Against All Odds

Family Life on a Low Income in Ireland

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Glossary

Back to School Clothing and Footwear Allowance: This is a means-tested scheme designed to help towards the costs of uniforms and footwear for children who are attending school. The scheme is administered by Health Boards as part of the Supplementary Welfare Allowance Scheme.

Back to Work Allowance: This allowance encourages unemployed people, lone parents and people receiving Disability Allowance to take up employment. Participants retain a percentage of their social welfare payment along with any secondary benefits for a period of up to three years.

Child Benefit: This is a benefit paid every month for each qualified child normally living with his/her parent(s) and being supported by parent(s). A qualified child is a child under the age of 16 and/or a child aged 16, 17, 18 who is in full-time education or is attending a FÁS Youthreach Course or is physically or mentally disabled and dependent on parent(s). Child benefit ceases when the child reaches the age of 19.

Community: This is a local society where a complex web of ties links people in mutual bonds of emotion and obligation. The idea of community has provided a model to contrast to the emergence of more modern, less personal societies where cultural, economic and technological transformation has uprooted traditionalism.

Community development: This refers to the long-term process whereby people are enabled to work together to identify their needs, create change, exert more influence in the decisions which affect their lives and work to improve the quality of their lives, the communities in which they live, and the society of which they are part.

Community Employment Scheme: This is a scheme run by FÁS, providing part-time work together with personal and skills development opportunities.

Consistent poverty: A person is said to be in consistent poverty when he or she has both a low relative income and lacks at least one of a number of specified basic necessities such as warm clothes and adequate food and heating.

Credit Union: A credit union is a group of people who save together and
lend to each other at a reasonable rate of interest. Credit unions offer members the chance to have control over their finances by making their own savings work for them. Regular savings form a common pool of finances which in turn provides many benefits for members.

**Culture of poverty**: This is the view that the poor have a different value system that contributes to their poverty.

**Disability Allowance**: This is a weekly allowance paid to people with a disability who are age 16 or over and under age 66. The disability must be expected to last for at least one year and the allowance is subject to medical suitability. It is also means-tested.

**Disability Benefit**: This is a payment made to insured people who are unable to work due to illness.

**Economic, social and cultural rights**: This refers to the rights of all persons to live a life which meets their physical, emotional, intellectual and social needs. Being deprived of these rights is often symptomatic of living in poverty.

**Embeddedness**: This is a multidimensional construct relating to the importance of social networks for individuals, indicating that individuals integrated within strong social networks face different sets of resources and constraints than those who are not embedded in such relations.

**Empowerment**: This is the process of transferring decision-making power from influential sectors to poor communities and individuals who have been traditionally excluded from it.

**Exceptional Needs Payment**: The purpose of this payment is to help prevent hardship by providing for essential one-off exceptional expenditure. Generally, these payments are made at the discretion of the Health Board.

**Family Income Supplement**: This is a weekly payment for families, including lone parent families, where the parent(s) is/are at work on low pay.

**Farm Assist**: This is a weekly means-tested payment for low-income farmers.

**Household Budget Scheme**: This is a facility whereby certain bills can be paid by weekly deductions at source from a social welfare payment.

**Human capital**: This refers to the knowledge and skills that enable workers to be productive – the resources possessed by individuals and workers such as education, skills and work experience.
Medical Card: The Medical Card Scheme is administered by the regional Health Boards and provides a range of health services for the card-holder and his/her dependants. Entitlement to a medical card is normally means-tested although in some cases those whose income exceeds the recommended guidelines may still qualify for a medical card if their Health Board considers that they are unable to provide necessary medical care for themselves or their families.

Money Advice and Budgetary Service: This is a scheme which offers assistance in relation to debt and arrears. Advisors mediate between clients and debtors and assist people in making repayment arrangements.

National Anti-Poverty Strategy (NAPS): This is a 10-year plan of the Irish government, initiated in 1997, aimed at tackling poverty. It involves consultation, target setting and poverty proofing. Among other things, NAPS aims to combat the structural causes of poverty such as unemployment, low income, educational disadvantage and rural and urban disadvantage.

