

RESEARCH FINDINGS



**FAMILY INCOME
SUPPLEMENT
UPTAKE
RESEARCH**

November 2008

**PREPARED FOR:
BY:**

41107744/BMAC/PM

The Department of Social and Family Affairs



Millward Brown IMS

TABLE OF CONTENTS



	Page No.
INTRODUCTION	(i)
METHODOLOGY	(ii)
SAMPLE PROFILE	(iv)
EXECUTIVE SUMMARY	(vii)
RECOMMENDATIONS	(x)
 RESEARCH FINDINGS:	
1. Awareness of Family Income Supplement	1.
2. Current and Previous Uptake of FIS and Awareness of How to Qualify	5.
3. The Attitudes and Perceptions of Those who Have Never Applied for FIS	14.
4. FIS Advertising and Communications – Awareness and Attitudes	23.
5. Explanation of Eligibility Calculations	32.
6. Reconciliation of ESRI Findings	34.
 APPENDICES:	
<i>Questionnaire</i>	
<i>Focus Group Topic Guide</i>	

Introduction

The Department of Social and Family Affairs commissioned Millward Brown IMS to conduct a survey among potential recipients of Family Income Supplement (FIS). The main objectives of the research included the following:

- To measure current levels of awareness of the Family Income Supplement.
- To measure perceived eligibility to apply among respondents, to establish whether they had applied in the past and to identify any perceived barriers to applying for the scheme.
- To gain an understanding of how the Department can effectively maximise uptake of FIS
- To investigate awareness and effectiveness of the Department's advertising for the FIS, with particular emphasis on the campaign initiated in March 2006.
- To review the effectiveness of communications about FIS from the Department itself and through different information channels available to customers.
- To examine and reconcile the findings from the ESRI in 2005 which suggested that there was a large group of potentially eligible claimants of FIS who were failing to do so.

These broad objectives formed the basis of the quantitative questionnaire and of the topics covered in the qualitative focus groups (copies of which are included in the Appendix).

Methodology

The methodology employed both quantitative and qualitative techniques.

Quantitative Survey

The quantitative phase of the research comprised a self-completion postal survey of respondents identified by the Department as being potentially eligible for FIS.

Potential recipients were identified as having children (based on Child Benefit) and of being close to the FIS income eligibility brackets (based on data supplied from 2006 revenue files).

As Child Benefit is the only universal scheme operated by the Department, this database was the method used by the Department to identify family units. Recipients of Child Benefit are predominantly female, which explains the high proportion of females responding to this survey. However, as this is a *household* survey, we are satisfied that the high female response rate does not affect the results, as the answers given were based upon the household and not the individual.

Contact names and addresses for a total of 3,045 respondents were then supplied by the Department to Millward Brown IMS.

In all, 1,035 valid responses were received, giving a response rate of 34%.

Fieldwork took place between 15th May and 9th June 2008.

Qualitative Survey

Four focus groups were conducted between 13th – 29th May 2008, nationally spread between Dublin, Tullamore, Sligo and Cork.

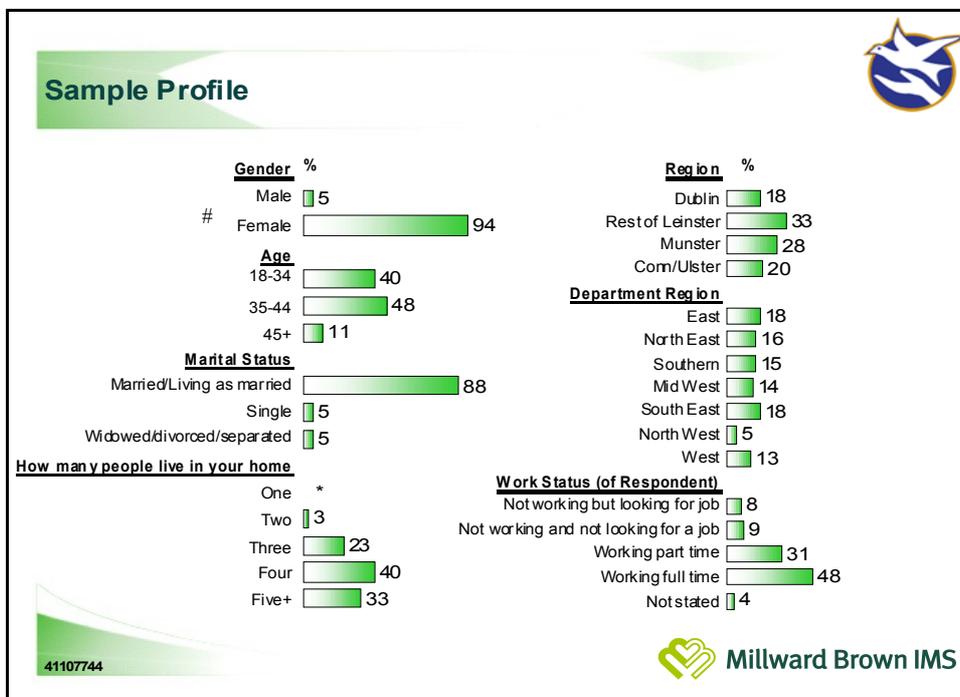
The main thrust of the qualitative phase was towards potentially eligible recipients, with just one group comprising actual recipients of FIS. A total of 32 people participated in the focus groups for this research.

Details on the structure of the groups are shown below.

Group #	Gender	Age	Respondent Segments	Location
1.	A good mix	A good mix	Recipients of FIS	Dublin
2.	A good mix	A good mix	Potentially eligible but not in receipt of FIS	Tullamore
3.	A good mix	A good mix		Sligo
4.	A good mix	A good mix		Cork

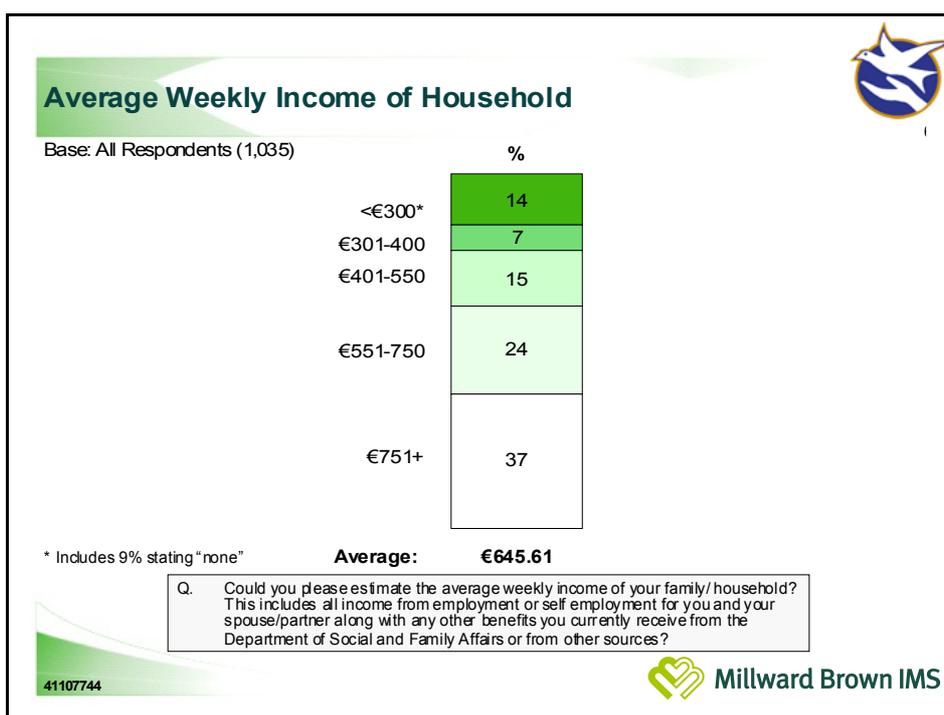
Sample Profile – Quantitative Survey

The chart below presents an overview of the profile of all respondents, showing gender, age, marital status, household size, region of residence, Department region and work status of respondent:

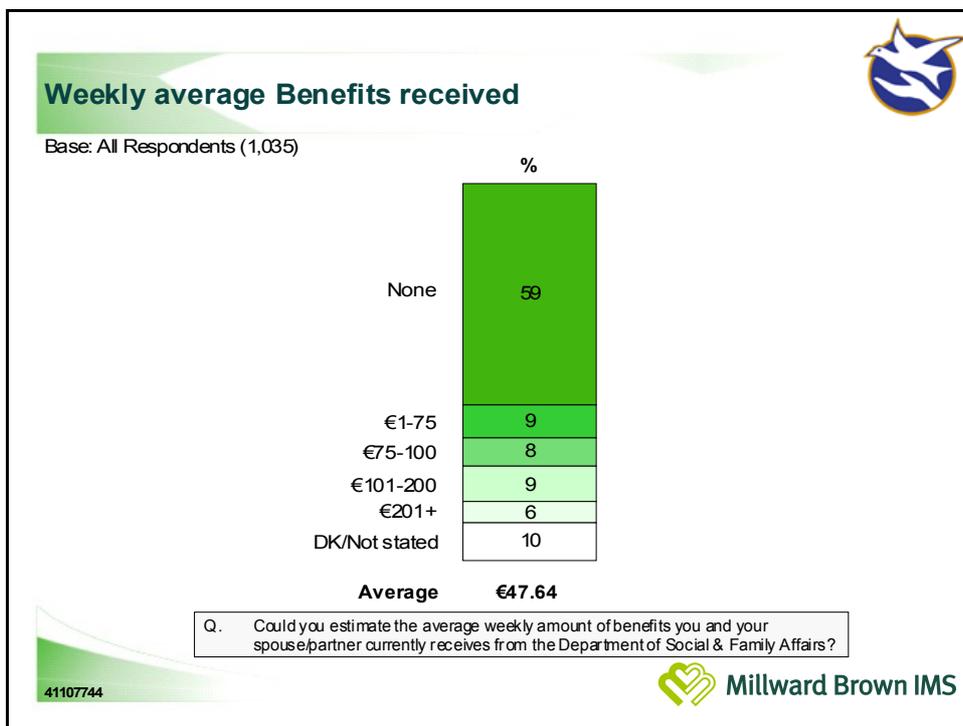


Note: Females account for a high proportion due to the methodology used in selecting potential recipients

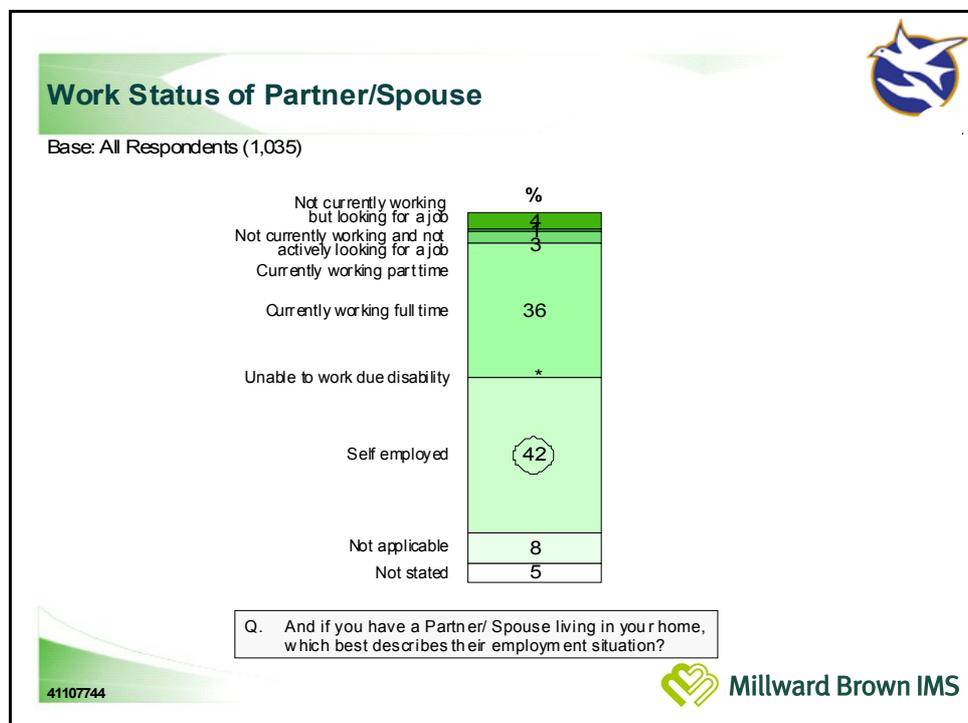
The chart below shows average weekly household income as estimated by respondents:



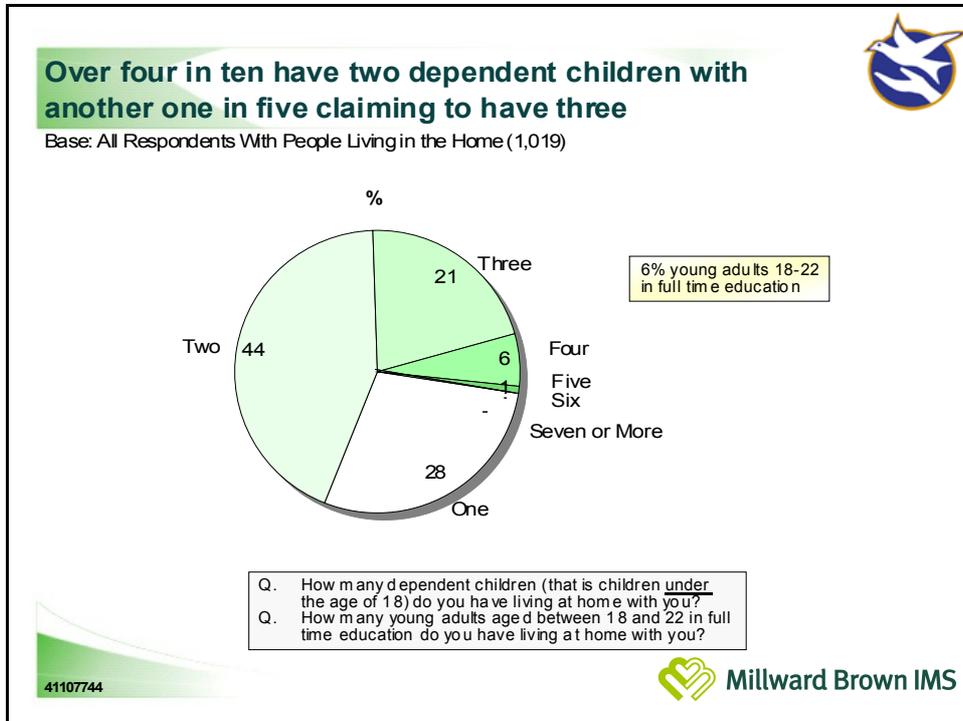
The chart below shows weekly average benefits received by respondents:



The chart below sets out the work status of the respondent's partner/spouse:



Details regarding the number of dependent children in the household are shown in the following chart:



