# DÁIL ÉIREANN

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# AN COMHCHOISTE UM CHOIMIRCE SHÓISÍALACH, FORBAIRT POBAIL AGUS TUAITHE AGUS NA HOILEÁIN

# JOINT COMMITTEE ON SOCIAL PROTECTION, COMMUNITY AND RURAL DEVELOPMENT AND THE ISLANDS

Dé Céadaoin, 1 Meitheamh 2022 Wednesday, 1 June 2022

Tháinig an Comhchoiste le chéile ag 9.30 a.m.

The Joint Committee met at 9.30 a.m.

## Comhaltaí a bhí i láthair / Members present:

Teachtaí Dála / Deputies	Seanadóirí / Senators
Joe Carey,	Paul Gavan,
Joan Collins,	Eugene Murphy.
Claire Kerrane,	
Marc Ó Cathasaigh,	
Éamon Ó Cuív.	

Teachta / Deputy Denis Naughten sa Chathaoir / in the Chair.

## Pension and Social Protection Related Issues: Discussion

Chairman: Apologies have been received from Deputy Charles Flanagan and Senator Mark Wall. Before we commence, I remind members participating remotely that they must do so from within the precincts of Leinster House. I ask members and witnesses to turn off their mobile phones, as they interfere with the broadcasting equipment. I ask committee members participating remotely to use the raised-hand icon on Microsoft Teams if they wish to contribute.

This meeting is convened to discuss pension issues and Department of Social Protection related matters for foster carers, which are listed as part of our work programme. There are currently 3,948 foster carers looking after 5,265 children throughout the State, according to the latest figures from the Child and Family Agency, Tusla. We are all aware of the reports on the shortage of foster carers and foster families, with more demands being placed on the fostering system each year. Sadly, those demands are further compounded by the numbers of unaccompanied minors arriving in Ireland as a result of the conflict in Ukraine. As the person who exposed and eventually secured the closure of the exploitative hostel system for unaccompanied foreign minors arriving in the State, which facilitated the scandalous disappearance of 443 children during the most prosperous decade this country has ever witnessed, I know how important the foster care system is in protecting unaccompanied children from being exploited and trafficked into and through this country.

The vast majority of foster carers have to give up their employment upon becoming a foster carer in order to meet the complex and at times challenging needs of those in their care. While foster carers receive a weekly allowance for the child placed in their care, they do not receive any payment for themselves, which results in them falling through the cracks in the social welfare system and thus denies them eligibility for a contributory State pension on retirement. This acts as a barrier to those wishing to take on the role of a foster parent at a time when we need to make fostering more attractive.

Last year, as part of the pre-budget submission to the Minister for Social Protection, the committee made a recommendation on addressing the pension issue for foster carers which is available on the Oireachtas website. When presenting this committee's report on the Pensions Commission's recommendations to Dáil Éireann, on behalf of the committee, I made specific reference to foster care parents who do not accrue a PRSI record as a result of the foster care payment. It is our view that the Pensions Commission's proposal on pensions for family carers should apply to foster carer parents in recognition of the vital work they do in our society.

I thank members of the committee for raising this important issue as a priority item on our work programme for this year. I especially thank the committee's policy advisor, Ms Haley O'Shea, for her work in compiling the briefing circulated by the committee secretariat to members. I welcome the representatives of the Irish Foster Care Association and Foster Care Ireland: Mr. David Taylor, Mr. Brendan Gillen, Ms Catherine Bond, Ms Clare Corridon and Mr. Raymond Nolan.

Witnesses are reminded of the long-standing parliamentary practice to the effect that they

should not comment on, criticise or make charges against a person outside the Houses, or an official, either by name or in such a way as to make him, her or it identifiable or otherwise engage in speech that might be regarded as damaging to the good name of the person or entity. Therefore, if their statements are potentially defamatory in relation to an identifiable person or entity, they will be directed to discontinue their remarks. It is imperative they comply with any such request. I call on Ms Catherine Bond to make her opening remarks.

**Ms** Catherine Bond: On behalf of the Irish Foster Care Association, IFCA, I thank Chairperson for the invitation to address the Joint Committee on Social Protection, Community and Rural Development and the Islands on the issue of pensions for foster carers. I also welcome the opportunity to briefly discuss the foster care allowance. I am accompanied by the chairperson of IFCA, Mr. Raymond Nolan, and Mr. Brendan Gillen, foster carer and vice-treasurer to IFCA's board finance sub-group, and Ms Clare Corridon, who is a newly-approved foster carer.

Founded in 1981, the Irish Foster Care Association is the national organisation that supports foster families and the wider fostering community. We advance and promote best practice in foster care through support, advocacy and learning provision based on evidence-based practice and research and counselling. IFCA is a member organisation and members comprise mostly of foster carers, social workers, academics and all those who have an interest in foster care.

IFCA has charitable status. It is a not-for-profit and is governed by a board of directors. It is registered with the Charities Regulatory Authority. We deliver targeted support to our members through our national support services and our local branches and hubs. IFCA promotes the development of positive change for children in alternative care and influences policy, legislation and opinion through our advocacy work. We believe in the value of foster care as an effective alternative for children who, for various reasons, are unable to live with their own families.

Foster care is complex and foster carers require a range of supports and expert advice to enable foster carers provide the best possible care for the child or children in their care. There were 5,841 children in the care of Tusla at the end of 2021, of which 3,782 were fostered by general foster carers and 1,489 by relative foster carers. There were 4,018 foster carers at the end of quarter 3 of 2021. This is broken down to 2,437 general foster carers, 1,057 relative foster carers, and 524 private foster carers.

Tusla's adequacy review in 2020 notes an 11% decrease in the numbers of foster carers since 2016. This is a grave concern, as the numbers of children requiring foster care have increased. IFCA's submission to the committee is informed by its 40 years of experience in supporting foster care in Ireland and we welcome the opportunity to share this experience and knowledge with it. I have included some more information about IFCA as an appendix with this opening statement.

Foster care is the backbone of care for children who are in the care of the State. Ireland is unique in this respect, in that the majority of these children are growing up as happy and confident young people who attend school every day, some of whom will be focusing on the upcoming State exams, while growing up within the family environment. Children in foster care are thriving and foster families are offering secure, happy and fulfilling childhoods to children and supporting them to reach their full potential.

The placement of children in foster care in Ireland is legislated for in the Child Care Act 1991, the Child Care (Placement of Children in Foster Care) Regulations 1995, the Child Care (Placement of Children with Relatives) Regulations 1995 and the national standards for foster

care, 2003, all of which are underpinned by the UN Convention of the Rights of the Child which was ratified by the Government in 1991.

A child comes into the care of the State when it is assessed that he or she is at risk and requires care and-or protection. Children are received into care in either a voluntary or court-ordered capacity. Foster care is the predominant type of care for children in the State with approximately 92% of children placed in foster care. Foster families offer warm, caring family life to children and tend to their physical, social, emotional and other needs which are underpinned by the stability of family life. Foster care can be offered to a child on either a short- or long-term basis. Short-term foster care is for a period of less than six months' duration. Anything over that is long-term foster care.

Foster carers support children who may be dealing with issues of neglect, abuse or abandonment and help them to feel supported, loved and accepted unconditionally. Tusla, the Child and Family Agency, has the statutory responsibility to approve foster carers and place children with them. The national standards for foster care, 2003, set the standards for the recruitment and retention of foster carers.

The process of becoming a foster carer is rigorous and is governed by the procedures and guidelines for foster care committees 2017, which outline the assessment process of prospective foster carers. Foster care committees are convened by Tusla and they approve foster care applicants. When a person and his or her family apply to become a foster carer, they are subject to a thorough assessment to comply with Tusla's policy, procedures and best practice guidance, 2017.