National Children's Strategy: This is a government policy initiative launched in November 2000, aimed at improving the lives of all children over the next ten years. The Strategy addresses a very broad range of children's issues.

One-Parent Family Payment: This is a social welfare payment for both men and women who, for a variety of reasons are bringing up child(ren) without the support of a partner. A person who is unmarried, widowed, the spouse of a prisoner, separated, divorced or whose marriage has been annulled and who is no longer living with his/her spouse is eligible to apply for this payment.

Open Your Eyes to Child Poverty Initiative: This comprises eight organisations working together to promote greater public awareness of poverty in Ireland and for change in public policy that contributes to the prevention, reduction and eventual elimination of child poverty. The eight organisations are: Barnados, National Youth Council of Ireland, Children's Rights Alliance, Pavee Point, Combat Poverty Agency, People with Disabilities in Ireland and Society of St Vincent de Paul.

Peer group: This is a group with common interests and position usually composed of individuals of a similar age.

Poverty: People are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in Irish society. Because of their poverty they may experience multiple disadvantage through unemployment, low income, poor housing, inadequate health care and barriers to education.
They are often excluded and marginalised from participating in activities that are the norm for other people.

Poverty lines: Poverty lines are poverty measures based on cut-offs or thresholds of average household income to show the number of households falling below different levels of income and how far below each level they fall. Poverty lines are commonly set at 40 per cent, 50 per cent and 60 per cent of average income.

Poverty proofing: This is a process whereby government departments, agencies and local authorities assess policies and programmes at design and review stages to establish their likely impact on reducing poverty and inequality. It was introduced under the NAPS.

Poverty rate: This refers to percentage of the total population that lives on an income under the poverty level.

Programme for Prosperity and Fairness: The Programme for Prosperity and Fairness is the fifth national agreement, running from 2000 to 2002, drawn up between the government and social partners which include representatives of the employers, workers, farmers and the voluntary and community sector.

Reciprocity: This refers to a mode of exchange in which transactions take place between individuals who are symmetrically placed, that is, they are exchanging as equals, neither being in a dominant position.

Relative deprivation: This refers to perceived disadvantage in social or economic standing based on a comparison with others in society.

Relative (income) poverty: This refers to the use of income poverty lines to measure rates of poverty in a society. Relative income poverty is thus defined by reference to an income threshold set at a particular percentage of average income, adjusted for family size and composition. It is a commonly used poverty measure to gauge change over time, make comparisons between groups in the population and to compare poverty rates between countries. It is affected by the overall income distribution.

Social cohesion: This is the bringing together, in an integrated way, of economic, social, health and educational policies to facilitate the participation of citizens in societal life.

Social exclusion: This is a process whereby certain groups are pushed to the edge of society and prevented from participating fully by virtue of their poverty, inadequate education or lifeskills. It distances them from job, income and education opportunities as well as social and community networks and they have little access to power and decision-making bodies.
Social inclusion: This ensures the fullest participation of the marginalised and those living in poverty in decision-making processes as a means of raising their standard of living and improving their quality of life.

Social networks: This refers to patterns or webs of social relationships: the linkages between individuals formed by social interactions.

Society of St Vincent de Paul: This is an organisation which works to alleviate poverty and discover its root causes. The Society provides emergency material assistance to those in need.

Supplementary Welfare Allowance: This scheme provides a basic weekly allowance as a right to eligible people who have little or no income. People with low incomes may also qualify for a weekly supplement under the Scheme to meet certain special needs. In addition, payment can also be made in respect of urgent or exceptional needs.

Unemployment Assistance: This is a weekly payment made to unemployed people who do not qualify for Unemployment Benefit or who have used up their entitlement to that benefit. It is means-tested.

Unemployment Benefit: This is a weekly payment made to insured people who are out of work.
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A special word of thanks is due to the people in the various organisations who assisted us in contacting the families. Because we have decided to keep anonymous the locations where the study was carried out, we cannot identify these organisations by name but we would like to put it on record that, without their assistance, the study would not have been possible.