Executive Summary

- Overall awareness of Family Income Supplement among potential recipients is high with nearly three in four claiming to have heard of the scheme. Word of mouth and advertising were the primary sources of awareness, followed by the Social Welfare Office and the Citizens' Information Centre.
- Despite high levels of awareness, only one in three claimed to be aware of the qualifying criteria for FIS. Just one in eight were aware of the income limits.
- When made aware of the income limits, 18% **felt** they would qualify and a further 35% stated that they may qualify, but would need further information before deciding. Additional analysis of the survey data to calculate how many potential recipients would qualify based on their income, work status and family composition, identified between 23% and 30% of respondents overall as **actually** fulfilling the eligibility criteria for FIS. These figures varied depending on whether self employed spouses were respectively included or excluded from the calculations, and for the purposes of this report, the figure of 23% is cited.
- Armed with the information on income limits, one in four said that they would be **'very likely' to apply** for FIS.
- The Social Welfare office was the most prominently mentioned channel for seeking further information on FIS in the future, with 68% citing this as their first port of call. However, this was not a channel favoured from the qualitative research. Other channels prominently mentioned in the quantitative research were the Department's website and the Citizens' Information Centre
- Asked whether they felt the supplement would have an impact or not in easing their financial burden, three in ten felt it would have a real impact and a similar proportion felt it would have a slight impact.
- One in ten potential recipients had applied for FIS in the past, with nearly half of these being successful.
- Amongst those who had never applied, nearly half felt their earnings were too high and one in three claimed not to be aware of the scheme. Others stated

they had not applied due not being in employment or alternatively not working enough hours (nine and six percent respectively)

- Lack of awareness and understanding of the eligibility requirements came through in both the qualitative and quantitative phases as a barrier to uptake.
- Among respondents in the quantitative phase of the research, a notable inhibitor to applying for FIS was the perception that the successful applicant would end up paying more tax as a result of qualifying for the scheme.
- Inertia (“it’s not worth my time to do it”) was also mentioned by close to one in ten as a reason for not applying, indicating a reluctance or unwillingness to put the time and effort into applying, particularly if people feel that they may not be successful at the end of the process.
- One in twelve were reticent about being means tested by the Department.
- At the focus groups, one of the most frequently cited reasons for not knowing more about FIS and not enquiring about it was a general reluctance to deal directly with the Department. This was not captured in the quantitative research but seemed to be one of the most important barriers from the focus groups.
- Some of the participants in the focus groups had less positive feelings about their dealings with the Department. Among the reasons cited for these opinions were previous poor experiences when interfacing with Department employees, and the lack of privacy available to them at their local Social Welfare offices.
- Some misconceptions regarding the criteria for qualifying for FIS also came through quite strongly in the qualitative research. One such misconception among potential recipients was that FIS was only available to the unemployed; and among current recipients there was a fairly widely held belief that a recipient could only be working for a maximum of twenty hours a week.
- Two in five potential recipients were aware of any advertising for FIS. Copies of print ads shown to respondents drew a positive reaction, with the majority considering them both informative and relevant.

- On a more general note in relation to their dealings with the Department of Social and Family Affairs, over one in two felt that the Department does not communicate particularly well in terms of informing claimants of their potential benefits and entitlements.

Recommendations

- The survey suggests that more work is needed in raising awareness of FIS. It was clear that many potential FIS recipients in both the quantitative and qualitative phases of the research had little understanding of FIS and what the eligibility requirements are.
- There was a perception expressed that potential beneficiaries of social welfare payments were not being made aware of their entitlements. In order to address this apparent lack of awareness, the Department might consider more proactive, direct and informative communications.
- Furthermore, the strong sense of reluctance expressed by some in the focus groups to approach the Department, based on previous experiences, could perhaps be addressed by providing reassurance to potential applicants that their enquiries will be dealt with discreetly and sensitively.
- A nationwide TV campaign may not be realistic in addressing the more practical informational needs of the target audience while at the same time providing the sort of emotional reassurance that also seems to be needed. The print ads did test well in both phases of the research and were considered a good prompt to find out more information. While these types of ads clearly afford a better opportunity to clarify information (because people can assimilate their contents in their own time), there may be an opportunity to recalibrate their content to also provide the type of emotional reassurance that people seem to need.
- Given that word of mouth seems to be such an important information channel, the Department might consider capitalising on this via mail-outs to current recipients, encouraging them to bring it to the attention of work colleagues or family members?
- In addition to this, the Department might also consider a mail-out outlining the criteria for qualifying for FIS to **all** potential recipients, based on the information the Department currently holds on this segment.
- Citizens Information Centres were noted as a good channel of information and were considered by some to offer a less intimidating environment.

- In addition, in relation to the measures suggested above, the Department could consider constructing any communication on FIS or, indeed, on any Social Welfare benefits (be it direct mail or advertising, or through Citizens' Information Centres) in such a way as to re-assure people that their enquiries to their local Social Welfare office will be welcome, given that this was a barrier for some respondents when seeking more information.
- Use of the Department's website as a source of information was fairly low, primarily due to lack of access among many of the respondents. While those who had accessed the site found it informative, it was often reported that the exact information needed could not be easily found. In light of this, there may be an opportunity for the Department to provide clearer or simpler guidelines on eligibility criteria and application methods in order to facilitate use of the internet as a 'one stop shop' for potential applicants, obviating the need to use other channels to achieve greater clarity of information.

Research Findings

1. Awareness of Family Income Supplement

Key points

- Awareness levels of FIS are high, with nearly three in four claiming to have heard of the scheme.
- Word of mouth and advertising were the primary sources of hearing about FIS.
- Over one in five had become aware of the scheme through their Social Welfare office.

* * *

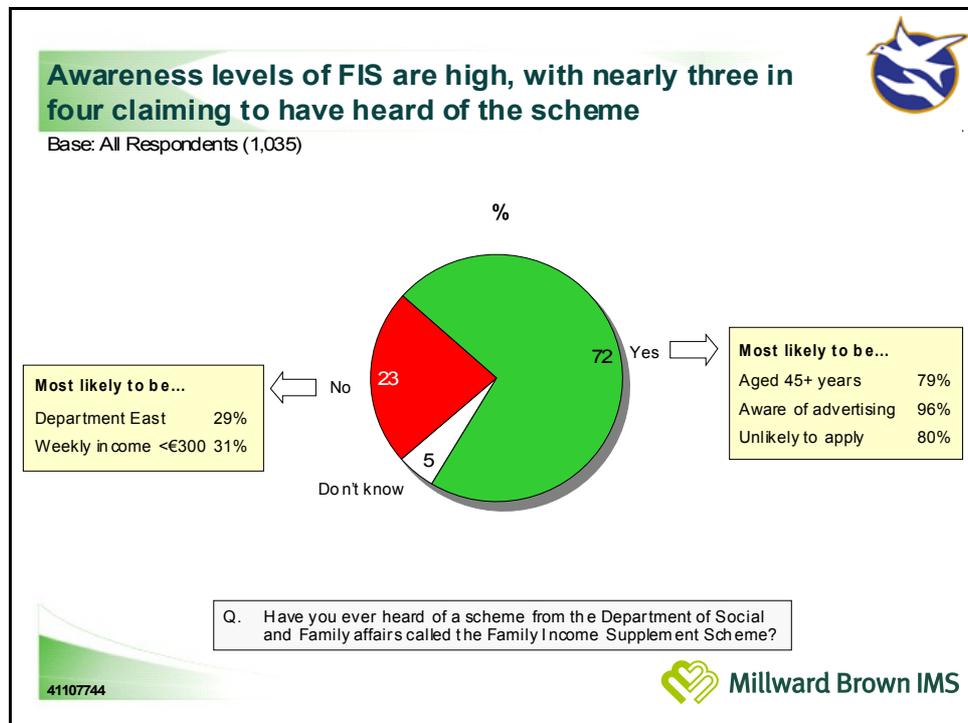
1.1 Awareness of FIS

Approaching three in every four (72%) of those identified as **potentially** eligible for FIS were aware of the scheme. Awareness was somewhat higher among those aged 45+ years (79%). Claimed knowledge of the scheme was also above average, at 80%, among those who described themselves as unlikely to apply for FIS, suggesting that they may already have knowledge of the scheme through a previous investigation, but also perhaps because the information they acquired in the process of participating in the survey may have impacted on their previous perceptions of their own eligibility.

Unsurprisingly, awareness of the scheme reached its highest level among those who claimed to be aware of the Department's advertising.

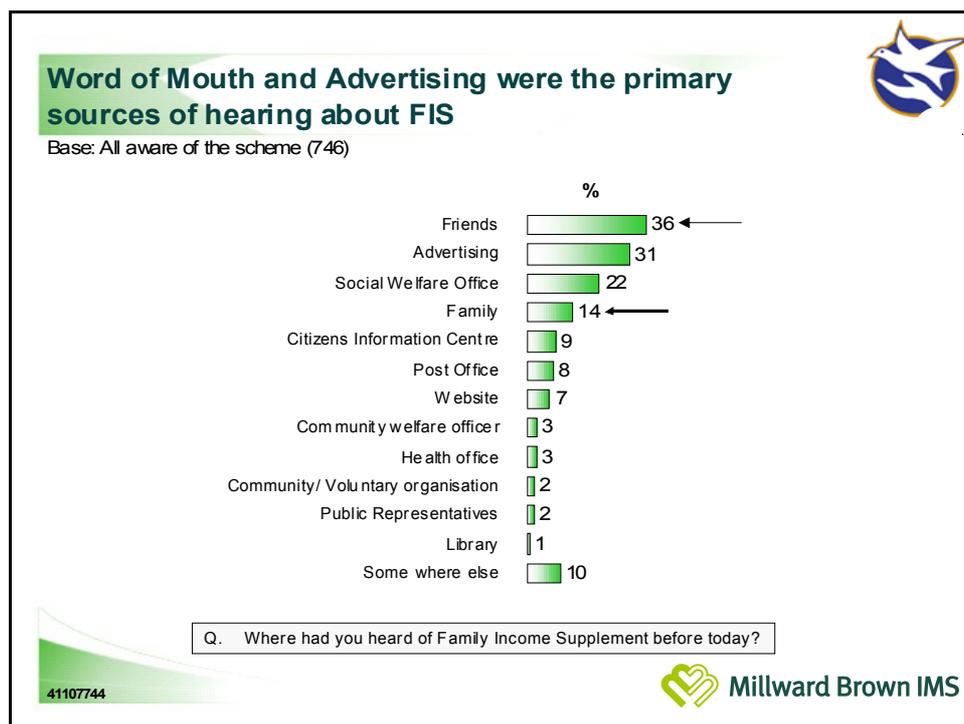
Focusing on the 23% of all respondents who were deemed likely to be **actually** eligible for FIS, on the basis of their work status (both respondent and spouse/partner) and their household income and composition in terms of the number of dependent children reported in the survey, awareness of the scheme, at 65%, was somewhat below the overall average. While overall awareness of the scheme is encouragingly high, this would seem to indicate that the relevant information is less likely to be assimilated and understood by that cohort of the population that is, by definition, most in need and most entitled to claim FIS.

Although there is little difference across the Department regions in terms of overall levels of awareness, it does seem that those resident in the East region are less au fait with the scheme than residents of other Department regions.



1.2 Sources of Awareness of FIS

Those who had previously heard of FIS were asked for the source of their knowledge. Word of mouth topped the list as the principal source of information, mentioned by over one in three (36%) and this was followed closely by advertising (31%). Over one in five (22%) mentioned hearing about the scheme at their Social Welfare Office.



Hearing of the scheme through friends was significantly higher among 18 – 34 year olds (46%) and this age cohort was also the most likely to have heard of the scheme from family members (21% versus 14% overall) and through a Citizens' Information centre (14% versus 9% overall). Older respondents were more likely than their younger peers to have heard of the scheme through advertising and indeed, this was the most widely quoted source of awareness for the 35+ age group, mentioned by 40%. Across the Department regions, mention of advertising peaked in the Southern region (37%) but was below average in the North East (25%). While word of mouth tended to be the main source also across most Department regions, at least one in five respondents in most regions mentioned the Social Welfare Office as a source of awareness.

The importance of word of mouth is borne out in the qualitative research, with many participants citing this as the best source of information and advice on state benefits of all types. Indeed, all participants at the focus groups seemed to have

at least one friend, work colleague or family member who was well informed of the ins and outs of various government supplements. Furthermore, almost all of those currently in receipt of FIS claimed to have heard of the scheme through word of mouth.

“I heard about FIS, I was working 30 hours a week and about 3 years ago they cut my hours down because there were a lot of people leaving the firm and it was all to do with computers and that you know. And they said to me we will have to cut your hours down to 20 hours. And it was just my friend that worked 20 hours that was on the FIS said it to me. And I said how do you go about that. And she told me when you get the forms and you fill them in and you bring it into the job and they send it to the wage office.” - FIS recipient

“I only found out because I was in the shop at lunch time getting a sandwich and the girl said to me, are you on it and I said I don’t even know anything about it. She explained the whole lot to me. And I went down to the post office and got the form and filled it out” - FIS Recipient

“I was actually doing the CE scheme and you are not entitled to FIS when you are doing the CE scheme. And my friend said to me would you not leave and get a job in Tesco and you get your FIS as well and she had 2 kids and she was getting 90 euro.” - FIS Recipient

“There is no one in there to tell you what you are entitled to or what it’s only through word of mouth” - FIS Recipient

These current FIS recipients also felt that there was likely to be quite a number of people who were not aware of FIS, given that they themselves had often heard about it by chance. Generally speaking, the reporting of those participating in the qualitative research in relation to other information sources was very much in line with the quantitative findings though, that said, there did seem to be a greater appreciation of local Citizens Information Bureaux as more effective and helpful sources of information and also as offering a less threatening and intimidating environment than Department offices.

2. Current and Previous Uptake of FIS and Awareness of How to Qualify

Key Findings

- Overall, just one in three claimed to be aware of the qualifying criteria for FIS.
- When prompted with the income limits pertaining to eligibility, just one in eight reported prior awareness of these income limits, suggesting that there is a definite need for more information among potential recipients.
- Based on the reported income limits, 18% **felt** they would qualify for FIS, but almost half believed they would be ineligible. Highlighting the need for more information on the scheme, 35% felt they might qualify, but would need to know more before they could be sure. Additional analysis of the data revealed that between 23% and 30% of respondents were actually likely qualify for FIS.
- Were they to seek more information on the scheme, the majority of respondents felt the Social Welfare Office would be the logical port of call.
- Amongst those not currently receiving FIS, one in ten had applied previously for the supplement, with nearly half of these being successful in their application. Lack of success was put down primarily to the respondent earning too much at the time of their application.