Section 4.7 of this policy entitled availability to care for children in care, states that it is necessary, in the interests of meeting the needs of vulnerable children, that at least one foster carer is available to care for the child on a full-time basis. Applications may be accepted from working parents depending on their actual availability to the child. One carer must be available to provide day-to-day care for the child, work in partnership with Tusla, facilitate contact with birth parents and siblings, bring children to school, attend childcare reviews and attend training. Consideration of approval of working applicants or carers looks at their availability to meet the child's needs. Children who need short-term, emergency or respite care require a full-time foster carer from the time they join the family.

The vast majority of foster carers are requested to relinquish their employment on becoming a foster carer to meet the myriad complex needs of children coming into care. Foster carers receive a weekly allowance for the child who is placed with them to cover their needs. If the child remains in placement with them following six months, they can then receive child benefit. Foster carers do not receive any payment for themselves, which results in their not having adequate social welfare credits for eligibility for the contributory State retirement pension. Foster carers can qualify for the home carer period scheme if the following criteria are met: they are providing full-time care for a child or children under the age of 12 years, a child or children over 12 years who need an increased level of care, or an adult who needs an increased level of care; they are not employed, self-employed or training outside the home; they have not had a paid, credited or reckonable voluntary contribution during the period they are providing the home care; they are not in receipt of a weekly payment from the Department of Social Protection, other than child benefit; they can demonstrate that due to the nature and extent of their home caring responsibilities they were unable to engage in insurable employment and selfemployment; and the person for whom the home caring is provided meets the required conditions. The majority of children in foster care remain with their foster carers to the age of 23,

which is the age of leaving care, and many stay beyond this age. Foster carers are at a distinct disadvantage, as most of them have been requested to remain at home to meet the care needs of their foster children. They are not entitled to sign on for social welfare credits as they are not available for work.

Recognition of the role of foster carers for children in State care is currently not adequately considered in the social welfare system, particularly in relation to State pension contributions. Currently, the investment in time and care by foster carers does not trigger contributions towards the State contributory pension for the full duration of the care provision. This leaves foster carers at risk of poverty in their later years while performing an essential service to the State. This is not an equitable or sustainable situation if the State wishes to continue to leverage alternative home care as a State intervention in the alternative care system in the future.

While foster carers can qualify for the home caring period scheme, it is limited and restricted to children under the age of 12, or an ill or disabled person over the age of 12. We believe this age restriction should be raised to a minimum of 23 years of age based on the aftercare supports required by vulnerable children in care. This would be a more complete reflection of the time contribution given by foster carers and would acknowledge tangibly the key support provided by foster carers in addressing social challenges to the State.

Where a foster carer remains on the Tusla-approved panel of foster carers and remains available for receiving a child into foster care, he or she should continue to be included for State contributory pensions contributions purposes for the entire period of being on the approved panel. This will facilitate retention of foster carers between placements, ensure a sustainable pipeline of foster carers and encourage the return of foster carers to provide the vital care they provide for the State's most vulnerable children. We request that retrospective contributions be paid by the Exchequer for any gaps for long-term carers and we advocate for foster carers to be included in this long-term carer cohort for the period they are foster parents, even if it is less than the period defined by the Commission on Pensions of 20 years. We also advocate for the age cut-off be extended from 12 years of age to a minimum of 23 years of age to reflect the additional support required by children in care and to ensure that continuity of support is provided by foster carers.

At present, foster carers are not getting contributory pension contributions for the period where the criteria I have just outlined are not applicable. This needs to be urgently addressed. Foster carers who have contributed to the State alternative care system to offer loving, stable, safe and caring homes to children in the care of the State are disadvantaged by the social welfare system while they play a vital role for our society.

If I may, I will turn briefly to the foster care' allowance. Foster carers receive a weekly allowance for caring for a child who is in the care of the State. The fostering allowance for children under the age of 12 years is €325 per child per week and is increased to €352 for children over the age of 12 years. The allowance provides for the foster carer to meet all of the living needs of the child. When a young person reaches the age of 18 years he or she is formally not in care. However, where a young person remains living with his or her foster carer and continues to participate in full-time education or training, a reduced aftercare allowance of €300 is given. The foster care allowance has remained static since 2009. The increasing costs of living, with inflation currently running at 12.3% to the end of April this year, has reduced the value of the allowance. Economic forecasts inform us that inflation is set to rise further. The IFCA intends to submit a pre-budget submission to Government on the foster care allowance. We would welcome an opportunity to return to the committee to discuss this further in the near future. I

thank the Chairperson and committee members.

**Chairman:** I thank Ms Bond. We will now hear from Mr. David Taylor, on behalf of Foster Care Ireland.

**Mr. David Taylor:** I thank the Chairman. I very much welcome the invitation and the opportunity to share my experience insofar as it is relevant to the committee's deliberations. I am the chief executive officer and chairman of a non-statutory fostering agency, Foster Care Ireland. We currently meet the needs of 26 children in 18 placements. My background is technical and managerial, and I have 35 years of public sector experience.

This submission outlines the role of fostering in the State's care for children whose families cannot care for them. Tusla currently subcontracts the provision of less than 10% of foster care placements to the six non-statutory fostering agencies in Ireland. I will talk about the challenges and rewards of fostering, focusing on the support the State offers to foster carers. In my conclusion I will make suggestions for improvement in State support for foster carers, with particular reference to the benefits of recognition, the index-linking of the fostering allowance and the introduction of pension credits.

Foster care is the lowest-cost short-term response to caring for children who cannot rely on their family. Whether through relative foster care or placement with foster carers, fostering closely resembles the family structure familiar to most children that is at the core of our society. Tusla has the responsibility to safeguard children and provide for children in need. It recruits, trains, supports, and supervises foster carers with whom it places children. There are non-statutory providers of fostering services, that is, fostering agencies that recruit, train, supervise and support foster carers in providing placements for one or more children. The service is provided directly to Tusla and the non-statutory providers account for a growing, but relatively small percentage of foster placements.

While there are differences in scale and structure between the statutory and non-statutory fostering bodies, they each operate to the same framework, observe the same standards and aim for similar outcomes. Acknowledging that there are ownership preferences, it is worth recalling that monopolies, left to themselves, can become self-serving. With competition and a healthy tension in the sector, providers can collaborate, co-operate and compete to drive service innovation and adaptation to the benefit of all. The delivery costs under either model of ownership or market dominance are at the very least comparable. Members will not be surprised if I claim that the non-statutory model, being smaller, less bureaucratic, more agile and responsive, delivers a superior service under contract to Tusla, as is evidenced by inspection results and independent research commissioned with other non-statutory agencies in the sector.

The recent history of fostering in Ireland shows a decline in the number of Tusla-provided placements. This decline has been partially offset by an increase in the number of placements through the non-statutory providers. This is against a background of a rising demand for placements driven by demographic and social trends. The availability of foster care placements must improve if the demand is to be met. A failure to do this can only result in poorer outcomes for children with higher direct and indirect costs for the State. Common to both statutory and non-statutory organisations is the challenge of recruiting, training, supporting and retaining a sufficient number of foster carers. In this presentation I concentrate on the aspects of recruitment and retention of most interest to the committee.

A decision to commit to fostering is as multifaceted as buying a house and greater, arguably,

than deciding to change career or employment. It invites compromise; compromise in making a decision that will bring rewards and entail constraints, and will only be possible if enabled. The rewards are intrinsic to the process of fostering and being an active agent in the development of another human being. The constraints are immediate, bearing as they do on personal space, time, freedom and the need to prioritise others. Among the enablers are the training, support, collegiality with other foster carers, financial allowances and support and recognition that the current State framework promotes.