Teresa Gorman worked as a researcher on the project. We acknowledge her contribution to the research and thank her for her diligence, hard work and whole-hearted commitment to the project.

Finally, we would like to express our sincere thanks to the members of the 30 families who gave generously of their time and experience. Their stories form the core of the research. Without the participation and openness of each of the 78 adults and children, the study simply would not have been possible.
Foreword

Introduction
A strategic objective of Combat Poverty is to achieve a greater understanding of poverty and social exclusion so as to inform policy on tackling poverty. Previous Combat Poverty-supported research suggested that poverty and deprivation is a pervasive feature of family life and childhood. In this context, Combat Poverty commissioned the study Against All Odds to take an in-depth look at how poverty impacts on families and children. It would illustrate, in particular, how everyday family life was curtailed by inadequate resources and deprivation of basic necessities.

Another issue motivating this study was concern about the long-term effects of child and family poverty. We wished to explore how societal issues such as low educational attainment, ill-health, anti-social behaviour and teenage pregnancy could be linked to a childhood of poverty and deprivation. Also, we wanted to examine the potentially corrosive effects of poverty on personal relationships and on family stability.

Against All Odds is based on a detailed investigation of the situation of 30 families. The families were chosen to reflect the broad spectrum of circumstances facing Irish families in poverty: rural and urban, one and two parents, small and large families and working and non-working. We are confident that the families are illustrative of the contemporary reality of family poverty, if not representative in a statistical sense. The study brings added value to what we already know about the difficulties facing poor families and children in two distinct ways. As a qualitative study, it
gives a first-hand expression to the voice and experience of families affected by poverty, revealing the various facets by which poverty traumatises family life. In addition, the study reveals the diverse experiences of individual family members affected by poverty, in particular the different ways in which poverty is experienced by adults and children.

This pioneering study was undertaken by two eminent academics in Queen’s University Belfast, Professor Mary Daly and Dr Madeline Leonard, with research assistance provided by Teresa Gorman. As well as their research expertise, the authors have an in-depth knowledge of national and international policy relating to families and children. In addition, Mary Daly was a former head of research and policy at Combat Poverty. Combat Poverty is very appreciative of the professional application and personal commitment of the research team to this innovative study. We also acknowledge the contribution of the Society of St Vincent de Paul to this study. Valuable technical advice was provided by a research committee, while various local organisations assisted the research team in identifying participant families.

**Statistical background**
The backdrop to *Against All Odds* is the recently published poverty data for 2000, the year when the fieldwork for this research was carried out.² This reveals that families contain a majority (59 per cent) of those experiencing relative income poverty (i.e. below a threshold of 60 per cent of median income). At the same time, the 2000 data indicate that the relative financial position of families compared to adult-only households has improved in recent years. However, some families remain at a very high risk of poverty, with those consisting of four or more children or only one parent with children having a one-in-two chance of being poor, twice the average risk.
The proportion of people experiencing income poverty and deprivation of basic resources (‘the consistently poor’) living in families is even greater at 72 per cent. This can be attributed to the acute poverty risk for those in larger and lone parent families, who are between three and five times more likely to be consistently poor than the norm.

Looking at the situation of children, a quarter of under-18 year olds live in poor households, a poverty rate that has remained largely unchanged since 1994. This is a higher risk of poverty than for adults, though the differential has declined in recent years. The persistently high rate of child poverty means that Ireland’s top ranking in the child poverty league table among rich countries is unlikely to have improved, as set out in the 2000 UNICEF report. This placed Ireland 6th highest in a comparison of child poverty rates in 23 industrialised countries of the OECD.

The percentage of children who are consistently poor is 8.3 per cent, in keeping with the overall lower incidence of this poverty measure. While this figure represents a 50 per cent reduction on 1997, children remain twice as likely to experience consistent poverty as adults. The deprivation of resources associated with consistent poverty has particular implications for the wellbeing of children, since it includes enforced lack of three food items, including going without a substantial meal in the previous two weeks.