* * *

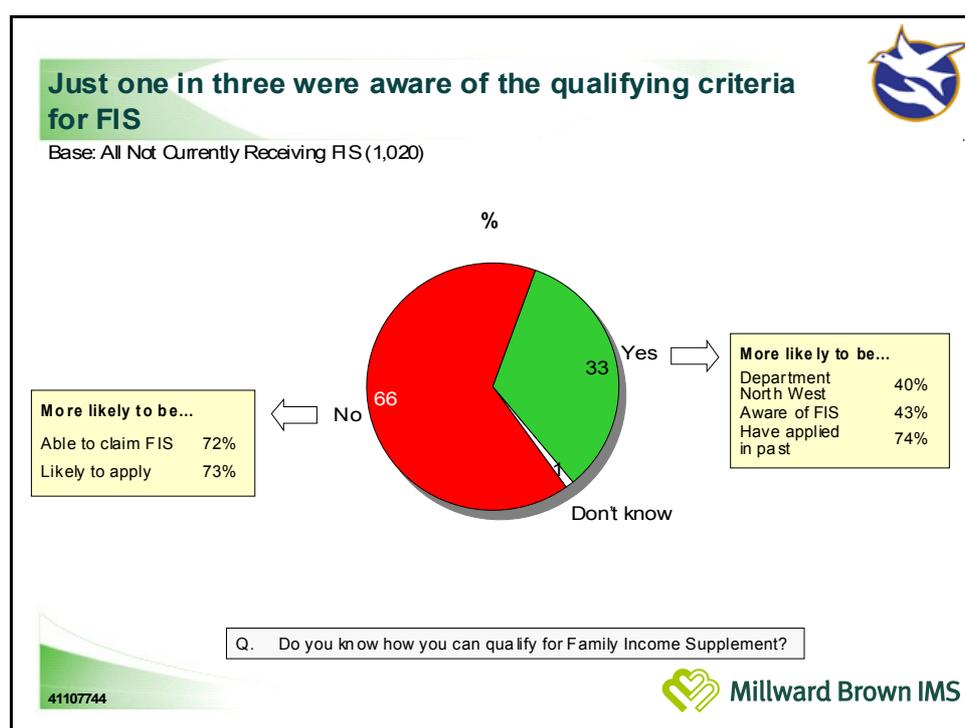
2.1 Current and Previous Uptake of FIS

As would be expected given how the sample was selected, amongst all potential recipients current uptake of FIS was marginal, with just 2% overall claiming to be in receipt of the payment.

Amongst current **non-recipients**, just 6% claimed to have ever received FIS in the past and this rose to one in ten amongst those reporting a current weekly income below €550. Excluding those households where the partner/spouse was reported to be self-employed, one in ten reported receiving FIS in the past. Across the Department regions, the highest proportion of previous recipients (10%) was noted in the North East region.

2.2 Awareness of Qualifying Criteria

Those not currently receiving FIS were asked whether they knew how they could qualify for FIS. Overall, just one in three claimed to be aware of the qualifying criteria. However, awareness of qualifying criteria was substantially above average (51%) among those aware of any FIS advertising and predictably among those who had ever applied in the past (74%). It is of some concern however, that those who believe that they would be eligible to qualify for FIS, those identified as actually eligible and respondents who consider themselves likely to apply tend to be more unfamiliar with procedures for qualifying.



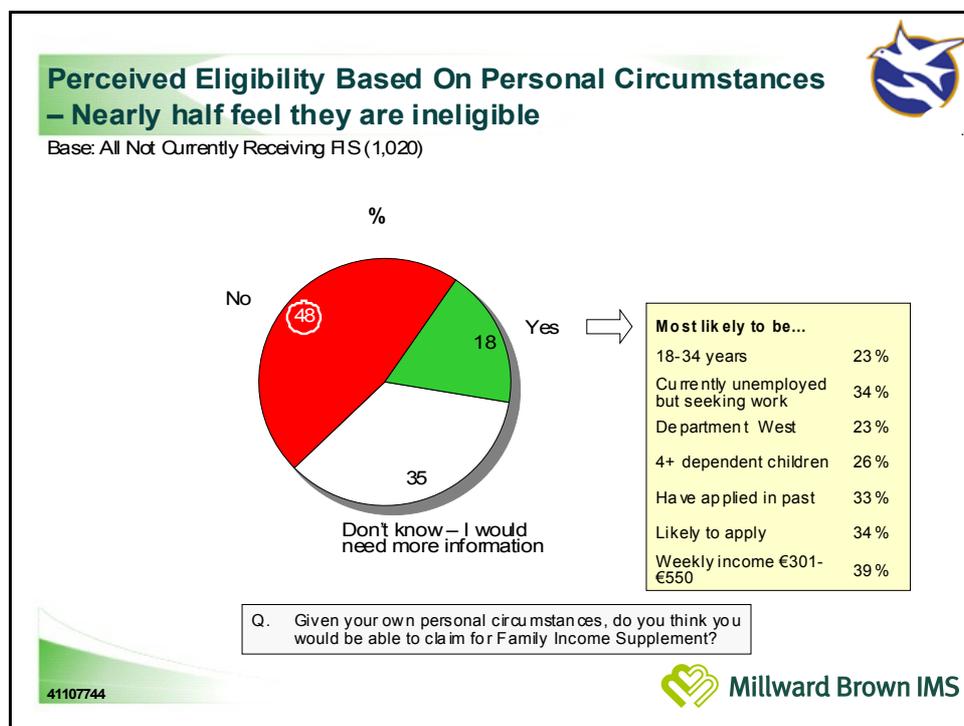
2.3 Awareness of Income Limits

The income limits pertaining to eligibility for FIS were explained to respondents through a series of examples based on different family size and maximum weekly earnings. Respondents not currently in receipt of FIS were asked whether they had been aware of these income limits before taking part in the survey.

Only a minority, just one in eight, claimed prior awareness of income limits.

Unsurprisingly, among those who had applied for FIS in the past, prior awareness of income limits was well above average (40%) and was also above average (30%) for those who knew how to qualify for the supplement. Prior knowledge of income limits was also higher among those aware of any advertising for FIS (21%).

Based on these definitions of eligibility, respondents were asked whether, on the basis of their own personal circumstances, they thought they would be able to claim FIS. Overall, 18% replied that they would be eligible, with perceived entitlement most pronounced among those whose weekly income spanned €301 – 550 (39%), those currently unemployed but seeking work (34%), larger families (26%) and respondents under 35 years of age (23%).



With the clarification afforded during the course of the survey, almost half of respondents (48%) felt they would not be eligible for FIS. In terms of work status, those respondents who, along with their spouse/partner, were working full time and those whose spouse/partner was self-employed were the most likely to report ineligibility. Ineligibility was also above average among Dublin residents (54%) and those living in the Department East (54%) and South East (53%) regions.

However, there remains a substantial level of uncertainty, with 35% of respondents stating that they still did not know whether they would be eligible or not and that they would need more information in order to determine their entitlement to claim.

Focusing on those survey participants who, on the basis of their reported circumstances, were identified as **likely** to be eligible for FIS (23%), nearly two in five (39%) thought their circumstances would enable them to claim the supplement. One in four believed that they would not be eligible but a more substantial 36% were still unclear. These findings suggest that there could be a substantial shortfall in communicating the terms of eligibility to potential recipients of FIS and this would need to be addressed in future Department communications. It is also possible that the nature of current and/or previous Department communications/ information regarding conditions for eligibility may be either too complex or else not clear enough for potential recipients to assimilate.

Certainly, the qualitative phase of the project would suggest that there is quite a lack of awareness of the details associated with FIS. One misconception noted was that FIS was only available to the unemployed;

“I just heard about it briefly but I thought it was associated with like the dole or something or people that aren’t working.” - Potential FIS Recipient

There also tended to be quite a degree of confusion regarding the conditions attached to FIS eligibility. For example, participants living at home wondered if their parent’s income would be taken into account or, if a grandparent was on a pension living in the home, whether that would be included or not. Others wondered how a spouse’s or partner’s income would be treated if they were paying maintenance to a family elsewhere.

The main misconception among current recipients, however, was a fairly widely held belief that they could only be working for a maximum of 20 hours a week.

“...it was my friend that even told me, that she said now you can’t work over 20 hours and she was actually on it for years”. - FIS Recipient.

In more general terms, the majority of group participants claimed that they found it quite difficult to fully understand the benefits they may be entitled to:

“It’s one story for one person and another story for someone else” - Potential FIS Recipient.

Neither did they feel overly well-informed nor did they feel the Department was particularly effective in informing them of their entitlements. Thus, there was a perception that in relation to state benefits generally, obfuscation just might be part of the stock in trade of the Department:

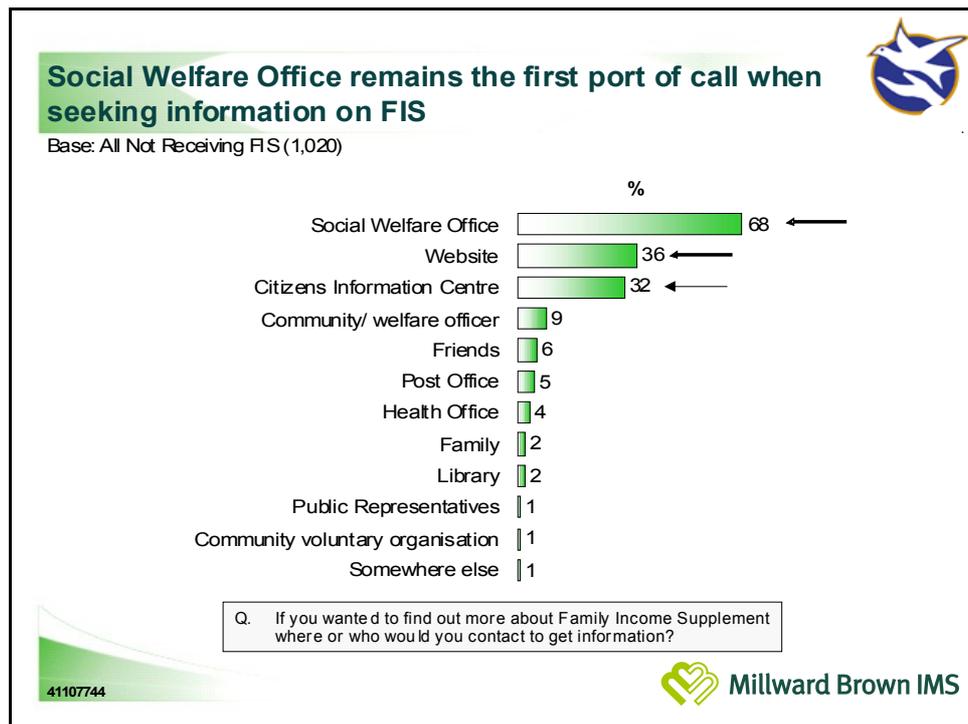
“They (the government) don’t want to give out money. It’s chance if you find out about it” - Potential FIS Recipient

“But I think no one tells you these things, what you’re entitled to” - Potential FIS Recipient

“They want you to go looking for it, they won’t give it to you even though you are entitled to it because we’re already going to save you money in tax maybe anyway or whatever because you’re on the lowest rate of pay anyway. You’re probably paying a low amount of tax anyway, so why give you another benefit unless you go looking for it” - Potential FIS Recipient.

2.4 Sources of Information on FIS

Respondents were asked who or where they would contact if they wanted to find out more about Family Income Supplement. Whereas word of mouth is the main channel through which people actually hear about the scheme, when it comes to finding out hard information, the Social Welfare Office, mentioned by two in every three, is perceived to be the logical source. At some remove, but also important, are Websites (36%) and the Citizens Information Centre (32%).



Around one in every ten would contact their community/welfare officer for information, with those who had applied previously giving an above average mention to this source (14%).

In the qualitative phase of the research, a good deal of discussion was taken up with securing information on state benefits, including FIS. While much of this tended to corroborate the perceived 'official' sources of information quoted in the quantitative research, it provided a more in-depth view of the perceived effectiveness or otherwise of these sources of information than would have been forthcoming in the quantitative phase. For instance, in contacting Social Welfare for information, some mentioned the Social Welfare pages in the Yellow Pages and many mentioned telephoning local Social Welfare offices but said that they found the experience quite frustrating at times due to lengthy delays or complicated service menus:

“Even just picking up the phone and you are on hold for about an hour. You can't get through yeah” - FIS Recipient

The relatively low level of Internet usage noted in the quantitative phase was also evident among group participants. Those that used it rated it well as a source of information but often felt they had to follow up their Internet search with a phone call to find the precise information that they needed:

“I think but there’s an awful lot of information in it (the Department website) like if you’re looking for something specific you can’t really get it that quickly, there’s an awful lot of stuff on it so if you had time to actually go through it all I’d say you’d probably get all the information that you needed.” - Potential FIS Recipient

“I know online you can do it. How accessible, I don’t mean how accessible online, but will that answer whatever questions you want to know online?” - Potential FIS Recipient.

The Post Office was also mentioned as a useful source of information, as also were leaflet drops by local TDs/representatives;

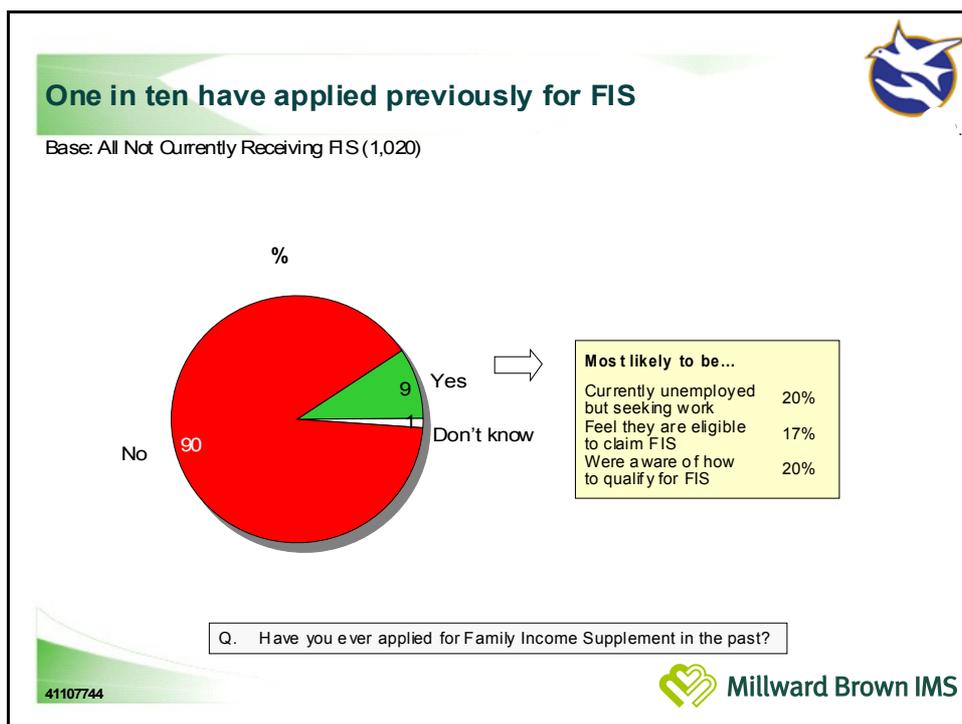
“The Post Office, the Post Office I think would give us a load of information but you have to ask for it” - Potential FIS Recipient.

But there did seem to be an issue with understanding the information presented in leaflets and other publications:

“There was a book that came out but I still couldn’t make head nor tail of it” - Potential FIS Recipient

2.5 Previous Applicants

Just 9% of those not currently in receipt of FIS had applied for the scheme in the past and this reached a high of 20% for respondents who were currently unemployed, but were seeking work. Previous applicants were also more likely to be single/widowed/divorced/separated (17%). Across the Department regions, the incidence of previous applicants was lowest in the East region (5%).



Predictably, the incidence of previous applicants was also above average among those who claimed to know how to qualify for FIS and respondents who felt they would qualify on the basis of the reported income limits and their current circumstances. Of those deemed to be actually eligible, 12% had previously applied for FIS.