The pool of available placements is not static - it grows with recruitment of new carers and shrinks as carers retire. With each retirement there is a loss of capacity and of valued experience. Early retirement can be precipitated by weak enablers or the emergence of more attractive employment options. The costs of recruitment are high and comprise advertising, inquiry progression, training and assessment. Typically, there is a 1% yield of qualified carers from the initial inquiries we receive. Inquiry progresses through a home visit, completion of a detailed application pack and assessment by a professionally qualified social worker. There is training and, finally, approval at a Tusla area foster care committee. Fallout can occur at any point in the process, at a greater sunk cost the later it happens in the process. With such high recruitment costs there is an economic incentive to retain foster carers for as long as possible.

Although not ideal, many foster care placements can be for the duration of the remaining childhood. Making a good match between child and carer is at the heart of what we do, and it is in the child's interest that the match endures as long as the child needs the placement. Two of the most frequent criticisms of the care system are the frequency with which placements break down and the frequency with which social workers change. Stability is a huge factor in a successful placement. It is linked with carer resilience secured through careful recruitment and is sustained by training and professional support.

The committee has a direct interest in and can influence the evolution of the enabling framework, particularly how and when the framework adapts to the current need to attract and retain foster carers. The financial support to foster carers in the form of the fostering allowance and the recognition that their work receives are salient in any decision to commence or cease to foster. As the committee heard, foster carers of children over 12 receive a tax-free payment of a fostering allowance of €352 per week. This amount has been fixed since 2009, over which time inflation was 9.8% and is now rising rapidly. As a positive enabler or incentive, it is weakening, and the weakness must be addressed for capacity to be retained.

Foster carers who would prefer fostering to working have to weigh up the consequences for their pension entitlement. In the absence of pension recognition for fostering, potential carers may opt for employment. This is on the grounds that there will be future pension benefits when their needs will be greater. The fostering allowance and pension credits are two critical factors in the decision to foster and to cease to foster. The adjustment of one and the introduction of the other, in particular a pension entitlement, could rebalance a decision in favour of fostering as a desirable activity that will benefit society and, by retaining foster carers, the overall costs of fostering.

Recognition is a powerful reinforcer and motivator. It has tangible and intangible dimensions. Recognition of qualifications brings status and respect. Recognition and awareness of outcomes brings societal approval and reinforcement. Pensions credits, to which family carers are now entitled, leave foster carers feeling, by comparison, overlooked and underappreciated. This year's fostering week brought television coverage of successful fostering outcomes that reached out to many and improved the image of fostering in marked contrast to the high pro-

filing of institutional failings that received so much news coverage. This rebalancing is to be applauded and the imagination of those involved is exemplary.

To conclude, Foster Care Ireland supports all efforts to improve the image, societal regard and tangible recognition of the growing professionalism of fostering. There is a *prima facie* case for the adjustment of the fostering allowance, at a minimum in line with inflation. The provision of a pension entitlement proportional to the fostering allowance would help to level the playing field to make fostering more attractive and improve recruitment, retention, service level and cost at a stroke.

Chairman: I thank the witnesses for the opening statements.

**Deputy Claire Kerrane:** I thank all the witnesses for coming in this morning and for their opening statements. I have a couple of questions and the first relates to child benefit. I had a gentleman from my constituency who contacted me. He is the grandfather of four children-his daughter is their mother - and he and his wife take care of them. The daughter is having problems of her own and she does not see the children. She continued to get the child benefit payment in respect of four children of  $\in$ 560 per month for six months, or  $\in$ 3,360 over the period. She made no contribution to the children and it was money that she received and could keep. I found that quite unusual and had not come across it before. It is something I wanted to mention. I know within the social protection system there may not be room for that level of flexibility when it comes to child benefit and the six-month rule is there. What are the views of the witnesses on that?

My second question relates to the State pension. What happens with former foster carers who reach the pension age? How do they manage once they come to the age of 66 and cannot access a State pension? I presume some of them can get the non-contributory State pension, which is means-tested, but there are obvious difficulties there as well.

Mr. Taylor of Foster Care Ireland argues that a pension entitlement would be proportional to the allowance received now but does he mean the group seeks a State pension higher than the current rate of €253? Is the group looking for a rate matching the fostering allowance or the State pension as it is today? The difficulty with the State pension is that the important recognition from the Department of Social Protection is not there. I imagine there is a huge financial cliff edge for foster carers once they reach pension age but cannot receive the full State pension. In fairness, they are very much entitled to that. Will Mr. Taylor speak a little more about what he would like to see with a pension?

I know the pensions commission in its report put forward recommendations for carers, including long-term carers, and the use of Exchequer funds to top up where contributions do not reach the full amount. Will Mr. Taylor speak a little more about that? I imagine the pension issue is probably making it harder to bring in foster carers. Then again, on the other side foster carers might come into the system when the State pension is so far away. Is the knowledge even there for them that this is an issue? Does it only become apparent when they get to 66 and it is too late? People cannot buy contributions now and there are significant difficulties there as well. My questions are about child benefit and the State pension. I thank the witnesses again for their contributions. I have to go into the Chamber to speak, but I have a few minutes. If I go out, I will be back again.

Ms Catherine Bond: In terms of the child benefit query from the Deputy's constituent, that situation can arise under what is termed a "private foster arrangement". It is governed under

the Children Act. If the family, which is related, are not approved or assessed for foster care, therefore, they are in a private arrangement between the individuals within a family. This is something IFCA sees to a significant degree based on calls to our national helpline. It is something that needs to be addressed because we find that relative carers, in particular grandparents, are caring for their children's children - their grandchildren - but they are not entitled to receive child benefit. There is no additional income to enable them to care for those children and keep them out of the care of the State altogether. There is no recognition of the value and contribution the family gives. That is something IFCA has been speaking about to the Department and Tusla. They are traditionally known as private arrangements and the families caring for the children are not entitled to any income while the child benefit continues to remain with the birth parent of those children.

We have a number of foster carers who are now reaching retirement age who suddenly find out that they have no entitlement to the State pension. Many of them have worked prior to coming into fostering and gave up their employment to take on the care of children from the State. This is the real kernel of the issue in terms of pensions. While the pensions commission recommended that home carers would get a 20-year entitlement to contributory pensions for long-term care, IFCA requests that this would not apply to foster carers. There needs to be a unique pension status for foster carers that gives them enough credits for the duration of their fostering career, from the time they take on their first child to the time they retire from fostering, if they remain on the Tusla panel. This adequately reflects the time they have given to the State, where they have not been eligible to enter the workforce. That is only fair and correct and recognises the long service these families have given to the care of children on behalf of the State. What we would like to see in the pension provision is that foster carers would receive contributory pension credits for their entire period of fostering when they were not available for work because they were caring for children on behalf of the State.

I will defer the question on the comparative merits of the contributory pension and the foster care allowance to Foster Care Ireland. Many foster carers enter fostering with a big heart and pensions are probably the last thing on their mind. I might defer to Ms Corridon, who is in this position at the moment.

Ms Clare Corridon: This was all news to me. It was not until I had the opportunity to speak to more experienced foster carers that I discovered this was going to be a problem. I am a veterinarian by profession. I have a PhD and I gave up full-time employment to become a foster parent. There is so much going on. We were approved at the end of August 2020 and within a month we had our first placement. The child in our care had quite a lot of medical needs so that then became the priority - his medical care, his development and managing around the system. I must admit that pensions were probably the last thing on our mind. It is something we need to get a little bit more savvy about. Thankfully, my husband works full time but I gave up full-time employment to become a full-time carer. It very much depends on the needs of the child, as to how much time will be involved. An infant was placed with us so that was very much full time. It might have been different if it had been an older child. We did not know what to expect when we were approved. We were approved for children aged from zero to 17 in 11 months, so we did not know who we were going to get or even how many. People just do not know when they go into it as it is very much down to chance and timing.

