levels of labour market participation, particularly by under-represented groups, and to be ready to respond in the event that there is a downturn in economic circumstances, it is important that our public employment and further education and training services are 'match fit'." (p2)

Under Strand 1 of Pathways to Work, *Working for Jobseekers*, there is a commitment to *"Provide, and increase take up of, relevant education and training programmes for jobseekers and people who are unemployed and wish to re-enter the labour force, in the context of changing skills needs (demand led)."* (p8) And on page 10 another commitment to *"Develop and implement a communications plan to promote the services of Intreo, including greater use of digital plat-forms, gov.ie, engagement with stakeholder groups, and national, local and regional press and radio services."* It would be important that these communications state clearly that Intreo is open to everyone of working age, and that all service users will be provided with good advice and guidance.

Under Strand 4, *Working for All – Leaving No One Behind*, there is a commitment to "Developing and operating 'Returner' programmes to encourage and support people who left the workforce and have been outside of the workforce for some time to take up employment." (p17) Such programmes are to be welcomed, but a truly inclusive public employment service open to everyone of working age, supporting the realisation of a more inclusive and equitable labour market is critical, especially as the world of work is fundamentally changing.

- Ensure that employment services are person centred and work with people in a supportive and pro-active manner, working with people so that they can avail of the most appropriate option for themselves.
- Pro-actively provide individuals and communities most disadvantaged in the labour market with tailor made supports to address their issues, including high support wrap around services.
- Resource the provision of good career and employment guidance to support unemployed people, regardless of whether or not they are on a payment, to make informed choices.



Employment and Programmes



At the INOU's Annual Delegate Conference one motion called "on the Government to increase the Community Employment and TUS payment rates to further enable people to take-up these positions." At the conference further calls were made for a travel card to be introduced for participants on these programmes, similar to students cards; and in areas where there is limited transport, introduce a voucher system to support people to participate. Concerns continued to be raised at the lack of a specific training budget for Tús participants, and there was a call for an increase in the training supports on Community Employment. The INOU is aware that there can be underspends on CE training budgets, while it can hard for some participants to access their pre-

ferred training options – more expensive, at a higher QQI level, or unaccredited soft skills. To that end it would be important to ensure that the supports available are flexible and can be adapted to address the needs and ambitions of the participants. The INOU welcomed the new pilot for people aged over 50 who are signing on for credits to be able to access Community Employment, and calls on the Government to introduce a similar pilot for Tús.

Another motion at the ADC called "on the Government to change the system for working part-time and signing-on to one based on the number of hours worked rather than the number of days. The current system is very unfair and is impacting on unemployed people taking up some work opportunities." This is a long standing issue for the INOU and has been raised by organisations like the NESC. Part-time work can be a useful route into employment for people trying to manage other issues in their lives: facilitating people to take up these options is important - to support people who may be a distance from the labour market or to support people who may have limited access to transport and / or childcare.

Self-employment can be an important route into a job for people who are unemployed, in particular people who, for example, face exclusion because of their age or ethnicity. Under Pathways to Work Strand 1, *Working for Jobseekers*, there is a commitment to *"Increase funding and places for enterprise start-ups by jobseekers with a target of support for 4,200 jobseekers to start their own business"*. To better support the long-term viability of the enterprises people seek to develop, the INOU is calling on the Government to increase the *Back to Work Enterprise Allowance* from two years to three years – with 100% in year one, 75% in year two, and 50% in year three. The *Back to Work Family Dividend* is also a two year support, extending it by one year would be a welcome development. To that end a full rate QCI would be paid in year one, a half rate in year two, with a quarter rate in year three being introduced.

The INOU has called for the significant gap in Ireland's equality legislation to be addressed, the gap that leaves anyone who has experienced socio-economic discrimination unable to seek redress for experiences that can undermine a person's confidence and self-worth. In July 2019, as part of the Labour Force Survey, the CSO published an equality and discrimination module, they noted that "nearly one in ten (9.4%)c cited Workplace discrimination", this figure was higher for people who were unemployed, at 24.6%. In March, 2024 the United Nations Committee on Economic, Social and Cultural Rights published their concluding observations on the fourth periodic report of Ireland under the Covenant on Economic, Social and Cultural Rights. The Committee went on to recommend that Ireland "Adopt comprehensive anti-discrimination legislation that: Includes explicit references to all prohibited grounds of discrimination, including socioeconomic status;". Ireland must act on this recommendation over the coming period and introduce the required legislative changes.

- Facilitate employment programme participants to access their most meaningful learning option.
- Given the cost of participation on employment programmes, support participants to meet them by increasing the additional payment on these programmes by €10.
- Facilitate people signing on for credits to access Community Employment and Tús programmes.
- Support people to address the initial costs of taking up employment by introducing a travel card or a voucher system if people are living in areas with few public transport options.
- To further support participation improve access to affordable and accessible childcare and eldercare.
- Introduce a work-friendly Social Welfare system for Jobseekers based on hours worked rather than days worked. Increase the daily earnings income disregard for JA to €25 per day for both the main claimant and qualified adult equally.
- Extend the Back to Work Enterprise Allowance to three years pay 50% of the participant's social welfare payment in the third year.
- $^{\mathscr{F}}$ Extend the Back to Work Family Dividend by one year a quarter rate QCI in that year.
- ${}^{\mathscr{F}}$ Add socio-economic status as a ground in Ireland's equality legislation.



Education and Training



In December 2023, the National Strategic Framework for Lifelong Guidance 2024-2030 was published. On page twenty of the report it states that "Lifelong Guidance is a more unified guidance system which will allow individuals in Ireland to have access to high-quality and appropriate lifelong-guidance services. Individuals are continuously faced with personal, social, education and career choices as a normal part of life. A lifelong-guidance system is a continuum of meaningful support that individuals can access at any time in their lives. Life-long guidance is based on the philosophy that most individuals desire to participate in the workplace and perceive work as both a way to earn a living, find purpose and to fulfil potential."