Amongst those who had previously applied, the most widely mentioned method of application was through filling out a form from the Social Welfare Office (43%). One in every eight (13%) filled out a form obtained from the Citizens Information Office. Nine percent applied through their Community Welfare Officer and 8% downloaded an application from a website. Just 5% made contact with the Social Welfare Office by phone in order to apply.

While nearly half of applicants (47%) were successful on their previous application, almost as many (44%) had not succeeded in securing FIS. The

principal reason for failure, mentioned by one in every two, was that they had exceeded the income threshold. A minority (15%) mentioned that they were not working enough hours at the time and 15% reported that they did not reach other conditions necessary to qualify (for example, they did not have a dependent child).

The qualitative research provided some insights on the actual application process. Specifically, those who had successfully made it through the application process felt it had been a difficult application to complete and involved lengthy wait times:

“And they say it takes up to 6 weeks but to be honest with you it takes about 3 months...It does take a long time and you would be waiting and you would be missing that few bob every week” - FIS Recipient

“Any time there was something was wrong on it they just kept sending it back to you and then when I rang them and said to them ‘what is the story?’ and they had lost all my information. I had to do it all again. It took 5 months” - FIS Recipient

Furthermore, current recipients of FIS who had also been in receipt of the benefit in the past reported that the annual renewal process was quite arduous:

“But as soon as July comes your FIS is automatically stopped till those forms go in and they send you out those forms through the post, right? So you bring them into your job and you have to get 2 wage slips and your copy of your P60, and your wage office stamps it. And you put it all together and you send it off to Family Affairs and they say 6 weeks, but July, August, September, October. I get it all then in October and it’s always around Halloween.” - FIS Recipient

However, improvements in the renewal application form were welcomed, with some noting that it was now a lot less time consuming and straightforward:

“It used to be like a book...you get two slips now...much easier, there’s a box you put your hours and what you are earning and then it’s stamped for your job” - FIS Recipient

3. The Attitudes and Perceptions of Those Who Have Never Applied for FIS

Key Findings

- Current earnings and lack of awareness of the scheme are the main barriers to applying for FIS.
- There are also inherent fears that securing FIS could lead to a greater tax burden on the recipient.
- Unsurprisingly, income is the key determinant when deciding whether to apply for FIS in the future. Overall two in every five think it likely that they will apply.
- Again, the Social Welfare Office is considered the most pertinent source of information and there is clearly potential for greater utilisation of these facilities in order to communicate the conditions and benefits of applying for FIS.
- Overall, three in ten respondents believed that FIS would have a real impact in easing their financial burden, with a similar proportion feeling it would have a slight impact. Just one in eight feels it would have no real impact.

* * *

3.1 Barriers to Applying for FIS

Those who have never applied for FIS (i.e. 90% of the sample) were asked why they had never applied. The most widely mentioned barrier was that the respondent was earning too much to qualify. Overall, almost half (45%) mentioned this as the main reason why they had not applied. At some remove, but an important indicator of the extent to which there appears to be a communications shortfall, three in every ten reported that they had not been aware of the supplement before taking part in the survey, or that they had never heard of it. Amongst the 23% of respondents calculated as being likely to be eligible on the basis of their circumstances, an even higher proportion (39%) claimed not to be aware of the scheme.

Other, lesser reasons for not applying were that the respondent was not currently working (9%), was unwilling to undergo a means test by the Department (8%), did not feel it was worth their time to apply (8%), or did not currently work enough hours to qualify (6%).

Apart from these more mainstream reasons for not applying, respondents were asked which of a list of other possible reasons might have influenced their decision not to apply. Apart from reiterating that their income was over the limit (13%) and their lack of awareness of the scheme (8%), the most widely perceived inhibitor, mentioned by 13%, was the belief that by getting FIS, the beneficiary could end up paying tax, or paying **more** tax and this received above average mention from those in the €301 - 550 income bracket (18%) and from those who believed they are eligible to claim FIS (23%). Other inhibitors mentioned were the hassle of having to apply again next year (7%), and the need to get a form signed by the employer regarding hours worked and pay (6%). Apart from these prompted reasons, another factor mentioned spontaneously at this stage was that the respondent was self-employed and didn't think they would be entitled to FIS (8%).

In the qualitative phase of the research, some additional barriers to the up-take of FIS were identified and add an extra dimension to the quantitative results. These were:

- Discomfort in Dealing with the Department

-
- Application Process
 - General Inertia

A major barrier identified in the groups was a general reluctance to deal directly with the Department. This was not an issue in the postal survey as it was not included in any of the coded response options. It is clear, however, from the extent to which this came through in the qualitative phase, that interaction between the Department/local Social Welfare offices and actual/potential recipients of benefit is a negative issue in terms of spreading awareness and encouraging take-up of FIS.

Many group participants had very strong views about their dealings with the Department. Much of this was based on previous poor experiences when interacting with Department employees in local Social Welfare offices.

“They are just suspicious all the time but I suppose there are those people who milk the system” - Potential FIS Recipient.

Indeed, in a general sense, a reluctance to interact with the Social Welfare staff members was a deterrent to making enquiries or finding out more about all types of benefits available.

“Just in general going to look for anything or applying, when I was in going up to those government buildings, there’s no point in ringing them, they keep passing you from one to the other and they’re not a bit nice up there and it’s impossible to get an answer.” - Potential FIS Recipient

“Here’s another scrounger, that’s the opinion, that’s what you’d get and it would put you off going” - Potential FIS Recipient

For some their reluctance to interact with Social Welfare resulted from feelings of intimidation:

“You do feel intimidated by it” - FIS Recipient.

and although some had positive experiences with staff, others mentioned staff coming across as quite condescending and patronising, adding to their discomfort and reluctance to approach the Department:

“It’s like being back at school going in there” - FIS Recipient.

“Yeah, that woman took her job too personal like, it was like she was opening her own purse” - Potential FIS Recipient.

Many group participants seemed to actively dislike going to their local Social Welfare office, with lack of privacy noted as a reason for not making enquiries there:

Privacy was an issue not only relating to dealings with Social Welfare, but could also be a barrier to applying because of the need to reveal specifically to one’s employer that the application was being made:

“I just didn’t like the employer stamping it again. I hated, like I kept it in my bag for about 2 weeks before I actually gave it to him to sign it and he did like, no problem” - Potential FIS Recipient

“Yeah and getting it signed by work and things like that. I think with Social Welfare, well myself personally anyway I think, I don’t want other people to know and I didn’t like having to take it to work and asking the boss to sign it and it has to be stamped by your employer you see... I just prefer my own business being kept private. - Potential FIS Recipient

On a different note, many felt that by raising questions, their circumstances could be scrutinised and that they could lose existing benefits such as child benefit, lone parents allowance etc. simply by enquiring about future benefits.

“I think when you’re filling in the forms you’re always thinking, well I am anyway, you get suspicious. You feel if I qualify for this I’m going to get a slap somewhere else” - Potential FIS Recipient

“I would be afraid that I would lose too much and then I wouldn’t be eligible at all” - FIS Recipient

“And a lot of people as I said are scared of social welfare do you know what I mean” - FIS Recipient

“They are giving it on one hand and taking it out of the other” - FIS Recipient

Dealing with the application process was also potentially a barrier to applying for FIS and further evidence of the disquiet some people felt in dealing with the Department. Quite a high number of group participants who were in receipt of FIS mentioned having to go through the application process several times (i.e. it was returned to them several times before they completed it correctly). The prospect of this process was off-putting for those who were potential recipients:

“Yeah it’d turn you off before you even start...because you’re thinking what’s the point there like and you post it off and guaranteed 99 times out of a hundred it’ll come back to you” - Potential FIS Recipient

“As you said earlier, the frustrating part, on the sixth week you get it and you’re thinking like why couldn’t you have done this five weeks ago” - Potential FIS Recipient

“Yeah because they could be asking for something, you bring it in and then they’re going to say well you need something else and you’re going away and coming back and you never have the right information” - Potential FIS Recipient

It was also reported that the application process can be frustrating at times, as once the form has been sent off it appears to be in a ‘black hole’ with no further communication from the Department.

General inertia or “laziness” was cited quite often as a reason for not applying for FIS.

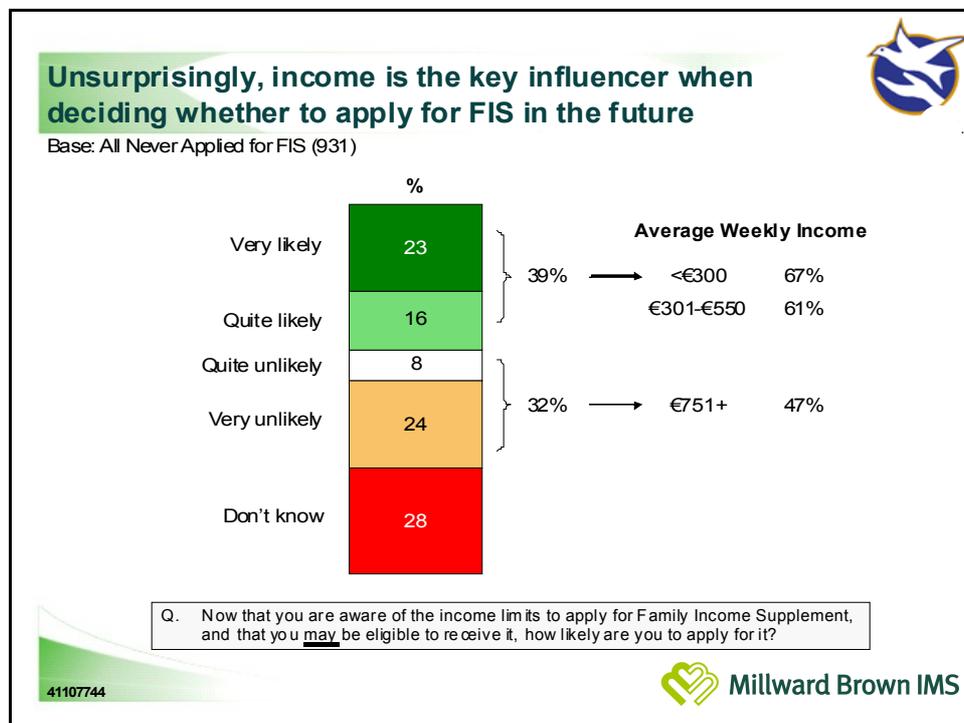
“It’s just laziness really, just to go about it, you know, it was just to sit down and maybe check into it.” –Potential Recipient

The underlying message here is that some of the other barriers identified in applying; e.g. perceptions of a lengthy application process, time required to complete the application form; reluctance to approach the Department directly;

fears about loss of benefit; loss of privacy, combined with uncertainty about eligibility criteria, in turn feed into a general inertia. As a result there can be a reluctance or unwillingness to put the time and effort into applying, particularly if people feel they may not be successful at the end of the process.

3.2 Likelihood of Applying for FIS

Potential new applicants were asked how likely they would be to apply for FIS now that they were aware of the income limits. Their responses are shown in the following chart:



Current income level is obviously the key determinant, with those in the lower income brackets (weekly income of €550 or less) the most likely to apply. In terms of other demographics, likelihood of applying peaks among the younger age group (43%) but tails off as respondents progress up the age scale, with a below average 31% of those aged 45+ years considering themselves likely to apply. Those whose status is single/widowed/divorced/separated were significantly more likely than average to apply for the supplement (66% versus 39% overall).

Based on their own personal circumstances and armed with knowledge of the income limits as a result of their involvement in the survey, 81% of those who believe they are eligible for FIS said that they would be likely to apply.

In seeking information about FIS, potential applicants would again approach the Social Welfare Office as the primary channel (71%), with website (29%) and Citizens Information Centre (29%) the other most widely mentioned sources.

3.3 The Perceived Impact of FIS

In order that respondents might deduce the impact FIS would have on their finances, the scheme was explained to them as follows:

“Your FIS payment is 60% of the difference between your average weekly family income and the income limit for your family size, rounded up to the nearest euro”

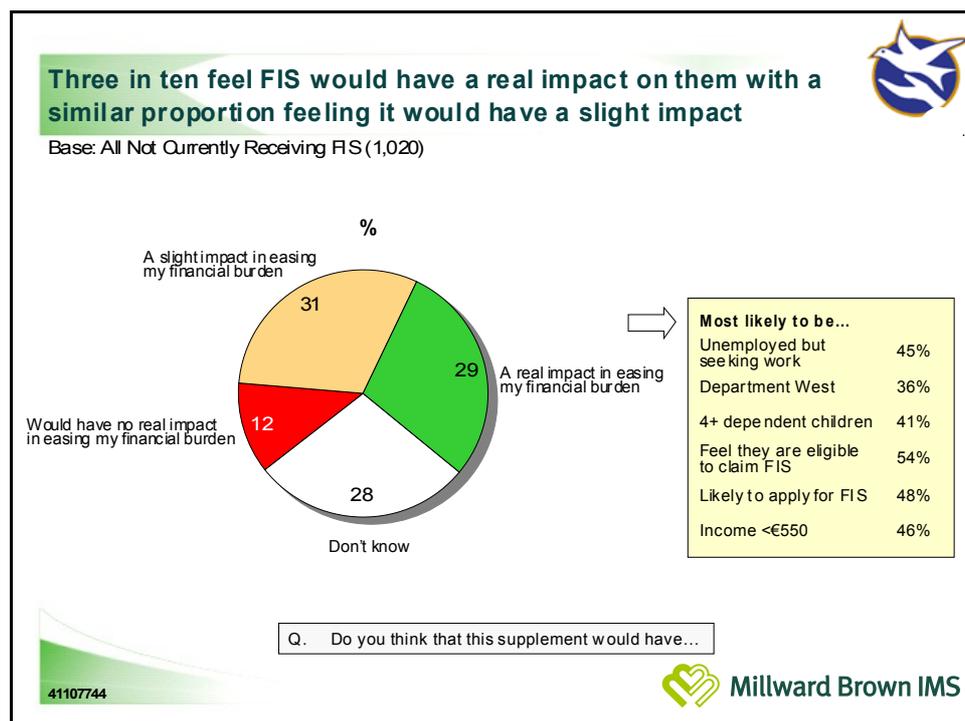
Three examples of how FIS could affect a family/parent were then shown to respondents. These were:

A family/ parent with one child earning €300 a week could be entitled to €114 in Family Income Supplement.

A family/ parent with two children earning €450 a week could be entitled to €72 in Family Income Supplement.

A family/ parent with four children earning €600 a week could be entitled to €96 in Family Income Supplement.

Respondents not currently receiving FIS were then asked whether the supplement would have an impact or not in easing their financial burden. Their responses are shown in the following chart.



Overall, three in ten respondents believed that FIS would have a real impact in easing their financial burden, and this was particularly the case for those currently unemployed but seeking work (45%), respondents with a weekly income less than €550 (46%), those with at least four dependent children (41%) and single/widowed/divorced/separated adults (46%). Over half (54%) of those who believe they are eligible for FIS and approaching four in ten (38%) of those who have applied in the past feel that it would substantially ease their financial situation. Only a minority of one in eight (12%) consider that FIS would have no real impact on their finances, an opinion that is most likely to be voiced by those not currently working and not actively seeking employment (20%), and that cohort whose weekly income exceeds €750 (16%).

While three in every ten feel that the impact of FIS would be slight, almost as many - 28% - are not sure how it might help to ease their financial burden, again perhaps suggesting the need for greater clarification in terms of communicating the scheme.