**Mr. David Taylor:** I am not an expert on pensions. The thrust of my remarks was that we have a problem with declining capacity. We have a second problem given that inflation is rampant. Consequent on that, the conversations that we are witnessing between foster carers

relate to the allowance primarily and the costs of providing for children. Several of them are in a position where they might decide to desist. The question is what kind of incentives are appropriate. I am looking at it from the perspective of how we build, retain and ensure that we have enough capacity to address the issue. The technicalities of the design of the pension are beyond my expertise and experience, but that is the market situation, if one likes.

**Deputy Éamon Ó Cuív:** I was listening upstairs, so I am aware of what was said in the submissions. We are a social welfare committee and it is obvious that other issues that have been raised are more appropriate to the Joint Committee on Children, Equality, Disability, Integration and Youth. I will, therefore, focus solely on social welfare because that is where we can give the most help.

The no-brainer at the beginning is to just increase the foster care allowance in line with inflation from 2009. Something is going to have to happen there or otherwise its value will go down rapidly. I take it that if that happened, it would be a considerable start, although the witnesses might aim for a lot more. We have people in every week with all sorts of requests. Ms Corridon says she is a vet. It is like any farmer at the fair. The issue is what is realistic right across the board in all of the very valid, contending demands but this is a particular case as nothing has happened since 2009. Most welfare rates have gone up in the meantime so that is sensible.

The second point that strikes me, if I understood correctly, was that in some care orders there is a requirement that the foster carer gives up work. I am trying to latch it on to some existing payment rather than create a totally new payment. The definition of the carer's allowance is that one gives somebody full-time care and attention. It seems that rather than having to apply and make the case that there is full-time care and attention involved, where foster parents have to give full-time care and attention, by definition, that entitles them to the carer's allowance. That would mean they would get a weekly payment over and above the foster care allowance, which I understand is to pay for the child. That is something we could look at as a committee. I am interested in hearing the reaction of the witnesses to that. Sometimes it is easier to get something when amending an existing scheme than creating a brand new one.

I do not want to get too technical on the credits and pensions but, like everything else, it is technical. I will try to keep it simple. A credit is as good as a paid contribution if, first, one has ten years paid from the time one started work to the time one reaches pension age. That could be achieved in gaps and reached by adding a bit here and a bit there, but one has to have 520 contributions paid sometime in one's life, between whatever time one started working, which could include holiday work and so on. It is not confined to full-time work. As long as one earns €38 a week, one gets an A-rated stamp, but one has to have ten years. I am curious to find out if the witnesses know or could find out how many foster parents would get caught by that, allowing for a child being with them for 20 or 23 years, depending on the age he or she is fostered at. This would be, for example, 20 years out of a 40-year working life. How many people will find the ten-year paid contributions a problem?

The next issue is of huge constraint, which is the 12 years and after. If it is birth to age 12, or if the family got the child at two or three years old, it would be three to 12 years and so on. There is an issue when the child is 12 years of age. I definitely believe there is a case for an exception to be made here. If the foster parent is required to be there until the child reaches the age of 23 then it is a very reasonable case. It is about the term limits we come up against. People are all the time coming into the clinic to see me where they have their pensions and so on and perhaps they are trying to get the care years credit, depending on the size of the family

and all sorts of things, including caring for elderly people. There is a limit, however, on the credit someone can get, which is 20 years. The credits might be due to being out with illness, being unemployed, or due to caring credits. The total limit is 20 years. One might jump out of the fire, if the limit is raised to 23 years of age for fostering. Because a person may have been ill, or may be ill in the future, or if a person was unemployed, or ends up on credits for all sorts of reasons, he or she may hit the 20-year ceiling. It would seem to me that if they got rid of the 12-year limit and instead raised it to 23 years in the case of foster care, and if we got rid of the 20-year credit ceiling in the case of fostering, then all would be left is the barrier to the credit being as good as the stamp. This is what I am trying to get at. At some stage in a person's career he or she would have had to put up 520 contributions. I should not use the word "stamp"; it is very old-fashioned of me. When I started working they were actually stamps that one put on a card. Would the ten-year contribution clause cause a problem? Do the witnesses foresee it causing a problem for many? Would most of the foster carers have worked before they fostered and perhaps returned to work once the fostering was finished and the child was over a certain age? This is where I can see we might go in the short term. Is this the kind of direction that would help to make it much more likely, while not absolutely cast iron, to get a contributory pension? Would this help to do something with the foster care allowance? Would it help to say that, by definition, foster carers are entitled to the carer's credit?

Mr. Brendan Gillen: The Deputy has highlighted two of the key recommendations. The first is the age restriction on the eligibility for children to qualify for the home caring period scheme. If that age could be increased from 12 to 23, it would make a significant difference because in most cases of fostering the child has longer-term needs and longer-term development needs and stays with the foster carer for longer. The second key point made by the Deputy was on the 20-year limit on the contributions. Fostering can, and does, last longer than 20 years and in the case of multiple fostering, it can certainly exceed the 20-year cap. If this limit was removed with regard to foster carers it would be another huge step. With regard to the detailed analysis of existing foster carers and the existing level of pension credits they have-----

**Deputy Éamon Ó Cuív:** The pension contributions is the big one that we would need to look at to get the ten years up.

Mr. Brendan Gillen: We have no data available on that.

**Deputy Éamon Ó Cuív:** I would not say the witnesses have it today, but it may be helpful to the committee if they could come back.

Mr. Brendan Gillen: We can certainly look at that.

**Chairman:** I have a related question. It is unusual for me to ask a member a question rather than the witnesses. With regard to Ms Corridon's case, is it not the case that if a person has already made ten years of paid contributions he or she could - as a foster carer - then make voluntary contributions after that date once they have the ten-year minimum paid up?

**Deputy Éamon Ó Cuív:** I think so. The problem is if the person does not do this in the first two years, then he or she is out.

**Chairman:** Yes. But coming back to the question that the Deputy asked, one could find out very quickly about the people who may be eligible, where they have made ten years of contributions. The association's members could be made aware of the fact that they could make a voluntary contribution.

### **JSPCRDI**

**Deputy Éamon Ó Cuív:** I am nearly certain, but like everything else, I always come back to-----

**Chairman:** I am looking at it here as well. I am doing the same thing. Perhaps this is something on which we as a committee could seek clarification. It might be a mechanism. I presume that quite a lot of foster parents would have some contribution record before they start in this particular role. They could be made aware of the possibility of making voluntary contributions. It may overcome that, and particularly from this point forward. It would minimise the issue and the liability into the future.

**Deputy Marc Ó Cathasaigh:** Deputy Ó Cuív has cut to the heart of the matter in describing the role and the remit of this committee. We must look at the issue from a social protection point of view. This is where we can be most useful.

I acknowledge the incredibly important role that foster parents play in the provision of care for extremely vulnerable children and children who very much need that care. I have seen this work in my role as a primary school teacher. I have seen many children who were going through the foster care system and were in extremely loving and caring placements that helped those children achieve their full potential.

Deputy Ó Cuív has dealt in length with the issues around the credits and the pension. I accept this is clearly not work foster carers do for money. If people make the decision to enter the foster caring system, they are clearly not motivated by profit. It was interesting for me to find out that I would not qualify as a foster carer based on the work that happens within my household. To qualify as a foster carer a person within my household would have to make a decision to step back from work. While we are both parents within our household we would not qualify as foster carers, which is interesting.