Policy context
The findings of Against All Odds are relevant to a number of policy contexts. In the first instance, the welfare of families is now a key motif in government policy. Following the report of the Commission on the Family, the government adopted a ‘families-first’ approach, aimed at putting families at the centre of social and economic policy-making. Reflecting this priority, family-related policies are now co-ordinated by a Family Affairs Unit in the renamed Department of Social and Family Affairs. In addition, a new statutory Family Support
Agency has been established to bring together a range of family-oriented services and initiatives. The government has also established a research programme to better understand the needs of families.

A similar policy emphasis exists in regard to the wellbeing of children. The catalyst for this is the UN Convention on the Rights of the Child. The Convention requires policymakers to act in the best interests of children and sets out a comprehensive list of children’s rights. The Convention is being implemented in Ireland through the National Children’s Strategy, launched in 2000. The strategy contains three national goals for children: children will have a voice in matters affecting them; their lives will be better researched and understood; and children will receive quality supports and services. A National Children’s Office has been established to oversee the implementation of the strategy, with the county and city development boards having a local policy remit.

Within this context of a growing policy awareness of family and childhood, there is an explicit concern about the detrimental impact of poverty on families and children. The Commission on the Family highlighted the needs of families who are managing in difficult socio-economic circumstances and called for a range of additional supports for such families. Meanwhile, the National Children’s Strategy identified the barrier that poverty creates to the realisation of children’s potential and made the elimination of child poverty a key policy objective. Government concern about the welfare of families and children experiencing poverty is further reinforced in the revised National Anti-Poverty Strategy, Building an Inclusive Society. Specifically, the strategy commits the government to eliminating consistent child poverty by 2007. It also proposes greater equality of access to education, health and housing services for children and a reduction in the relative gap in low birth weights between rich and poor.
Finally, the study is relevant to a number of other current policy concerns: the delivery of public services, the prevention of anti-social behaviour, teenage pregnancy and child suicide, and the regeneration of poor communities and rundown areas. For instance, a recent profile of participants on youth diversion programmes run by the Gardaí highlights the strong links between child poverty and at-risk behaviour.7

Main policy messages from the study
It would be incorrect to dismiss this study as simply a tale of ‘problem families’. The issues highlighted in Against All Odds should not be reduced to a simple inability to cope among the families concerned. Rather, the families are faced with extreme financial and other deprivations, which place enormous pressures on their management and parenting skills and which expose their children to social exclusion and various at-risk behaviours. Only in two out of the 30 families is intensive intervention required. For the vast majority, appropriate financial and other help would enable them to manage their lives as most ordinary families do. This confirms other research that refutes the notion of an underclass of dysfunctional families.8

From a policy perspective, the issues raised in the research are of a societal rather than individual nature and highlight deficiencies in the system of financial and social supports for families and children. Combat Poverty wishes to highlight two policy issues in particular, which in our view go to the heart of the difficulties faced by the families in Against All Odds.

Adequacy of income
Inadequate income was the most pressing concern of the families featured in the study. Higher welfare payments is one of the main ways by which more income can be provided for these families. The short-term policy objective
should be to improve the real position of families on welfare by indexing payments in line with wage growth. This has been the effect of recent budgetary increases. In the long-term, a new benchmark for welfare payments is required, with the government proposing a new personal rate of €150 per week (2002 values) by 2007, an increase of 27 per cent or €32 on the current rate. While a welcome target, front-loading the increase, together with a general indexation of welfare payments in line with wages, should be considered given the dire financial circumstances of the families in this study.