Corroborating the belief expressed by the majority in the quantitative phase that FIS would have some positive impact on their financial burden experience, in the qualitative phase the Dublin based FIS recipient group were universal in their reliance on the payment and the extent to which they valued and appreciated it.

“I would be lost without that few quid every week I would be.” - FIS Recipient

“Yeah it’s great and it’s an extra 60 euro yeah ...it gives you a bit of quality of life you know” - FIS Recipient

“I wouldn’t work just because of it, like I didn’t start working because of FIS like I mean I worked because I needed the money. But FIS helps, it does bring up my income” - FIS Recipient

For many, state benefits such as FIS were regarded as a necessary means of survival. Participants made the point that if they are in a low income job they will do their best to boost their wages.

“It’s your wages out there and you want to get it” - FIS Recipient

*“It brings up your wages and it brings up your salary for what you are on...”-
FIS Recipient*

However, some mentioned that it facilitated them working part-time but was a barrier to accepting full-time work:

“I was actually better off working part time and I was offered full time and it wouldn't be worth my while because I would lose FIS and I would lose part of my lone parents as well. And I would have to pay double for childminders so it enticed me to work part time. Not full time to be honest with you.” - FIS Recipient

“I would be the same yeah. I would be lost without that few quid every week I would be. I wouldn't stay in work just because of it but I don't have to pay for a childminder because I have my Mam there to mind the kids so it's grand, you know and I throw her a few quid” - FIS Recipient

4. FIS Advertising and Communications – Awareness and Attitudes

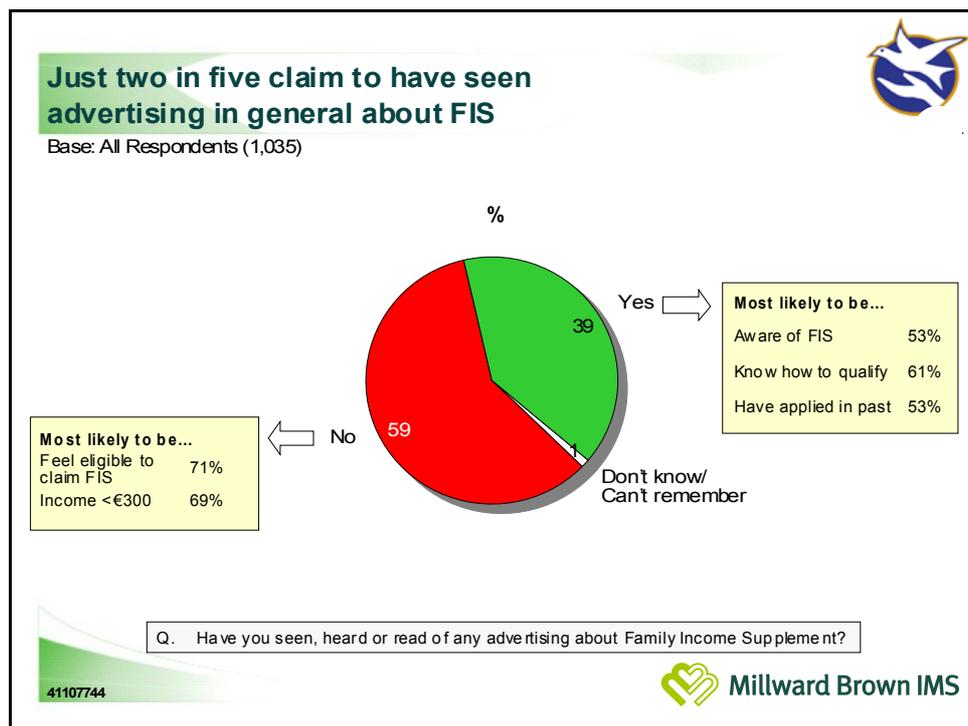
Key Findings

- Just two in five claim to be aware of any advertising for FIS, with the most widely cited channels being leaflets in Social Welfare Offices, TV and newspapers.
- Although recall of the actual 2006 campaign was low, with just 15% recognising the ads when shown, attitudes were positive, with the majority considering them both informative and relevant.
- The overall message of the ads, that FIS is a top-up for families on a low weekly income and that it is there as a help for families that need it was very well communicated, though the messages that FIS is **now easier** to apply for/**is easy** to apply for and that the income limits for FIS have increased tend to come through less authoritatively.
- General communications from the Department in relation to benefits are considered to be poor, however, with just one in four satisfied in this regard, and over half dissatisfied.
- Almost two thirds strongly agree that FIS is a good idea and the majority agree that it would make a big difference to their finances and would encourage them to go back to/remain in work.
- With a substantial proportion disagreeing to some extent that information on FIS is easy to understand and easy to find, there is a need to make the information accessible and user friendly. This would also help to mitigate confusion about how decisions on approval for FIS are made.

* * *

4.1 Spontaneous Awareness of FIS Advertising

All respondents were asked whether they had seen, heard, or read any advertising for Family Income Supplement. Just two in five claimed that they had come across advertising, primarily in the form of leaflets in their local Social Welfare office (34%), but also on TV (30%), and in newspapers (28%). Other channels mentioned were the Department's website (17%), posters in the local Social Welfare Office (15%) and radio advertising (13%).



Awareness of any advertising for FIS was above average among those familiar with how to qualify for the scheme (61%) and those who have applied in the past (53%). Overall, six in every ten claimed not to be aware of any advertising for FIS, rising to seven in every ten for the lowest income group and for those who believe they are eligible to claim FIS.

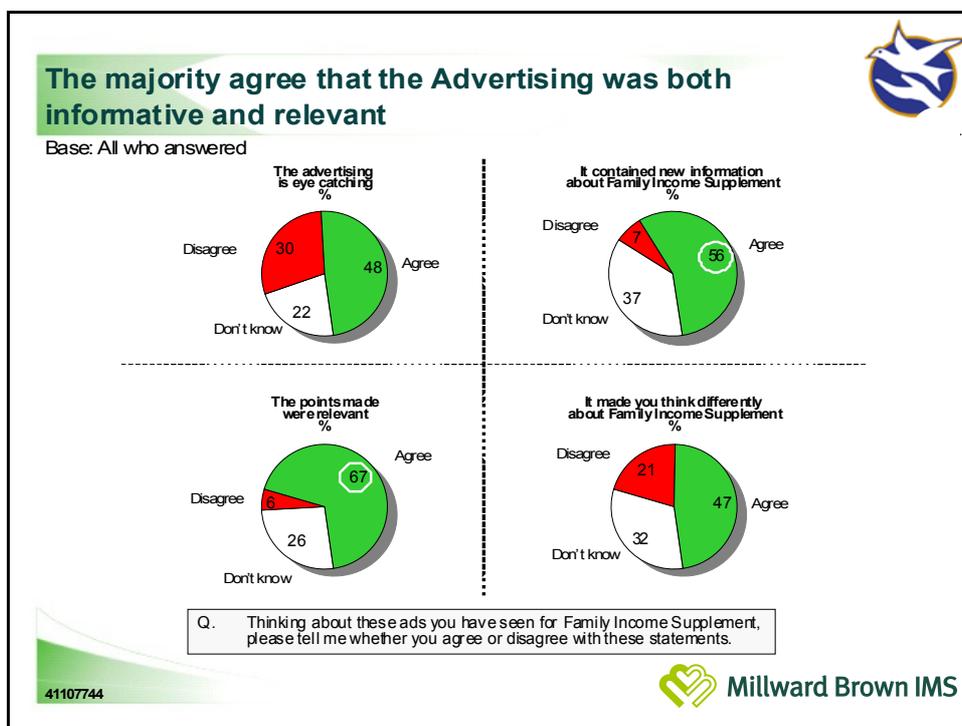
4.2 Recall and Perceptions of the 2006 FIS Advertising Campaign

Examples of print advertising used in the March 2006 campaign were shown and respondents were asked whether they remembered having seen these ads.

Although two in five were generally aware of advertising for FIS, the majority did not recall these specific ads, with just 15% recognising them. However, recall of these ads was considerably higher, at 24%, among those aware of the qualifying criteria for FIS, suggesting that the campaign had some success in communicating the details of the scheme. Awareness was also higher (22%) amongst those who had previously applied for FIS and while the survey did not establish when previous applications had been made, it is likely that at least some of these had been motivated by the campaign.

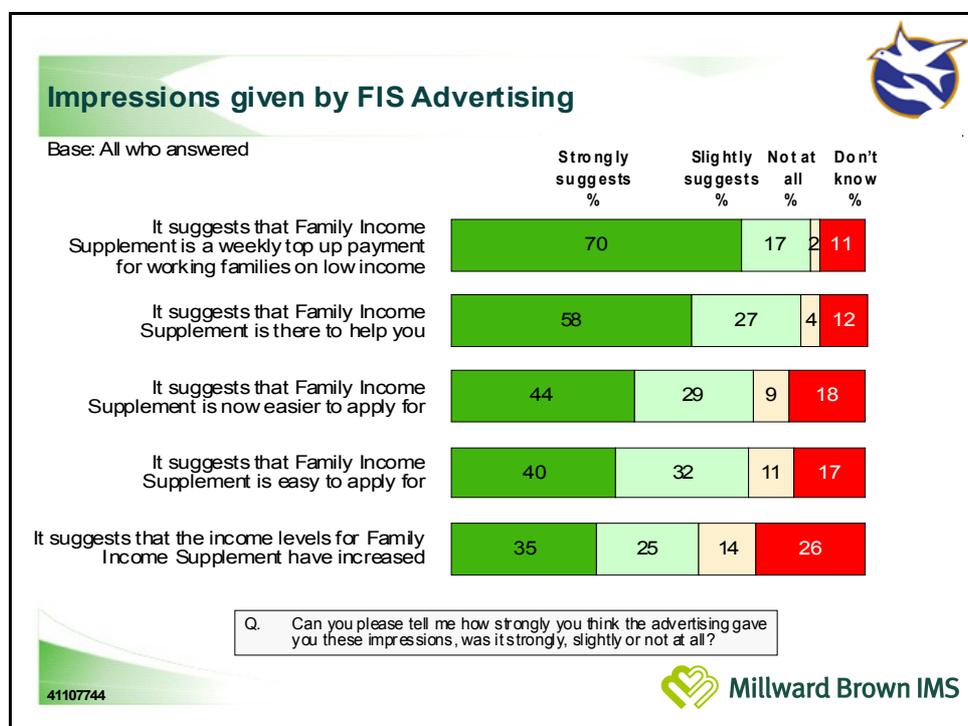
While actual recall of the advertising was relatively low, on seeing the ads during the course of the survey, the reactions of respondents in terms of overall impact and broad communications were generally positive.

Amongst those who commented on the ads, the key messages taken out were that the advertising was both informative and relevant.



Two in every three agreed that the points made in the ads were relevant and over half agreed that they contained new information about Family Income Supplement. Almost half (48%) considered the ads to be eye-catching, compared with just three in ten who disagreed with this proposition. An almost identical proportion (47%) agreed that the ads made them think differently about FIS, with those likely to apply for FIS in even stronger agreement with this proposition (55%).

In order to further develop a picture of how the ads communicated, respondents were asked to what extent various messages were suggested by the ads. The chart below details their responses:



The overall concept of FIS as a weekly top-up payment for working families on low income is well communicated, with seven in every ten assimilating this message from the ads. It is also well appreciated that FIS is there as a help for families that need it, with approaching six in ten agreeing that the ads strongly suggest this. However, the reactions of respondents suggest that the messages that FIS is **now easier** to apply for/**is easy** to apply for and that the income limits for FIS have increased tend to come through less authoritatively.

In the qualitative phase of the project, group participants had a much greater opportunity to comment on and assess advertising for FIS, particularly as, in

addition to the press ads used in the quantitative phase, they were also shown the TV ad – “It’s now Easier to Qualify”. Recall of the TV ad was low, even on viewing, and reaction to its content in terms of message communication was mixed.

Although the TV ad was thought to work quite well in prompting people to call the lo-call number or to log on to the website for more information, many felt that the main messages that ‘it’s now easier to qualify’ for FIS and that ‘you could be eligible for between €20 and €400’ were unrealistic in relation to what they and others had experienced when enquiring or applying for FIS.

Some felt that it did not convey clearly that it was a payment for those in employment and that showing people in work situations would have helped to get this message across.

“I’m just thinking would it be effective if you had different people in various job situations – ‘I wasn’t entitled’, ‘I didn’t realise but now I’m able to help my family’ and you say yeah that could be me in a similar situation you know” - Potential FIS Recipient.

Some also felt that FIS could be very relevant to single mothers and the “family” based images and even the name of the scheme could be confusing and off-putting for this group:

“I think it comes across as if you have to be a family, like it doesn’t say single mothers” - Potential FIS Recipient

It was also felt that the contact details at the end of the ad should have been on screen for the duration of the ad as these were the main call to action in the ad.

In terms of its overall tone, the ad was regarded as quite calm and passive and, as a result, not particularly engaging. Participants found it difficult to make a connection between the ad and their circumstances and the images appeared not to resonate with the everyday life of a person who might be struggling to make ends meet. The soft voiceover and the visuals of a child’s face tended to contrast with respondents’ experience of a modern stressful life. Consequently, it was felt that the ad needed an injection of realism and that it should be more punchy and attention grabbing.

“It’s a bit like and I don’t really honestly know and you see that and you see a child’s face and you are not going to go what is this? You want something that would drive you”- FIS Recipient

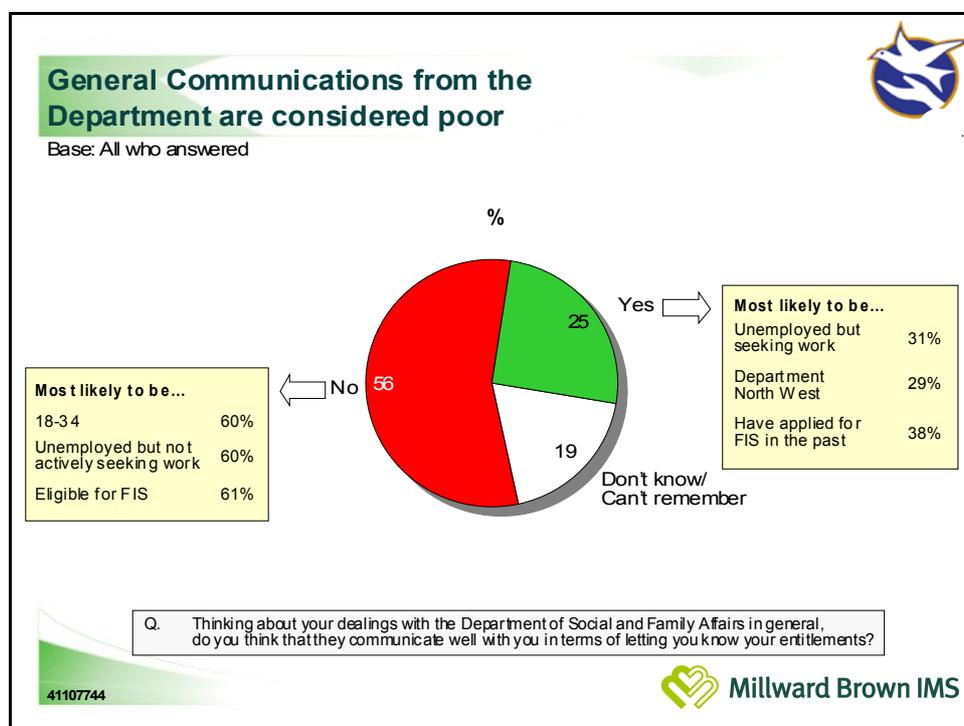
While participants agreed that the ad would be hugely relevant for those who were in need of some extra income, most thought that it would not clarify for people if they would be eligible for FIS. Therefore, the relevancy of the ad would be lost on those who might need FIS the most. The perceived failure of the ad to dispel some of the misconceptions surrounding FIS, such as you cannot work more than 20 hours a week, or that this benefit was not for the unemployed as many participants had previously thought was also thought to undermine its relevance.