I want to ask about the far end of foster care. I attended an Empowering People in Care, EPIC, event that was run on the Waterford campus of the South East Technological University, SETU, which I am now training myself to say as opposed to saying WIT. Will the witnesses talk to us about what happens when the child reaches the age of 18? This is very important. I learned at the EPIC event that it can be a situation that places a great deal of stress and pressure on those children who are, essentially, exiting State care or foster care. How do the witnesses feel this could be designed to be better supported? In my own case, at the age of 45 I know that I could still turn the key in my parents' door. When we go back to basics, whatever happens in life, we know that there is still a door we can turn the key in. I believe it is the case with many foster parents that they still provide this lifelong relationship with children who have passed through their care. I do not believe this is supported or recognised. Will the witnesses talk to us a little about that? Will they also comment on the pressure facing the foster child if he or she enters third level education and, for example, if a course is not working out for them? What are the implications of this on their payments?

If a person has gone through the fostering experience, it seems to me very strange that foster carers would care for a child for a long period and then at the age of 18 or 23, the doors just seem to come down on the relationship. I know, of course, that the doors do not come down on the relationship, but how does the State understand that relationship? Perhaps the witnesses would outline their experiences of that, and if there are ways the State could support an ongoing relationship in a better way.

Ms Catherine Bond: The Deputy has touched on a very relevant issue at the moment,

which is the terminology of aftercare. Legally, within the Child Care Act the legal age of adulthood is 18 years. When a young person in foster care arrives at the age of 18, he or she is no longer deemed to be a child in care. They then move into the aftercare space. Many young people in foster care find the term "aftercare" does not reflect their status in life. They are defined by their care status as opposed to the achievements in their own lives. Foster carers also find the terminology of aftercare very frustrating and demeaning. In 2021, IFCA held a series of focus groups specifically looking at the aftercare system and how it impacts on children in care and foster carers. Foster carers felt devalued by the system of aftercare because when the child reaches the age of 16, many of them are told by an aftercare worker that they are taking over, the child is moving into aftercare and their job is done. These families are hugely invested in these children, like Ms Corridon, who has had her little boy from two weeks of age. They are investing all their lives into these children. It is the same for Mr. Nolan, who is fostering three children. To be told when the children reach 16 that they have done their job is quite demeaning and belittling for foster carers because they have invested in these children's futures. They see themselves as part of these children's futures and the vast majority of them are, thankfully. They have raised these children and brought them to all their appointments and access visits. They have brought this whole young person out at the other end and want to continue caring for them. The vast majority of foster carers continue to care for these children beyond the end of aftercare, which is at age 23. We know of children of foster carers who are now fostering other children themselves and so it is almost like a family fostering. The whole area of aftercare needs to be reviewed. I am aware that Tusla is reviewing it. The Irish Foster Care Association and Empowering People in Care, EPIC, have entered into a joint endeavour to get the views of foster carers and young people in care. That report will be issued quite soon and we can provide that to the committee.

Within the review of the Child Care Act, we need to look at the legal age of leaving care being 18. Not many parents would tell their child, on reaching 18, that they are on their own. Not many parents would tell them at the age of 16 that they need to spend the next two years preparing them for leaving. It is not natural in family life. While these children may be chronologically 18, developmentally they are not because of the myriad of complex issues they have on coming into care, the early life experiences, loss and separation they have had in their lives. We have a very responsible job in caring for these very vulnerable young people in our society. There is a huge investment by the State for all these children in their foster care placements, as well as by the foster carers, only for it to fail at the last hurdle. We in IFCA often wonder about that. Sending these children out into the big bad world and severing ties with them sets them up for failure. As many parents will know, sometimes when children go to college, they do one year of a course and do not really like it and want to change direction. The system does not facilitate that for our young people in care. There are young people in care who want to go on to do masters' degrees and need the financial means and support to do that. This is also an area for the Joint Committee on Children, Equality, Disability, Integration and Youth. When we have published our final report, which is imminent, we can share that with the committee if it would help it in those areas.

**Deputy Marc Ó Cathasaigh:** Here in Ireland there is a commitment in the programme for Government for a universal basic income, UBI, pilot. There is also the income guarantee scheme that is coming in for artists. Wales is looking at introducing a UBI for people who have exited care. That is an interesting idea because it might provide that continuum and flexibility of support that would serve people coming out of care in a better way.

Ms Catherine Bond: Foster carers want the best for the children they have fostered all their

lives. They have invested a huge amount of their time in these young adults. They want to support them and see them become fully contributing members of society. We often hear that at the first meeting a child has on leaving aftercare, they will be given the number for Focus Ireland to find alternative types of living accommodation. That can be quite disappointing and devastating for foster carers because they do not want their young people going into homelessness. They want them to get the best in life that they have prepared them for, while also having that safety net under them. We need a system where our young vulnerable people leaving care can have somewhere to come back to, a place of safety. The Deputy said he still has the key to his mother's house. Many of us do. We need a safety net for our young people so we are not just casting them off into the ocean and hoping all the investment and supports they received during childhood will stay the course for them. We need some kind of safety net for our young people to create an environment where they can fulfil their full potential and whatever vision they have for themselves.

**Senator Eugene Murphy:** I am glad to be here to speak to the witnesses this morning. As others said, we are delighted to have them here. I pay tribute to foster parents throughout this land. They have a very nurturing and caring approach to people. I constantly meet people who have been in foster care who say they are heading back to their parents, which are the foster parents, to see how they are. They might be coming from a different part of the country. There are still many misconceptions about foster care. There are many couples who would like to foster but say they do not have the ability or do not feel they can do it. Is that something the witnesses come across a lot? How can we approach that? That is said to me several times a month by people who would like to foster. I also raise the six month assessment. I know we have to be careful and people have to go through an assessment but would the witnesses be in favour of shortening that to four months, as a way of bringing people on board quicker?

Whether we like to admit it or not, there are a minority of people who make terrible references to foster parents by saying they are in it for the money. I deplore that comment. First, foster parents do not get a payment. The payment is towards the costs of bringing up the child and caring for them, ensuring that child can attend all the events children would and have as natural an upbringing as possible. I hate that comment. It is a minority of people who say it. They will say it privately, which is appalling. That is something I would like stamped out. Mainly it is a matter of the misconceptions that still exist. There are many people who feel they would like to foster but think they cannot. I thank the witnesses for being here.

Mr. David Taylor: The Senator asked about people having the ability. Anyone who watched the "Late Late Show" episode on fostering would be assessing whether they could have been the person who made the difference to that child's life. That is where the image of fostering is terribly important. People can assess, looking the outcomes and the children involved, whether they could imagine themselves in that role. That partially addresses the negative connotation of people only being in it for the money. That is why I said that anything members can do to highlight the importance and the societal benefits of fostering is a material contribution to building capacity. The Senator asked about the length of the assessment. I suggested in my remarks that it is a big decision. It is actually quite complex. You are surrendering quite a lot. You need time to transition that. What is actually going on in that assessment period is a conversation between a professional - a qualified social worker who has experience of fostering - and the person who is intending to foster. There is a mutual informing process going on there. At any time during that process, as I have suggested, people can part and be comfortable with the decision they have taken.

**Ms** Catherine Bond: I echo Mr. Taylor's sentiment around the assessment process. In fact, six months is the minimum number of months for assessment. Many assessments can go on beyond that and take up to 12 months. It is a for both the assessment of the social worker and for the family. It involves not only speaking to the couple or individual but also to their children. When bringing a new member into a family, one wants to ensure everybody is comfortable with that and they can make space for a new individual, as well as for the demands of fostering.

With the Chairperson's permission, I might hand over to our chairperson, Mr. Raymond Nolan, who is fostering three children. He can speak of the demands of fostering and going into it with one's eyes open.

Mr. Raymond Nolan: I thank the committee members for this opportunity. They are all well informed, which is great to see. I would like to think that this may be the beginning of proper engagement to work towards meeting foster parents' needs. This will benefit the children who are in care. We speak about issues such as allowance, pensions, etc. These issues must be thrashed out. People must feel they are respected. I say this because the sacrifice that is made is enormous. If you have not walked a mile in my shoes, you just do not know what I am talking about. That is fair to say.