Later on in the Framework it stated that "The OECD (2023) note that individuals will need a stronger and better-rounded set of skills to thrive in the Ireland of tomorrow. Conversely, it is also noted by the OECD that the skills of individuals could be more fully utilised and activated in the labour market. Regarding access and inclusion within labour-market dynamics, the OECD notes that integrating disadvantaged groups into the labour market is crucial to ensure no groups are left behind and to improve Ireland's overall employment performance. Guidance has a key role to play in relation to the OECD's observations of the Irish context." (p18)

The final motion passed at the INOU's Annual Delegate Conference stated that "As Ireland seeks to address the challenges of automation, digitalisation, and the move to a climate neutral economy, <u>BURC</u> urges the Government to properly support unemployed people and others marginalised in the labour market, to participate in education, training and employment programmes that will ensure they gain access to decent employment."

In the Roundtable discussions on education and training delegates noted the importance of a diversity of opportunities to engage at the local level; the critical role of the philosophy, the culture underpinning the learning. The need to work with people to support them to move from a 'l can't' focus to 'l can', even though the system appears to focus on restricting people rather than empowering them. To that end one delegate felt that there is *"not enough incentive to take-up training programme"*, while at the other end of the continuum there was a call for *"Further engagement with the trainees after the completion of the programme"*. Another delegate noted that there is a *"lack of support / guidance from Intreo, because people feel apprehensive to go into Intreo for help"*.

Concerns were also raised about the cost of undertaking education and training; the impact on people's ability to participate if they are not eligible for a payment; the need to manage people's expectations. The impact of the type of employment people are in or may take-up, on their ability to engage in lifelong learning was also raised – in particular for people in low paid employment. Amongst the challenges / barriers facing people wishing to undertake education and training was the need for additional childcare supports; insufficient courses to address language barriers; a potential learner's immigration status. On the issue of apprenticeships concerns were raised about the location of some of these opportunities and the financial supports required to support learners to be able to participate.

Supporting the roll-out of the four pillars of the National Strategic Framework for Lifelong Guidance will be critical and they include: (i) visibility and awareness of lifelong-guidance services and information provision; (ii) standards and quality throughout the lifelong-guidance system; (iii) access, inclusion and universal design; and (iv) career-management skills and lifelong career mobility.

- Acknowledge the cost of participation in education and training and properly support adult learners to meet these costs to facilitate their participation.
- Provide good career and educational guidance to support people to access the most appropriate course.
- Ensure there is good sign posting within and across the system so people of working age know where they can go to get the most appropriate supports and provision.
- Properly resource learning that focuses on personal and community development and presents learners with opportunities to address issues in their own lives.
- In planning for the increased digitalisation of work, ensure that unemployed people and vulnerable workers are supported to adapt and enhance their digital skills.



Community Based Organisations

Community based organisations are a key access point to the labour market for many people and communities who are furthest from it; important providers of education and training opportunities that support people to address their needs in a holistic manner.

In Key Proposals to the Social Inclusion Forum 2024 report, under the theme of Community and Community Development there was a call to "Acknowledge the importance of community spaces and hubs for marginalised communities that create spaces for engagement and interaction and promote social cohesion, and resource their development in areas where they are lacking." The report also notes that "Community Education, which works from a holistic approach, needs to be more highly valued and adequately funded to



make education more accessible, and with jobs available to people from the communities that it serves." (p6)

The INOU is a member organisation of the Community Platform which has called for the creation of inclusive, resilient, sustainable and empowered communities; for the Government to build on the pilot Community Development Programme and support the establishment of autonomous community development projects in and with marginalised communities.

At the end of January, 2024 the INOU made a submission to the Department of Community and Rural Development on the preparation of Ireland's second National Social Enterprise Policy. Our submission focused on social enterprise in its role in providing employment opportunities for unemployed people and others who are furthest, excluded from the labour market; and the importance of supporting community led social enterprises, in particular where people are seeking to address the socio-economic exclusion and inequality facing their communities. The role of social enterprises in creating safe spaces for people to participate in, to meet and participate in the local community they now reside in, has since been raised as an important issue.

INOU affiliates who are involved in social enterprises have noted that they have two roles that can pull against each other: (i) to run a business and keep it going, both socially and economically; and (ii) to offer employment and progression opportunities to people who might not otherwise access them. In particular, people who are long-term unemployed, have a disability, are ex-prisoners, are members of the Traveller and Roma communities, migrants, are living in rural and isolated areas, or are living in urban disadvantaged areas. Securing proper funding to maintain and develop these two roles can be a continuous and time consuming challenge.

The reality is that in many communities given the challenges of marginalisation, disadvantage and / or isolation, there



is insufficient income to generate a surplus as the communities / families / people using these services cannot afford the market rate. If they could, the private-for-profit sector would already be meeting their needs. It is essential that as social enterprise policy evolves and clearer funding lines come on stream that sight is not lost of the important work undertaken by community based providers, often operating on limited resources and seeking to address socio-economic exclusion within their own communities. The funding needs of these social enterprises must be acknowledged and addressed, enhanced investment must be made available, and their role as hubs for people to develop their digital skills and capacity in an increasingly technological world supported.

- Properly resource community groups in their work identifying and addressing the needs of people experiencing social and economic exclusion.
- Support the community and voluntary sector, an important entry point for people more distanced from the labour market, to play its part in supporting employment, education and training opportunities.
- Properly support community led social enterprises seeking to address exclusion from the labour market and improve access to affordable supports and services, including digital access and the investment to understand and adapt to the technological changes underway.