Although the ad was perceived to be weak in terms of overall impact and effectiveness, it was very clearly recognisable as a product of the Department. Participants made a strong connection to the Department symbol of ‘the two doves’ and once this appeared on screen they made the connection that this ad and the information in it might be of relevance to them.

Reaction to the print ads was more positive than the TV ad, primarily because they provided a lot more detail for participants in order for them to assess their eligibility. The ads were considered fairly easy to understand. The family images appealed and the range of contact details was also received positively. However, no one in any of the groups recalled seeing the ads in the past.

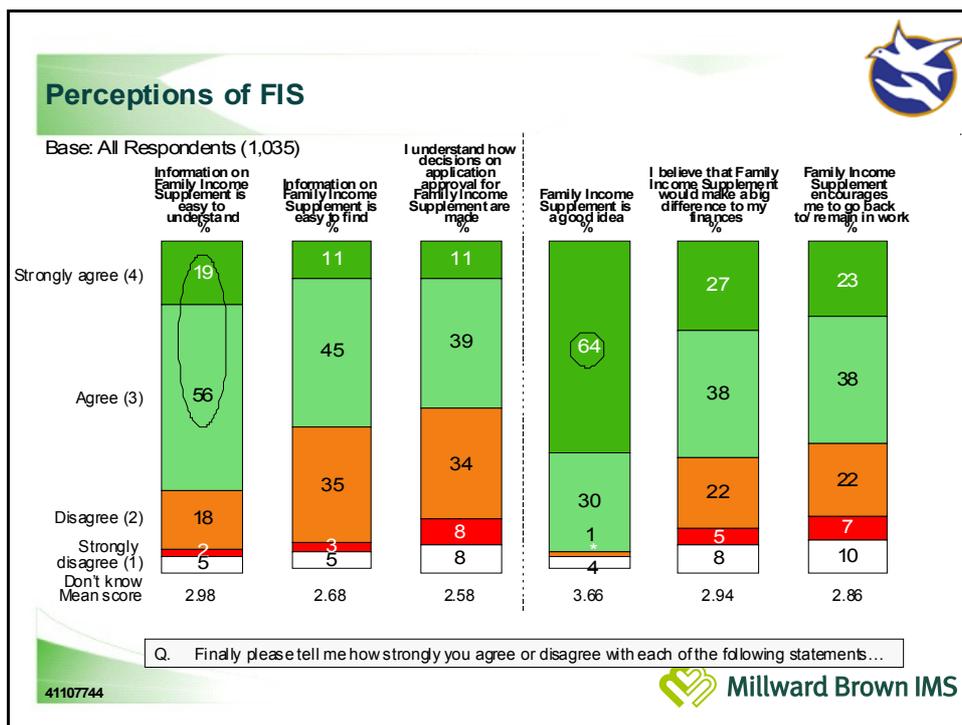
4.3 Perceptions of General Communications from the Department

More than half of respondents (56%) felt that, in general, the Department does not communicate particularly well in terms of entitlements. Scepticism in this regard tended to be above average among younger respondents (60%), single people (73%), and those who believe they are eligible for FIS (61%). Overall, one in four were satisfied with general communications from the Department regarding entitlements, with positive reaction above average among those unemployed but seeking work (31%) and those who have applied for FIS in the past (38%).



Focusing specifically on FIS, respondents were asked how strongly they agreed or disagreed with a series of statements relating to the scheme.

Regarding the scheme itself, there was a substantial level of approbation, with almost two thirds strongly agreeing that FIS is a good idea. The majority (65%) also agree that FIS would make a big difference to their finances and that FIS would encourage them to go back to/remain in work (61%) although, that said, there is a level of scepticism, with over one in four in each case disagreeing to some extent with both these propositions.



While the majority agree to some extent that information on Family Income Supplement is easy to understand, reaction tends to be more qualified, with just one in five strongly agreeing with this statement and one in five disagreeing to some extent. While this suggests a need to make the information perhaps more user friendly, there appears to be an even stronger need to make it easy for potential applicants to actually find information on FIS. Just one in ten strongly agree that information on FIS is easy to find, with almost two in five (38%) reacting negatively.

There is also a degree of confusion about how decisions on approval for FIS are made, with just half claiming to understand the process and clearly this is an area where more close attention to communications and interaction with potential clients would pay dividends.

The issue of communications with the Department was approached from a slightly different perspective with participants at the focus groups, in that they discussed the merits of various channels of communication and made some suggestions as to how communications might be improved overall.

Most participants currently received communication from the Department via a letter in the post and seemed satisfied with this as a means of communication. It allowed for a certain level of privacy and was not considered as intrusive as a

phone call or call to the door. In contrast, telephone contact was something many were not overly enthused about as it tended to 'put them on the spot'.

"Like I said there it's the whole kind of image of them. You don't want them calling to your door, you don't want to pick up the phone and say it's the Social Welfare department because you're thinking Jesus Christ what do you want like." - Potential FIS Recipient

"...it's very intimidating on the phone and they want this information and is this right ...Do you know what I mean and we can take you to court if you are lying on this form and that is very intimidating I find. That is very frightening." - FIS Recipient

However, it was acknowledged that forewarning of a telephone call was unrealistic and impractical to execute.

There was a fairly widely held view that the Department are fully aware of what certain people should be entitled to and participants felt that the Department needs to more pro-active in helping people get all their entitlements. Some group participants proffered suggestions as to how the Department could be more pro-active in communicating more effectively about entitlements; for example, a seminar or roadshow;

"I don't know, even if they had a big seminar once every whenever and if you really are, if you really want to come along and someone gives the talk and explains in lay man's terms what exactly is open to you or on offer well then people would have a better understanding of it you know.....like they're trying to get in touch." - Potential FIS Recipient

or more widespread advertising as well as more direct mail:

"Send a leaflet out, they know who have young children, like people that are getting Child Benefit, send letters to them houses, them people are probably all entitled to it anyway." –Potential FIS Recipient

5. Explanation of Eligibility Calculations

Estimating Actual Eligibility for FIS

When presented with details on FIS eligibility, 18% of respondents believed they would be eligible. Thirty-five percent were unsure and would need more information and a further 48% felt they would not be eligible.

The income and personal circumstances data provided by survey respondents was analysed to estimate actual eligibility.

Assessable income was calculated by subtracting average weekly benefits (*as not all benefits are assessable as means*) received from the Department (based on responses to QF) from average weekly household income (based on responses to QE). This included all income from employment, self-employment for the respondent and their spouse/partner (where applicable) along with any benefits they currently receive from the Department or from other sources.

Assessable income was then combined with eligible number of dependent children living at home as well as young adults aged between 18 and 22 in full time education, also living at home (based on responses provided at Q3A and Q3B), to determine if they met the income and children eligibility criteria.

Below are the income and children conditions used to establish eligibility:

- With One child you (or you and your spouse) can earn up to €490 a week and still claim FIS
- With Two children you (or you and your spouse) can earn up to €570 a week and still claim FIS
- With Three children you (or you and your spouse) can earn up to €655 a week and still claim FIS
- With Four children you (or you and your spouse) can earn up to €760 a week and still claim FIS
- With Five children you (or you and your spouse) can earn up to €870 a week and still claim FIS
- With Six children you (or you and your spouse) can earn up to €970 a week and still claim FIS

-
- With Seven children you (or you and your spouse) can earn up to €1090 a week and still claim FIS
 - With Eight children you (or you and your spouse) can earn up to €1170 a week and still claim FIS

Working status criteria was established as follows:

- All those in full-time employment i.e. working at least 19 hours per week, regardless of the working status of their spouse i.e. code 4 at QC
- All those not currently working or working less than 19 hours per week AND where their spouse or partner is working full time i.e. all codes 1-3 at QC AND code 4 at QD
- All those where both the respondent and their spouse/partner are working part-time (under the assumption that combined hours worked would be equal or greater than 19 hours per week) i.e. code 3 at QC AND code 3 at QD

Based on this approach a total of 243 people were identified as eligible equivalent to 23% of the total sample of 1,035 respondents.

However there are a number of factors that need to be taken into account in interpreting this figure, namely:

- Understatement of earnings from paid employment
- Understatement of earnings from those in self-employment
- Whether hours worked are sufficient
- Change of circumstances

Given the possibility that self-employed income may have been under-reported, the data was re-run to remove those who had a self-employed spouse or partner. In the original data run, 64 respondents who had a self-employed spouse/partner were identified as eligible. By removing all respondents with a self-employed spouse or partner, the number eligible drops from 243 to 179 and the overall sample drops from 1,035 to 601.

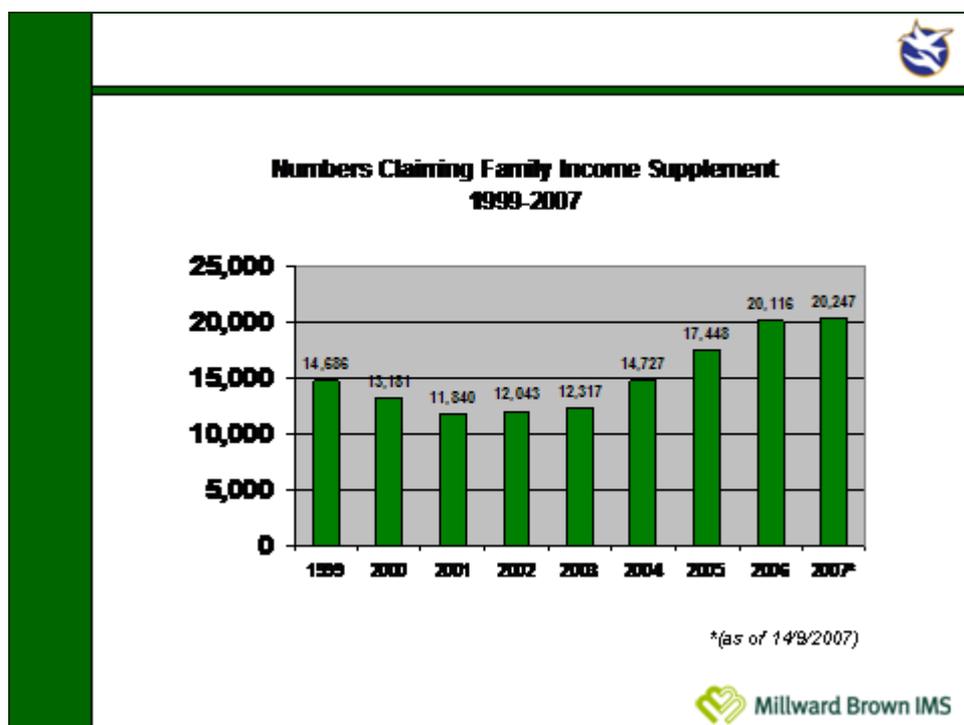
By removing those with a self employed spouse/partner from the sample altogether, eligibility rises to 30% i.e. 179/601. Alternately by assuming those with a self-employed spouse/partner were ineligible, eligibility drops to 17% i.e. 179/1,035.

6. Reconciliation of ESRI Findings

Reconciliation of ESRI data and Millward Brown IMS data.

In April 2005 the ESRI published a report “Modelling Tax and Welfare Policy in Ireland: A Report on the Development of the SWITCH Model for the Department of Social and Family Affairs”¹. As part of this report an examination of take-up of the Family Income Supplement scheme was undertaken using data from the Living in Ireland survey for the year 2000. This survey collected data on the income and labour market participation of 3,463 households in Ireland.

The chart below shows the actual numbers claiming FIS between 1999 to September 2007.



Some concern had been expressed regarding the take-up rate for in-work benefits such as FIS. The ESRI in its modelling and analysis sought to evaluate the extent of FIS take-up.

The table below shows the ESRI estimated FIS take-up rates based on a number of approaches. On a caseload basis (defined as the number of recipient units and the number of eligible units, including eligible non-recipients), take-up was

estimated to be just 16% in 2000. On an expenditure basis (where account is taken of the size of the entitlement) take-up was estimated to be slightly higher at 18%. However, it was felt that the survey data may have under-represented the number of FIS recipients and eligible non-recipients), and as a result a correction using administrative data was made. This boosted estimated take-up rates to 27% and 38% in 2000, depending upon whether the data was examined on a case load or an expenditure basis. In effect, the report highlighted that a sizeable majority of potential FIS recipients were not availing of the scheme.

Method	Case load	Aggregate Expenditure
(A) Survey-based estimate ¹	%	%
1987	16	25
1994	12	25
2000	16	18
(B) Administrative data for recipients ² , survey estimate for eligible non-recipients		
1987	23	38
1994	23	30
2000	27	38

Notes: 1. Based entirely on survey data.
2. In using administrative data it is necessary to take account of the fact that some cases currently in payment would not qualify for FIS on the basis of their current circumstances. This is done by multiplying the numbers officially recorded as being in receipt by a sample estimate of the proportion of cases currently in receipt who would qualify on the basis of current circumstances.

In conducting its research for the Department of Social and Family Affairs, Millward Brown IMS were provided with a database of persons who might potentially be eligible for FIS. Potential recipients were identified as having children (based on Child Benefit records) and of being close to the FIS income eligibility brackets (based on data supplied from 2006 revenue files). Contact names and addresses for a total of 3,045 respondents were supplied to Millward Brown IMS. In all, 1,035 valid responses were received, giving a response rate of 34%.

The survey had a number of objectives:

- 1) To examine awareness and perceptions of FIS
- 2) To identify any barriers to FIS take-up
- 3) To estimate the perceived and actual level of FIS eligibility among survey respondents

When made aware of the income limits for FIS, 18% of respondents felt they would be eligible for FIS and a further 35% stated that they may qualify, but would require more information.

This being based on respondents own interpretation and calculations, additional analysis of the survey data was conducted to calculate how many respondents based on the information they provided would in fact qualify. In conducting this calculation their claimed income, work status and family composition was taken into account. Based on this analysis 23% of respondents were identified as meeting the eligibility criteria.

Given the possibility of understatement of self employed income, a further calculation was made, excluding those with a self employed partner/spouse. This led to 30% of respondents being potentially eligible.

Having reviewed the ESRI report, MBIMS feel that there could possibly be a degree of overestimation of the levels of low take-up in the findings from the ESRI. The modelling used to calculate the 2000 FIS findings is based upon very few respondents actually in receipt of FIS.

As is acknowledged in the 2005 report, “the survey data does not lend itself to a detailed analysis of the characteristics of those taking up the benefit, as against to those not taking it up”. Indeed, given the very small number of cases found in the sample, “the adjustment factors used are subject to a high degree of error”.