On the whole, the way fostering has developed in Ireland is great. The work that Tusla does is fantastic in the main. There are gaps. There are gaps in every part of our society, whether that is health, public transport or whatever, and there are gaps in fostering. Pensions are one of those gaps, as is the issue of the foster care allowance. Senator Murphy mentioned mileage. I cannot understand or process how something that was set in 2009 could be relevant today. It is set in the foster care allowance that for the first 50 km I travel, I do not get any compensation. I cannot process that and I am a smart enough individual. If I travel 49 km per day with a child, I get nothing. However, if I travel 51 km per day with a child, I get an allowance for 1 km. For that 1 km, we get 25 cent. That is not respectful to people who are doing this on a voluntary basis and bringing up children on behalf of the State and society. It is disrespectful. That is the feeling on the ground, if I may say that.

The Irish Foster Care Association is the association that supports us as foster parents. I have to hand over  $\in$ 70 from my pocket to Ms Bond so that I can be a member of the association. I am a volunteer. The State should be paying that fee. I know Tusla has been asked to look into that and it has given it the side kick. I do not see why we, as volunteers who do not get paid, do not get a salary and whose needs are not met, should have to take  $\in$ 70 out of our pockets to be a member of the association that supports us.

We are moving in the right direction. We are speaking today to members of the committee. We cannot drop the ball now. We need to engage with the Irish Foster Care Association. Tusla has asked us to grow our membership. However, we cannot grow it if we are asking people who are volunteers for €70. We need the Department of Children, Equality, Disability, Integration and Youth to increase the budget given to the Irish Foster Care Association. It is minimal. It is just not enough. The Irish Foster Care Association does not even have the number of staff it needs to meet the demands for counselling and advocacy. I have used the advocacy service in recent times and that is ongoing. It is an invaluable service. I could not put a price on it, and nor could Tusla. It has saved three children in care. It has saved the placement. The advocacy worker was just phenomenal. That is the quality of staff that IFCA has. This is not recognised either in the funding the association is getting. The funding needs to be at least doubled to support the people who are bringing children up on behalf of this State.

### **JSPCRDI**

I can tell the committee one story that sprang to mind. Last year, on Easter Saturday I think, I was outside doing something. A ten-year-old child came outside and asked me if Theresa and I were going to buy a cottage in our 80s. I said that we may not live into our 80s. He said, "You will". When I asked why he said that, he said, "You are good people". I said, "Thanks a million but why would you say we are good people?" He said, "You change children's lives." That is powerful message from a ten-year-old child. I relay that message to the committee today. That is the basis on which we must move. I thank members for listening.

**Senator Eugene Murphy:** I have a very brief comment. All members appreciate the wonderful work foster parents do. Let us be clear about that. My question on the assessment, and I should probably know this, was whether people who are re-fostering have to go through the full assessment again, if there is only a short period between placements.

**Mr. Raymond Nolan:** No, not to my knowledge. By the way, our assessment took two years, which is too long. We were ready to throw in the towel a few times. Thank God, we did not do so. It is tough, and let nobody tell the committee any different. There are great days, but there are many days where I ask myself what I am doing. The rewards, such as when that boy said that to me, mean it all.

Senator Eugene Murphy: Yes.

Chairman: Did Deputy Ó Cuív want to come back in?

**Deputy Éamon Ó Cuív:** Voluntary contributions cannot be used to make up the figure of 520 contributions. The 520 contributions have to be accumulated from self-employment or paid employment. The committee should find out if many people get trapped in that. If not, it would be a matter of having the carer's credits amended. If that is catching a lot of people, there is a separate issue of the lack of actual paid contributions and the fact that people do not get paid contributions when they are fostering, unless they have some type of part-time work. From what we heard, that is rare.

Ms Catherine Bond: We are aware that a number of foster carers who have reached retirement age are now interrogating their entitlements under the contributory State pension. For many of them, it is a difficult process to gather all of the information. The vast majority of them have been fostering for a long period of their lives. We must remember that if I take in a child at the age of two weeks, as Ms Corridon has done, and I have the child until they are 23 years of age, I might then take in a five-year-old child five years down the road and have that child until they are 23. Therefore, there are limitations to somebody taking up paid employment. The only way someone might have the required number of contributions would be if they were made prior to that person entering fostering. This is certainly an issue we could interrogate further among our members who are in this predicament. We need the State to recognise the duration for which somebody fosters and to make contributions for them. The comparative cost of children in residential care is substantially higher, and will always be substantially higher, than a State pension to foster carers. The vast majority of foster carers foster more than one child. We have members who would have fostered 30 or 40 children throughout their period of being a foster carer.

**Deputy Éamon Ó Cuív:** I hear what Ms Bond is saying. It would obviously be much better to have it as a contribution, but it is a bigger leap for welfare. This is where we have to try to calculate where we are likely to make the most gains. Making massive demands without succeeding is not much use.

When someone comes in with a pension contribution record, the first step is to count whether he or she has 520 reckonable contributions. That gets you over step one, after which you get into what is currently the averaging system, although it will not last forever. A total of 40 years' worth of contributions is being talked about for everybody in the future. The contributions can be either paid or credited. Once you get over the first hurdle, you just need to credit, as long as there is no limit. If someone is required to provide care for the child well beyond 12 years, that case is a no-brainer. The idea of the 12 years is that when the child goes to secondary school, most parents can at least earn €38 per week. I refer to cases that are not high dependency and to there being an out regarding children with a severe disability. It is a question of what can be done in one year and, regarding the second year, where the best pitch is. It is also a question of which arrangement will get 99% or virtually 100% through and of not getting everything you want while actually winding up with nothing. It is a guessing game when dealing with Departments, as the witnesses know. I have always found that the more one can operate within the existing system and tweak the system, the more one is likely to get what I describe in the next budget change. I am referring to what occurs if you try to rewrite the rules more.

On the case that my good colleague raised, namely, that of the living wage, the matter is being addressed in a very tentative way in one Department. It is not in the Department of Social Protection at all. It kicked the matter to touch because it saw the implication of a living wage for everybody and so on. It should be achieved in the future. Having a living wage, with additional income taxed, is a very good idea but it is a question of how to get to all these great places and do so step by step. It would be useful to get some data on how many people, before, after or even during very part-time work, manage to achieve the 520 paid contributions so we will know what the real problems are.

Chairman: I thank Deputy Ó Cuív. I have a couple of comments and questions that follow on from where he left off. It would be interesting to know how many foster-care parents come from a work environment into their role. If they have worked for ten years, they can continue to make voluntary contributions for the rest of the foster-care period. In that case, one is talking about the cost of the voluntary contribution, which is a minimal cost compared with the actual return one would get in terms of a State pension. The feedback from raising awareness of this opportunity among foster parents might indicate the number of people who fall into the category. If a considerable number of foster parents do fall into the category, the overall cost to the Exchequer of an extension for everyone is reduced considerably. From the delegates' perspective, it would be useful for them to make their members and foster parents in general aware of what I am talking about and of potential eligibility.

The delegates raised the issue of making credited contributions where foster parents are between caring roles. Am I correct that, in those instances, they are not in receipt of a payment? Not being in receipt of payments could cause significant problems with regard to getting a credited contribution. This is somewhat different from the issue we are dealing with in terms of family carers. It might be one that the delegates may wish to revisit and revert to us on. Am I correct that a foster parent is eligible to receive the carer's allowance if caring for a child with a serious or significant disability?