In contrast, the 2008 sample design was constructed to best identify those most likely to be eligible for this supplement. Potential respondents were chosen on known variables, namely that they were in receipt of Child Benefit, and had an income level which was likely to meet FIS criteria. There are a number of factors that need to be noted in assessing the accuracy of the MBIMS data vis à vis the ESRI approach:

- 1) Income levels used in identifying potential recipients were based on 2006 revenue data
- 2) Postal surveys lend themselves to a certain degree of inaccuracy due to the levels of self selection in response

-
- 3) It is possible that claimed income levels reported were underestimated or hours worked/working status were not reported accurately (which would be likely to reduce the eligibility percentage even further).
 - 4) Increases in minimum wage levels are likely to reduce potentially eligibility
 - 5) Job creation in Ireland has been significant since 2000

Notwithstanding these issues, if take-up rates were as low as identified by the ESRI, MBIMS would have expected the percentage of eligible recipients to be far greater than the 23-30% identified (which as noted in point 3 above may be over-estimated).

While both the quantitative and qualitative research conducted by MBIMS would confirm that there are likely to be people eligible for FIS who have not taken it up for a variety of reasons, our overall conclusion is that the ESRI analysis does under-estimate FIS take-up rates and over-estimate the number of eligible recipients not claiming their entitlement. Awareness levels of FIS could certainly be improved upon but it does appear for many to be an effective means of encouraging people to stay in work or return to work.

¹ Modelling Tax and Welfare Policy in Ireland, April 2005, T Callan, J.Walsh, K Coleman

Appendices

**Job reference
(41107744)**
(1-4)

**Department of Social and Family Affairs
Questionnaire
© Millward Brown IMS: May 2008**



Questionnaire No.

(5) (6) (7) (8)

Thank you for participating in this important survey concerning your current dealings with the Department of Social and Family Affairs. Please be assured that all answers will be treated with the strictest of confidence, and will no way be identifiable back to any one individual.

Please fill out all the questions where they apply to you. On each question, please mark any relevant answer with an "X" in the boxes provided. On some questions you will only need to give one answer, but on others you can give more than one answer. Please use a Black or Blue pen to complete the questionnaire. When you are finished, please put the questionnaire in the Prepaid envelope and send it Freepost to Millward Brown IMS (the address is already printed on the envelope).

Please ignore the numbers along the right hand side of the questionnaire. They are for office use only, and help us to analyse the answers given.

Q.1	Could you please tell me how many people live in your home, including yourself?	PLEASE TICK ONE BOX ONLY ↓		(10)	
		■ One – myself only.....	<input type="checkbox"/>		1
		■ Two.....	<input type="checkbox"/>		2
		■ Three.....	<input type="checkbox"/>		3
		■ Four.....	<input type="checkbox"/>		4
		■ Five.....	<input type="checkbox"/>		5
		■ Six.....	<input type="checkbox"/>		6
		■ Seven or more.....	<input type="checkbox"/>		7

Q.2	Could you please select which of the following best describes your current marital status?	PLEASE TICK ONE BOX ONLY ↓		(11)	
		■ Married.....	<input type="checkbox"/>		1
		■ Living as married.....	<input type="checkbox"/>		2
		■ Single.....	<input type="checkbox"/>		3
		■ Widowed.....	<input type="checkbox"/>		4
		■ Divorced.....	<input type="checkbox"/>		5
		■ Separated.....	<input type="checkbox"/>		6
		■ Other (Please specify)	<input type="checkbox"/>		7

Q.3a	How many dependent children (that is children <u>under</u> the age of 18) do you have living at home with you?	PLEASE TICK ONE BOX ONLY PER QUESTION				
			↓	↓		
			Q.3a	Q.3b		
			(12)	(13)		
		■ 1.....	<input type="checkbox"/>	<input type="checkbox"/>		1
		■ 2.....	<input type="checkbox"/>	<input type="checkbox"/>		2
		■ 3.....	<input type="checkbox"/>	<input type="checkbox"/>		3
		■ 4.....	<input type="checkbox"/>	<input type="checkbox"/>		4
Q.3b	How many young adults aged between 18 and 22 in full time education do you have living at home with you?	■ 5.....	<input type="checkbox"/>	<input type="checkbox"/>	5	
		■ 6.....	<input type="checkbox"/>	<input type="checkbox"/>	6	
		■ Seven or more.....	<input type="checkbox"/>	<input type="checkbox"/>	7	

Q.4	Have you ever heard of a scheme from the Department of Social and Family affairs called the Family Income Supplement Scheme?	■ Yes <input type="checkbox"/>	1 (14)
		■ No <input type="checkbox"/>	2
		■ Don't know <input type="checkbox"/>	3

Family Income Supplement (FIS) is an in-work payment for families whose incomes fall below certain limits. It was introduced to provide income support for employees working full time (minimum 19 hours per week or 38 hours per fortnight) on low earnings with children to help them remain in employment where by the employee may otherwise only be slightly better off than if he/she were just claiming other Social Welfare payments. That is, it acts as a top-up to your earnings and allows you to keep on working.

Q.5 Had you heard of this scheme before today?	<input type="checkbox"/> Yes <input type="checkbox"/>- Continue	(15)
	-----	1
	<input type="checkbox"/> No <input type="checkbox"/> } Skip to <input type="checkbox"/> Don't know <input type="checkbox"/> } Q.9	2 3

IF YES AT Q5, PLEASE ANSWER Q6 AND Q.7 Q.6 Where had you heard of Family Income Supplement before today?	PLEASE TICK ↓ ALL THAT APPLY	(16)
	<input type="checkbox"/> Social Welfare Office..... <input type="checkbox"/> Citizens Information Centre. <input type="checkbox"/> Post office..... <input type="checkbox"/> Health office..... <input type="checkbox"/> Family..... <input type="checkbox"/> Friends..... <input type="checkbox"/> Public Representatives..... <input type="checkbox"/> Community/ Voluntary organisation <input type="checkbox"/> <input type="checkbox"/> Community welfare officer... <input type="checkbox"/> Website..... <input type="checkbox"/> Library..... <input type="checkbox"/> Advertising..... <input type="checkbox"/> Somewhere else.....	1 2 3 4 5 6 7 8 9 1 (17) 2 3 4

Q.7 Do you currently receive Family Income Supplement?	<input type="checkbox"/> Yes <input type="checkbox"/> - Skip to Q.14	(18)
	<input type="checkbox"/> No <input type="checkbox"/> -..... Continue	1 2

Q.8 Have you ever received Family Income Supplement in the past?	<input type="checkbox"/> Yes <input type="checkbox"/>	1 (19)
	<input type="checkbox"/> No <input type="checkbox"/>	2
	<input type="checkbox"/> Don't know <input type="checkbox"/>	3

Q.9 Do you know how you can qualify for Family Income Supplement?	<input type="checkbox"/> Yes <input type="checkbox"/>	1 (20)
	<input type="checkbox"/> No <input type="checkbox"/>	2

Family Income Supplement is calculated based on the number of children you have and the amount of money you earn, you are entitled to earn a certain amount of money (income limit) and still qualify for this additional allowance.

THE FOLLOWING LIST ILLUSTRATES HOW MUCH YOU OR YOU AND YOUR SPOUSE CAN EARN AND STILL AVAIL OF FAMILY INCOME SUPPLEMENT.

- ❖ With **One** child you (or you and your spouse) can earn up to **€490** a week and still claim FIS
- ❖ With **Two** children you (or you and your spouse) can earn up to **€570** a week and still claim FIS
- ❖ With **Three** children you (or you and your spouse) can earn up to **€655** a week and still claim FIS
- ❖ With **Four** children you (or you and your spouse) can earn up to **€760** a week and still claim FIS
- ❖ With **Five** children you (or you and your spouse) can earn up to **€870** a week and still claim FIS
- ❖ With **Six** children you (or you and your spouse) can earn up to **€970** a week and still claim FIS
- ❖ With **Seven** children you (or you and your spouse) can earn up to **€1090** a week and still claim FIS
- ❖ With **Eight** children you (or you and your spouse) can earn up to **€1170** a week and still claim FIS

Q.10 Were you aware of these income limits listed above before today?

	■ Yes.....	<input type="checkbox"/>	(21)
	■ No.....	<input type="checkbox"/>	1
			2

Q.11 Given your own personal circumstances, do you think you would be able to claim for Family Income Supplement?

	■ Yes	<input type="checkbox"/>	(22)
	■ No	<input type="checkbox"/>	1
	■ Don't know – I would need more information	<input type="checkbox"/>	2
			3

Q.12 If you wanted to find out more about Family Income Supplement where or who would you contact to get information?	PLEASE TICK ↓		(23)	
	ALL THAT APPLY			
	■ Social Welfare Office.....	<input type="checkbox"/>		1
	■ Citizens Information Centre.....	<input type="checkbox"/>		2
	■ Post office <input type="checkbox"/>			3
	■ Health office.....	<input type="checkbox"/>		4
	■ Family <input type="checkbox"/>			5
	■ Friends <input type="checkbox"/>			6
	■ Public Representatives.....	<input type="checkbox"/>		7
	■ Community/ Voluntary organisation.....	<input type="checkbox"/>		8
	■ Community welfare officer.....	<input type="checkbox"/>		9
	■ Website <input type="checkbox"/>			V
■ Library <input type="checkbox"/>		X		
■ Somewhere else.....	<input type="checkbox"/>	O		

Q.13 Have you ever applied for Family Income Supplement in the past?	■ Yes <input type="checkbox"/>	- Continue	(24)
	■ No <input type="checkbox"/>	}	Skip to Q.17
	■ Don't know <input type="checkbox"/>		

Q.14 How did you apply for Family Income Supplement? Please write in as much detail as possible in the space below.

<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>V</td><td>X</td><td>0</td></tr> <tr><td colspan="12" style="text-align: right;">(25)</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>V</td><td>X</td><td>0</td></tr> <tr><td colspan="12" style="text-align: right;">(26)</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>V</td><td>X</td><td>0</td></tr> <tr><td colspan="12" style="text-align: right;">(27)</td></tr> </table>	1	2	3	4	5	6	7	8	9	V	X	0	(25)												1	2	3	4	5	6	7	8	9	V	X	0	(26)												1	2	3	4	5	6	7	8	9	V	X	0	(27)												(25) (26) (27)
1	2	3	4	5	6	7	8	9	V	X	0																																																														
(25)																																																																									
1	2	3	4	5	6	7	8	9	V	X	0																																																														
(26)																																																																									
1	2	3	4	5	6	7	8	9	V	X	0																																																														
(27)																																																																									

PLEASE ANSWER THE FOLLOWING QUESTION IF YOU HAVE APPLIED FOR FAMILY INCOME SUPPLEMENT IN THE PAST

Q.15 Were you successful in your application?	ANSWER IF YES AT Q.13		(28)
	■ Yes <input type="checkbox"/>		
	■ No <input type="checkbox"/>		
	■ Don't know/ cant remember.....	<input type="checkbox"/>	

PLEASE ANSWER THE FOLLOWING QUESTION IF YOU HAVE APPLIED FOR FAMILY INCOME SUPPLEMENT IN THE PAST AND WERE UNSUCCESSFUL

<p>Q.16 Why were you unsuccessful?</p>	<p style="text-align: right;">PLEASE TICK ALL THAT APPLY</p> <ul style="list-style-type: none"> ■ I was earning too much <input type="checkbox"/> ■ I didn't work enough hours..... <input type="checkbox"/> ■ It wasn't worth my while to avail of it..... <input type="checkbox"/> ■ I didn't reach other conditions (for example I didn't have a dependent child)..... <input type="checkbox"/> ■ I would have had to give up other benefits that I am receiving <input type="checkbox"/> 	<p style="text-align: right;">(29)</p> <p style="text-align: right;">1 2 3 4 5</p>
--	--	--

PLEASE ANSWER IF YOU HAVE NEVER APPLIED FOR FAMILY INCOME SUPPLEMENT

<p>Q.17 Why haven't you ever applied for Family Income Supplement?</p>	<p style="text-align: right;">TICK ALL THAT APPLY</p> <ul style="list-style-type: none"> ■ I wasn't aware of it before today/have never heard of it..... <input type="checkbox"/> ■ I am earning too much..... <input type="checkbox"/> ■ I don't currently work..... <input type="checkbox"/> ■ I don't currently work enough hours..... <input type="checkbox"/> ■ I do not want to be means tested by the Department..... <input type="checkbox"/> ■ It's not worth my time to do it..... <input type="checkbox"/> 	<p style="text-align: right;">(30)</p> <p style="text-align: right;">1 2 3 4 5 6</p>
--	--	--

PLEASE ANSWER IF YOU HAVE NEVER APPLIED FOR FAMILY INCOME SUPPLEMENT

<p>Q.18 Here are some other reasons people have said why they didn't apply for Family Income Supplement. Would any of these be reasons why you hadn't applied?</p>	<p style="text-align: right;">TICK ALL THAT APPLY</p> <ul style="list-style-type: none"> ■ I would be worried that by getting FIS, I could end up paying tax/ more tax..... <input type="checkbox"/> ■ The Department doesn't know of my current work status..... <input type="checkbox"/> ■ I am currently working but am not registered for tax..... <input type="checkbox"/> ■ I would need my employer to sign a form for my hours/ pay..... <input type="checkbox"/> ■ I would have to apply again next year, it's too much hassle..... <input type="checkbox"/> ■ Other (Please write in your reasons below) <input type="checkbox"/> 	<p style="text-align: right;">(31)</p> <p style="text-align: right;">1 2 3 4 5 6</p>
--	---	--

<p>Q.19 Now that you are aware of the income limits to apply for Family Income Supplement, and that you <u>may</u> be eligible to receive it, how likely are you to apply for it?</p>	<ul style="list-style-type: none"> ■ Very likely <input type="checkbox"/> ■ Quite likely <input type="checkbox"/> ■ Quite unlikely <input type="checkbox"/> ■ Very unlikely <input type="checkbox"/> ■ Don't know <input type="checkbox"/> 	<p style="text-align: right;">(32)</p> <p style="text-align: right;">1 2 3 4 5</p>
---	---	--

Q.20 And if you were to apply for Family Income Supplement, who would you approach for more details?	PLEASE TICK ALL THAT APPLY		(33)
	■ Social Welfare Office.....	<input type="checkbox"/>	1
	■ Citizens Information Centre.....	<input type="checkbox"/>	2
	■ Post office <input type="checkbox"/>		3
	■ Health office.....	<input type="checkbox"/>	4
	■ Family <input type="checkbox"/>		5
	■ Friends <input type="checkbox"/>		6
	■ Public Representatives.....	<input type="checkbox"/>	7
	■ Community/ Voluntary organisation.....	<input type="checkbox"/>	8
	■ Community welfare officer.....	<input type="checkbox"/>	9
	■ Website <input type="checkbox"/>		V
■ Library <input type="checkbox"/>		X	
■ Somewhere else.....	<input type="checkbox"/>	0	

Your FIS payment is 60% of the difference between your average weekly family income and the income limit for your family size, rounded up to the nearest euro.

Here are three examples of how Family Income Supplement could affect you...

A family/ parent with one child earning €300 a week could be entitled to €114 in Family Income Supplement.