Could I have clarification on an issue concerning child benefit that comes under the remit of our committee? My understanding is that if a child leaves the family home, for whatever reason, the parent continues to receive child benefit for six months. If it goes beyond that period, the foster parent receives it. I have two questions in this regard. Does Tusla provide an additional allowance for the first six months to cover the shortfall? Alternatively, could the child in

question be left without an additional resource coming into the household? Does that apply in respect of the children I spoke about earlier, namely, the unaccompanied minors, who, thankfully, are now going through the fostering system rather than the horrendous system that was in place prior to that? Does child benefit kick in immediately for foster parents of unaccompanied minors, because the parents of the latter would not be in receipt of child benefit?

Excuse my lack of understanding, but Mr. Taylor might clarify a point for me. He stated, "The delivery costs under either model of ownership or market dominance are at the very least comparable". He was talking about the statutory and non-statutory models. I have had no dealings with the non-statutory model. The only dealings I have had relate to home help. Where the home help is not directly employed by or paid by the HSE, the rate is decided by the company employing that individual to provide this support. Do the parents Mr. Taylor engages with receive the fostering allowance? What is the relationship between those parents and his organisation? Do the parents receive allowances over and above the fostering allowance? Mr. Taylor made the point that there are savings because his model is smaller, less bureaucratic and more agile. How can there be savings if the payment rates are the same? I would like that to be clarified because I do not understand how his system operates by comparison with that associated with home help funded by the HSE.

Ms Catherine Bond: Points were made on the importance of awareness-raising in the foster care community and on people who have worked for ten years making additional contributions. Awareness-raising can certainly be undertaken. We can also undertake to collate the data on whether people would have the ten years of contributions, but we are aware that many do not. We can continue to obtain the data.

On the issue of foster carers receiving a payment between foster-care placements, the carers are not given any retainer payment by Tusla but are on the register of foster carers and available to foster. Therefore, there is certainly a gap for foster parents in the period. The rationale for not paying the child benefit to the foster carer for the first six months is in the provision in the Child Care Act, which specifies that short-term fostering is for six months or less. Therefore, the objective is to return the child to the family. The rationale has always been that there is hope that the child will return to the family. The disruption of that payment to the birth family would be too great, and the bureaucracy around having to reapply for it would probably take as long in that period.

On the Chairman's other question, the foster carers do not receive any additional payments other than the foster care allowance. They may approach Tusla for extraordinary expenses. Ms Corridon may be able to speak to the experience of taking in a new baby, and all of the expenses attributed to setting up a new foster care placement when I finish. Funds can be provided on an extraordinary one-off basis, for example, if carers want to buy particular items for a child. Without a doubt, however, financial pressures are placed on foster carers in the first six months of the placement, particularly if the foster carer has a teenager who is going to school, given the cost of uniforms. In our recent survey carried out during fostering fortnight this year, we asked our foster carers what difference an additional allowance would make for them. We received high levels of responses stating that an additional allowance would enable foster carers to bring children to more activities or perhaps even pay for therapies for children that are not provided by the HSE or Tusla. Tusla does not make up the shortfall in the allowance; it is assessed on a case-by-case basis.

On foster carers who care for children with disabilities receiving the home carers allowance, it is a real challenge. Many of the children in foster care have highly complex needs, but a diagnosis of disability is required in order for the foster carer to avail of those other payments. All of our children come into care with significant levels of need because they have very early traumatic experiences, but they may not be diagnosed as having a disability. Our foster carers are providing high levels of care for children with very complex needs, but will be unable to apply for extra payments if the children are not diagnosed as having a disability.

On unaccompanied minors, we have not really seen cases of foster carers having an unaccompanied minor being placed with them in a official fostering capacity yet. Just yesterday, an approved foster carer who has an unaccompanied minor placed with them contacted our helpline. However, the placement is not within a fostering capacity. The issue that the foster carer raised with us is the high levels of cost associated with housing a child who has arrived in the country, starting them in a new school and buying the school uniform, and dealing with very traumatised children who will require levels of counselling and trauma care. As of yesterday, when the foster carer contacted IFCA, she had not received any financial assistance from anybody.

**Chairman:** She had not received any assistance?

Ms Catherine Bond: That is correct.

**Chairman:** She will be getting the foster care allowance.

**Ms** Catherine Bond: No. She is getting nothing. With the foster carer's permission, I can send the correspondence to the committee. We are seeing unaccompanied minors being placed in family homes. Some of the carers are approved foster carers and others are unapproved foster carers. The carers have no entitlement to payments - not even child benefit. I am aware that some unaccompanied minors are coming into Ireland with non-relative adults, and the adults are receiving the child benefit for that young person. The families caring for the minors are receiving nothing at the moment. I think that answers all of the Chairman's questions.

**Deputy Éamon Ó Cuív:** I should point out that people can pay voluntary contributions within five years of their last payment. I do not want anything on the record that is not accurate.

**Chairman:** On a related point, what Deputy Ó Cuív is saying is that anyone who has paid a stamp, and has paid ten years' PRSI contributions, can, within five years of their last payment being made, apply to make voluntary contributions. They can continue to make those contributions until they complete the full contribution record.

**Deputy Éamon Ó Cuív:** Those on jobseekers benefit, illness benefit and so on can also pay voluntary contributions. For anybody who is interested in making voluntary contributions, the best thing to do is to look up the rules to ensure that they are getting it right. I was slightly wrong.

**Chairman:** I have two questions for Ms Bond on her response. The first concerns child benefit. I can fully understand why the child benefit is not withdrawn from the birth family. It makes perfect sense. However, the purpose of child benefit is to deal with he additional cost of rearing a child, which, sadly, has become far more expensive in the past 12 months than it was heretofore. In that instance, those particular children are losing out. The State is making the payment through the Department of Social Protection. Surely, a similar payment should be made by Tusla for the interim window and period?

Second, I was very surprised by what Ms Bond stated in respect of the treatment of foster

parents of unaccompanied minors. The State did not covered itself in glory in respect of the treatment of these children in the past. Many were found in appalling conditions. I refer to those fortunate enough to have been found. Sadly, 443 of them were never found. No one seems to care about them. Ms Bond has stated that in those instances the State is not supporting the foster parents involved in providing support, accommodation and far more to children who are coming from extremely traumatic situations. We have seen first-hand what is happening at the moment with unaccompanied minors coming from Ukraine. Such minors have been coming to Ireland from all over the world for the last 25 years. We would like to hear more from Ms Bond on that issue.

Does Ms Corridon wish to comment on her own experience of becoming a foster parent?

Ms Clare Corridon: My husband and I had around 24 hours' notice that we were going to be taking home a two-week-old infant. We had absolutely nothing and did not have a clue what we needed to get, so there was a mad shopping frenzy. I should also say that this happened in the middle of the Covid pandemic. I am sure members can imagine how difficult it was. Thankfully, we had the means to buy the items we required. If we were in that situation and did not have money in the bank to pay, it would have been difficult. No additional payment was provided to help us get set up. Anyone who has bought for a new baby will be aware how expensive it all is. I mentioned that the child in our care has medical needs. We have had to pay for surgery and a number of different medical expenses for him. It will take time to be compensated for that. It was more important to us that he got the surgery and the treatment. We had to go private in order to do that. It takes time. There are additional expenses, but we put the needs of the child first. We were in the position to meet these additional costs, but for other people it would be a huge financial strain.

Mr. David Taylor: On the question of the comparison of models, I introduced the issue quite deliberately in order to make the committee aware that there are two systems and to highlight the benefits of having alternative models. In other words, it is not a question of which is better. The fact that there is not a total monopoly enables both to learn. I will give one example. Insofar as the six players are all subcontracted or service providers to Tusla, the agency can then exercise its own judgment as to how well or not these agencies are performing. Inevitably, it raises the bar for them because it insists on full compliance with all the standards. The success in doing this is illustrated by the fact that looking at the results HIQA inspections, we can see that the six non-statutory agencies score higher than Tusla regions do under the same tests. The point I am making is that there is value in this model. It empowers Tusla in certain ways. It also provides learning for the overall system. I am not trying to say that one model is superior to the other, but that a level of competition that is appropriate in the areas where it is public is useful.