A family/ parent with two children earning €450 a week could be entitled to €72 in Family Income Supplement.

A family/ parent with four children earning €600 a week could be entitled to €96 in Family Income Supplement.

Q.21 Do you think that this supplement would have...	■ A real impact in easing my financial burden.....	<input type="checkbox"/>	(34) 1
	■ A slight impact in easing my financial burden.....	<input type="checkbox"/>	2
	■ Would have no real impact in easing my financial burden....	<input type="checkbox"/>	3
	■ Don't know <input type="checkbox"/>		4

Q.22 Have you seen, heard or read of any advertising about Family Income Supplement?	■ Yes <input type="checkbox"/>- Continue	(35) 1
	■ No <input type="checkbox"/> - Skip to Q24	2

PLEASE ANSWER Q.23 IF YOU HAVE SEEN/ HEARD/ READ ADVERTISING ON FAMILY INCOME SUPPLEMENT

Q.23 Where do you remember seeing anything about this campaign?	PLEASE TICK ALL THAT APPLY		(36)
	■ TV.....	<input type="checkbox"/>	1
	■ Radio.....	<input type="checkbox"/>	2
	■ Newspapers.....	<input type="checkbox"/>	3
	■ Outdoor posters.....	<input type="checkbox"/>	4
	■ Leaflets in my Social Welfare Office	<input type="checkbox"/>	5
		<input type="checkbox"/>	6
	■ Posters in my Social Welfare Office	<input type="checkbox"/>	7
		<input type="checkbox"/>	8
	■ I received a brochure in the post	<input type="checkbox"/>	9
■ I saw it on the Department's website	<input type="checkbox"/>		
■ Other (Please specify)	<input type="checkbox"/>		
	_____	<input type="checkbox"/>	

No Col 37

IN MARCH 2006 THE DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS LAUNCHED A NATIONWIDE ADVERTISING CAMPAIGN TO PROMOTE AND ENCOURAGE UPTAKE OF FAMILY INCOME SUPPLEMENT

Q.24 Attached to this questionnaire is an example of the Advertising campaign that was run in 2006. Do you remember seeing these at the time?	■ Yes	<input type="checkbox"/>	(38)
	■ No	<input type="checkbox"/>	1
		<input type="checkbox"/>	2

Q.25 Thinking about these ads you have seen for Family Income Supplement, please tell me whether you agree or disagree with these statements.

	Agree 1	Disagree 2	Don't know 3	
■ The advertising is eye catching.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(39)
■ It contained new information about Family Income Supplement.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(40)
■ The points made were relevant.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(41)
■ It made you think differently about Family Income Supplement.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(42)
■				

Q.26 And can you please tell me how strongly you think the advertising gave you these impressions – was it strongly, slightly or not at all?

	Strongly Suggests 1	Strongly Slightly 2	Not at all 3	Don't know 4	
<ul style="list-style-type: none"> ■ It suggests that Family Income Supplement is easy to apply for 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(43)
<ul style="list-style-type: none"> ■ It suggests that Family Income Supplement is now easier to apply for 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(44)
<ul style="list-style-type: none"> ■ It suggests that the income levels for Family Income Supplement have increased 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(45)
<ul style="list-style-type: none"> ■ It suggests that Family Income Supplement is there to help you 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(46)
<ul style="list-style-type: none"> ■ It suggests that Family Income Supplement is a weekly top-up payment for working families on low income 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(47)

<p>Q.27 Thinking about your dealings with the Department of Social and Family Affairs in <u>general</u>, do you think that they communicate well with you in the terms of letting you know your entitlements?</p>	<ul style="list-style-type: none"> ■ Yes..... <input type="checkbox"/> ■ No..... <input type="checkbox"/> ■ Don't know..... <input type="checkbox"/> 	<p>(48)</p> <p>1</p> <p>2</p> <p>3</p>
---	---	--

Q.28 Finally please tell me how strongly you agree or disagree with each of the following statements...

	Strongly Agree 1	Agree 2	Disagree 3	Strongly Disagree 4	
<ul style="list-style-type: none"> ■ Information on Family Income Supplement is easy to understand..... 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(49)
<ul style="list-style-type: none"> ■ Information to Family Income Supplement is easy to find..... 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(50)
<ul style="list-style-type: none"> ■ I understand how decisions on application approval for Family Income Supplement are made..... 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(51)
<ul style="list-style-type: none"> ■ Family Income Supplement is a good idea 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(52)
<ul style="list-style-type: none"> ■ I believe that Family Income Supplement would make a big difference to my finances 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(53)
<ul style="list-style-type: none"> ■ Family Income Supplement encourages me to go back to/ remain in work.... 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(54)

CLASSIFICATION DETAILS

QA. Are you male or female?	<ul style="list-style-type: none"> ■ Male..... <input type="checkbox"/> ■ Female..... <input type="checkbox"/> 	(55) 1 2
-----------------------------	--	----------------

QB. Which age category do you fit into?	<ul style="list-style-type: none"> ■ 18-24..... <input type="checkbox"/> ■ 25-34..... <input type="checkbox"/> ■ 35-44..... <input type="checkbox"/> ■ 45-54..... <input type="checkbox"/> ■ 55-64..... <input type="checkbox"/> ■ 65+..... <input type="checkbox"/> 	(56) 1 2 3 4 5 6
---	--	------------------------------------

Q.C. Which of the following best describes your current employment situation?	<p>PLEASE TICK ONE BOX ONLY ↓</p> <ul style="list-style-type: none"> ■ Not currently working but looking for a job <input type="checkbox"/> ■ Not currently working and not actively looking for a job..... <input type="checkbox"/> ■ Currently working part time (that is, up to 19 hours a week on average). <input type="checkbox"/> ■ Currently working full time (that is, working at least 19 hours a week)..... <input type="checkbox"/> ■ Unable to work due to disability..... <input type="checkbox"/> 	(57) 1 2 3 4 5
---	---	-------------------------------

Q.D. And if you have a Partner/ Spouse living in your home, which best describes their employment situation?	<p>PLEASE TICK ONE BOX ONLY ↓</p> <ul style="list-style-type: none"> ■ Not currently working but looking for a job <input type="checkbox"/> ■ Not currently working and not actively looking for a job..... <input type="checkbox"/> ■ Currently working part time (that is, up to 19 hours a week on average). <input type="checkbox"/> ■ Currently working full time (that is, working at least 19 hours a week)..... <input type="checkbox"/> ■ Unable to work due to disability..... <input type="checkbox"/> ■ Self employed <input type="checkbox"/> ■ Not applicable..... <input type="checkbox"/> 	(58) 1 2 3 4 5 6 7
--	---	---

Q.E. Could you please estimate the average weekly income of your family/ household? This includes all income from employment or self employment for you and your spouse/partner along with any other benefits you currently receive from the Department of Social and Family Affairs or from other sources?	<div style="display: flex; align-items: center; justify-content: center;"> € <table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td style="width: 25px; height: 25px;"></td> </tr> <tr> <td>(59)</td> <td>(60)</td> <td>(61)</td> <td>(62)</td> </tr> </table> Per week </div>					(59)	(60)	(61)	(62)
(59)	(60)	(61)	(62)						

Q.F. Could you estimate the average weekly amount of benefits you and your spouse/partner currently receives from the Department of Social & Family Affairs?	<div style="display: flex; align-items: center; justify-content: center;"> € <table border="1" style="border-collapse: collapse; text-align: center;"> <tr> <td style="width: 25px; height: 25px;"></td> </tr> <tr> <td>(63)</td> <td>(64)</td> <td>(65)</td> <td>(66)</td> </tr> </table> Per week </div>					(63)	(64)	(65)	(66)
(63)	(64)	(65)	(66)						

Q.G	Which county do you currently live in?	■ Carlow	<input type="checkbox"/>	1 (67)
		■ Cavan	<input type="checkbox"/>	2
		■ Clare	<input type="checkbox"/>	3
		■ Cork	<input type="checkbox"/>	4
		■ Donegal	<input type="checkbox"/>	5
		■ Dublin	<input type="checkbox"/>	6
		■ Galway	<input type="checkbox"/>	7
		■ Kerry	<input type="checkbox"/>	8
		■ Kildare	<input type="checkbox"/>	9
		■ Kilkenny	<input type="checkbox"/>	V
		■ Laois	<input type="checkbox"/>	X
		■ Leitrim	<input type="checkbox"/>	0
		■ Limerick	<input type="checkbox"/>	1 (68)
		■ Longford	<input type="checkbox"/>	2
		■ Louth	<input type="checkbox"/>	3
		■ Mayo	<input type="checkbox"/>	4
		■ Meath	<input type="checkbox"/>	5
		■ Monaghan	<input type="checkbox"/>	6
		■ Offaly	<input type="checkbox"/>	7
		■ Roscommon	<input type="checkbox"/>	8
		■ Sligo	<input type="checkbox"/>	9
		■ Tipperary	<input type="checkbox"/>	V
		■ Waterford	<input type="checkbox"/>	X
		■ Westmeath	<input type="checkbox"/>	0
		■ Wexford	<input type="checkbox"/>	1 (69)
		■ Wicklow	<input type="checkbox"/>	2

Cols (70-80) Not Used

THANK YOU FOR PARTICIPATING IN THIS IMPORTANT SURVEY. WE ARE VERY GRATEFUL FOR YOUR HELP IN THIS SURVEY. YOUR OPINIONS ARE VERY VALUABLE TO THE DEPARTMENT OF SOCIAL AND FAMILY AFFAIRS.

AGAIN, PLEASE BE ASSURED THAT ALL ANSWERS WILL BE TREATED IN ABSOLUTE CONFIDENCE. ALL REPONSES WILL ONLY BE DELIVERED TO THE DEPARTMENT AT A CONSOLIDATED LEVEL IE NO INDIVIDUAL RESPONSES WILL BE MADE AVAILABLE.

DSFA FIS Groups - 41108055

Topic Guide April 2008

▪ Introduction and relaxation of respondents (Introduce in pairs)

- Name
- Home situation – number of people, renting/home owners
- Number of children
- Working/occupation
- Hobbies/interests
- Single or married/living with partner

General Attitudes towards Employment in Ireland

- Do you feel the employment situation has changed recently in Ireland?
- Has there been an increase or decrease in employment rates?
- Which areas/sectors do you feel have the most jobs available – low income vs. high income?
- Do you think the rate of pay in all job sectors has changed – low income industry pay gone up or down, minimum wage increase?
- Has there been a change in working conditions for those on lower income wages – influx of people working in unskilled jobs?
- Are the current child care costs an issue in relation to seeking or maintaining employment – (not being able to afford to go out to work due to childcare costs)?

▪ General Attitudes to Employment & Government Benefits

- How much of an aid are state benefits provided by Government departments such as the DSFA to low income families?
- Are there stigmas attached to receiving state benefits? PROBE IN DETAIL
- What level of detail and information is required by government bodies when you apply for a state benefit – too much, just enough?
- Do you feel that you are aware of all the state benefits that you are entitled to?
- Do the relevant government departments do a good job promoting what you are entitled to?
- Where would you be most likely to obtain information on state benefits – social welfare office, citizen information centre, leaflet through the post, Internet, media?
- How clear and easy to understand is the information available?
- How clear and easy to understand is the current tax credit system?
- Would it be beneficial to you if you were able to receive some state benefits in the form of tax credits?

- **Application Process for FIS – Those in Receipt of FIS**

- How did you first hear about FIS?
- How did you go about checking you were eligible for it?
- How did you first find out that you were eligible to receive FIS from the DSFA?
- Was this through the media, internet, contact from the DSFA?
- Would you have preferred if the DSFA had contacted you to make you aware that you were entitled to FIS?
- What was the main reason you decided to apply for FIS?
- How did the application process for FIS begin – picked up a form from social welfare office /citizen information office / got it from the Internet/ was sent out a form by the DSFA?
- How did you find the application process – easy, difficult, time consuming, drawn out?
- Was there anything about the application process that you didn't like – anything that almost caused you to not go through with it?
- Is there anything about the application process that you think the DSFA should change – less detail, easier to obtain forms?
- Is there any way in which the DSFA could make it easier for people to find out that they are eligible for FIS?

- **Those not in Receipt of FIS but Eligible**

- Are you aware that you are currently eligible for FIS?
- Have you ever applied for FIS?
- When you applied were you refused/did not qualify at that present time?
- How did you find the application process – easy, difficult, time consuming, drawn out?
- Was there anything about the application process that you didn't like – anything that caused you to not go through with it?
- Why have you never applied?
- Is there anything that would prevent you from applying for FIS now?
- What are the biggest difficulties you face when applying to the DSFA for FIS?

- **Working through the barriers to the uptake of FIS – Accessing Info**

- Who or where would you consult if you had difficulty understanding what you were entitled to from the DSFA through FIS?
- Would you be most likely to consult with family and friends or call the DSFA directly?
- Would you see the DSFA website as a good source of information when trying to understand what you are entitled to?
- Do you feel there is enough information available as to what you are entitled to from the DSFA through FIS?

→ In what way is it easy or difficult to obtain information about your entitlements?

2006 FIS Advertising Assessment

→ Do you feel that advertising is an affective way for the DSFA to communicate with the public – TV, radio, press ads, leaflets through the door? (Handout 2006 Newspaper ad & show TV ad)

→ Have you seen these ads before today?

→ Communication – what is the main message you get from these ads? - that it is now easier to qualify for FIS, the DSFA are helping you build a better life, you can could get between €20 - €400 a week depending on income and no of children

→ Understanding – Is the main message clearly communicated? How easy are the ads to understand?

→ Did you like the ads, what was the mood of the ads?

→ Is it memorable? – In what ways, what clearly stands out?

→ Does it have a strong impact?

→ Would it make you more likely to apply for FIS?

→ If the ads were being made again would you change anything about it?

▪ Potential barriers to the uptake of FIS

→ Do you feel the amount of money you receive/could potentially receive through FIS is a potential reason for not taking up FIS if you are eligible – doesn't go far enough towards covering the cost of living in Ireland, no point being in receipt?

→ Are the benefit scales realistic – amount of money covering number of children.

→ Have recent changes in your employment – increase in minimum wage affected how much you receive through FIS?

→ Have recent changes in your marital status /moving in with your spouse

affected how much you receive through FIS?

→ Would you see either of these things as a major barrier to not renewing your application/applying for FIS?

→ What do you see as the top three things which would prevent you from applying for FIS/ being in receipt of FIS? CAPTURED ON FLIP CHART

→ Probe around the areas of method of receipt of benefit (extra paper work if no bank account), reapplying after 52 weeks, disclosure of income both personally and your spouses, dependency on 'cash-in-hand' income, employer having to sign application form.

→ Do you feel a change in the conditions necessary to receive FIS would make people more likely to take it up?

→ Which conditions would be most beneficial to change – for maximum up-take?

→ Is there anything else that the DSFA could do to increase the number of people in receipt of FIS – awareness, conditions, application process etc.

Communication from the DSFA

- What would be your preferred way for the DSFA to contact you in the future – letter, telephone?
- How often would you like to hear from the DSFA in relation to your receipt of FIS – only if there are changes to the application process, changes in conditions etc.?
- How clear and understandable has the communication from the DSFA been in the past – letters in clear English, conditions explained?
- Is there anyway in which the DSFA could improve the way in which it communicates with the general public?

▪ **Wrap-up**