We had a worry ourselves as non-statutory agencies that we were perceived as being expensive or in it for the money. Those are both very pejorative comments to apply to us and, as the Senator suggested, they could be applied to the people who do it but that is not the case. My agency was founded to prevent children from going into 24-hour care at a higher cost to the State, motivated by an earlier intervention. That said, in the context of the service delivered, there are two aspects to a fostering placement, namely, that of the child, which is monitored by his or her social worker, and that of the foster carer, which is monitored by the link worker. In the Tusla model, Tusla from separate Departments will provide both those inputs in order that it will have a rounded view rather than one person's view. In the case of the non-statutory model, we provide the link worker and Tusla continues to provide the child's social worker, so the rapport between those two is very important for the health of the placement. As a link worker,

a case worker in Tusla could hold more than 20 placements, while in the private agencies it ranges from eight to 12. The level of service delivered to the foster carer, therefore, is higher under the non-statutory model and it is not surprising the inspection results show full compliance. Part of Tusla's issue relates to a staffing problem.

On the final question, which I have alluded to, the number of placements at non-statutory agencies is growing while that in Tusla is shrinking. That has to do with the level of service foster carers experience. Those trends should result in both Tusla's level of service and the overall level of service improving. To return to the Chairman's question relating to how the costs of all this are paid for, we commissioned a study, given the accusation the cost was too high, that examined the value for money. We asked whether, in comparison with Tusla, we were offering value for money and the answer was an unequivocal "Yes". It would have cost Tusla more to deliver the level of service we were offering.

**Chairman:** Will Mr. Taylor comment on the relationship between foster parents and his organisation versus that between foster parents and Tusla, with reference to the remuneration? That is relevant to what we are dealing with here as a committee.

**Mr. David Taylor:** The remuneration is exactly the same. We do not provide any financial incentive for a transfer or movement between the two organisations.

**Deputy Claire Kerrane:** I apologise if this question has been discussed in detail. What is the position of each organisation in regard to child benefit when it comes to a private arrangement, as was mentioned, whereby a relative will take over that care? The sums are quite large if they are not going towards the raising of the child, which is what child benefit is and should be about. To help us as a committee in making recommendations and examining the issue, will our guests outline what they are seeing in regard to child benefit specifically?

The issue I raised earlier involved a private arrangement relating to a constituent of mine but, in other cases where it is not a private arrangement, how does the six-month period work? I apologise if this question has been addressed. Did Ms Corridon, for example, start receiving child benefit when she took over the foster care of the child? If she does not wish to comment, that is fine but she might comment on the difference between private arrangements and the rest.

**Ms** Catherine Bond: It is the view of IFCA that child benefit should follow the child and that when a child moves into foster care, the payment for the child should go with him or her, particularly for the initial costs. We often hear foster carers say they have to buy a bicycle, for instance, to enable a child to go to school if it is some distance away, and there are the set-up costs associated with a new baby coming into the home. We are strongly of the view that child benefit should go with the child from the day he or she moves into a placement.

In regard to relative care and those private fostering arrangements, we certainly need to look at the issue. These children do not sit within child welfare and protection or within children in care, and the families who care for them are under severe pressure, even in regard to something as basic as giving consent for the children to go on school trips, because they are not the legal guardians of those children. It is an area IFCA has raised previously and we request it be looked into in detail and will be happy to assist the committee on that.

Certainly, child benefit is designed for children and should follow the child.

**Ms** Clare Corridon: I might return to the training issue for a moment. My husband and I started our training process in June 2020, were approved at the end of August and had a place-

ment by the end of September, but at no point during that process was any financial information given to us, such as about how we should go about applying for supports. I do not even know where we sit in regard to child benefit; I will have to look into that. There was no information about the supports and there certainly was not financial interest in becoming a foster parent. I was a little horrified to hear I will be financially out in regard to my pension and so on as a result of becoming a foster parent. No discussion or information was given about that. The focus is very much on whether we fit the bill and were good enough, with all the evidence required for that. No information was given as to how we should then go about applying for any benefits to which we were entitled, including any additional ones we might have been entitled to as a result of having a foster child with specific needs.

It might not be a job for the committee, but we should examine the barriers to fostering. I speak to people all day every day who would be fabulous foster parents but there is a great deal of fear and a lack of knowledge about what is involved. That would be very useful, not least given the numbers of foster parents are falling. We need to look at that and how we can encourage more people into it. The Chairman's colleague stated he is good enough to be a parent but that he would not pass as a foster parent. In that regard, we should look at the process and how we can draw in people who would be fabulous foster parents, who might have experience raising their own children or who are just genuinely good people who would love to give back to children who need it.

The main cost for us relates to the emotional side of things. That is where we need additional help and it is why there being an organisation we can contact, outside of the Tusla system, is so valuable for that emotional support. People talk about the money side of things, but they do not look at what we are expected to deal with in the system.

Mr. Raymond Nolan: I met Ms Corridon earlier for the first time and I asked her how she had become a member of the Irish Foster Care Association. I asked whether her link worker or the social worker had told her about it and she said "No". She had googled "support for foster care". Tusla does not even tell new foster parents that there is an organisation that will support them. That needs to be rectified. We need action on these points, not just talk about doing it next year. It is just not good enough. Representatives of Tusla appeared before this committee on 10 May and I heard a member state his information told him many foster parents would not recommend fostering to a friend. That is a sad state of affairs. It was not the case 20 years ago but it is today.

**Senator Eugene Murphy:** I can totally identify with what Ms Corridon was saying, as I am sure the Chairman can as well. There are so many people who would love to do this but who think they do not have the ability. What she said was so true. How can we overcome that or help our guests overcome it?

**Ms** Catherine Bond: Perhaps some of the infrastructural measures we spoke about earlier, relating to the foster care allowance and the eligibility of foster carers to receive a pension on retirement, could be considered.

To follow on from Ms Corridon, we are celebrating one year of the introduction of a counselling service for foster carers. Fostering has an emotional impact on foster care families, not just on those adults who are fostering but also on their children. We are building up a significant amount of information and research on the emotional impacts of fostering. We really need to support all of these people who are supporting these very vulnerable children. It can be a very lonely place at times and foster carers always say the best support they can receive is speaking

### 1 JUNE 2022

to other foster carers. The Irish Foster Care Association provides that platform.

I would like to return briefly to the issue of the unaccompanied minors. With the permission of the person who sent us the email yesterday, I can send that on to the Chair.

Chairman: Thank you. A number of issues have been raised here. One of the very basic issues is the issue of information and awareness of rights and entitlements. As part of our recommendations, we will include a recommendation for engagement between the Department of Social Protection and Tusla to provide briefing and information to foster parents regarding eligibility in relation to child benefit and the likes of carer's allowance and making voluntary PRSI contributions. That is something very basic that can be done based on the evidence we have heard this morning. While we are happy to give a platform to foster parents to highlight these issues, quite a number of the issues raised this morning are not relevant to this committee. The committee will make a copy of the proceedings available to the Committee on Children, Equality, Disability, Integration and Youth and ask it to review this evidence and to engage further on these very important issues.

I thank the witnesses for attending today and for their constructive and very positive engagement with this committee. The committee will shortly discuss our next considerations on this matter in private session. It is our intention to present a report on our deliberations, in terms of the wider matters on our work programme, to the Minister, Deputy Humphreys, and to Dáil Éireann shortly thereafter. We hope the committee's deliberations and recommendations will be taken on board by the Department and considered by the Minister. Go raibh míle maith agaibh go léir.

The joint committee went into private session at 11.23 a.m. and adjourned at 11.30 a.m. until 9.30 a.m. on Wednesday, 15 June 2022.