A higher personal payment is only one element of an adequate welfare system for families. Payments for spouses and for children are equally important. The qualified adult payment is the equivalent of 66 per cent of the personal rate. It is government policy to raise this to 70 per cent and this should be achieved in Budget 2003. Child income support has improved greatly in recent years as the government implements a three-year programme to increase child benefit by 150 per cent. By 2003, child benefit should be €149.40 per month or €34.50 per week. The combined child support package for low-income families will then be €51.30 per child (i.e. including the basic child dependant allowance of €16.80). This represents a significant improvement on the 2000 combined rate of €29.30 per week (+75 per cent). However, there remains no objective benchmark for an adequate rate of child income support and evidence from earlier Combat Poverty research on the costs of a child suggests that even the proposed 2003 figure may be inadequate. It is the intention of Combat Poverty to update its research on the costs of a child so as to provide an evidence base for future government policy on an adequate rate of child income support.

Current government policy rightly emphasises a universal approach to meeting the financial needs of all
families, as it seeks to redress the historic public neglect of childrearing costs, both direct and indirect, in a fair and non-discriminatory manner. At the same time, targeted measures have a valuable role to play in meeting specific needs. With the conclusion of the three-year child benefit programme, it is timely to look again at targeted instruments of child income support. The main instrument here is the child dependant allowance, which has devalued considerably since the rates were frozen in 1993. One immediate reform would be to introduce an age-related child dependant supplement for older children. This would be preferable to the current tiered system of child dependant allowances which is based on parents’ welfare entitlement rather than an objective measure of need. Additional payments to assist low-income families with childcare, school and disability costs are also supported, as is financial assistance with the exceptional costs of new-born babies.

The study also raises issues about the distribution of income within families. This has been somewhat of a taboo subject in public policy, on the grounds that how families allocate their resources is a private matter. Yet, the source, delivery and labelling of fiscal supports can influence how resources are spent within families. For example, there is evidence that paying income support to mothers increases the likelihood that it will be spent on meeting children’s needs, while other research emphasises the labelling of state transfers as being important in how they are allocated, e.g. child benefit. Among child-specific benefits, there is a very strong basis for enhancing the school meals scheme, which directly helps children nutritionally and educationally. Similar delivery issues arise in terms of fiscal support for couples and should be fully considered in policy decisions, such as the individualisation of welfare payments and the possible use of tax-based systems for supporting low-paid families.
Access to services
A recurring theme in the study is the enormous difficulties that families encountered in accessing key public services, specifically healthcare, education, housing, labour market and recreational activities. These go beyond the issue of financial access, though cost barriers undoubtedly exist, and relate to the availability, physical accessibility and quality of services for low-income families. Traditionally, Irish social policy has opted for a selective approach to public services provision, with benefits targeted at poor families through instruments such as the medical card. However, there is a widespread perception that services for the poor can easily become ‘poor services’ due to under-funding and low standards. A rights-based approach to public services, with guaranteed legal access to minimum standards of service provision, provides an alternative policy paradigm which should be further explored. This viewpoint is endorsed in the recent EU Joint Report on Social Inclusion:

The overarching challenge for public policy is to ensure that the main mechanisms which distribute opportunities and resources – the labour market, the tax system, the systems providing social protection, education, housing, health and other services – become sufficiently universal in the context of structural changes to address the needs of those individuals, both men and women, who are most at risk of poverty and social exclusion and to enable them to access their fundamental rights.12

Turning to specific policy areas, the inadequacies in healthcare for families are well documented in this study. The government health strategy, Quality and Fairness – a health system for you, sets out an ambitious programme to respond to these and other issues. The central plank in this response is an enhanced system of primary healthcare. Improving health services for low-income families should be a lead concern in the reform of primary healthcare.
Meanwhile, the priority in regard to tackling educational disadvantage should be to provide a comprehensive pre-school education service. Despite the commitment to this in the *White Paper on Early Childhood Education*, provision of pre-school services remains haphazard, with a reliance on community initiatives. Also, after-school programmes which combine play opportunities with homework support should be extended as a preventative measure to avert education failure.

*Against All Odds* makes the point that single-dimension policy responses, even if reformed, are unlikely to meet the diversity of needs among low-income families (referred to in the report as a ‘constellation of factors’). The current approach is to carve up services according to departmental boundaries rather than family needs. One example of this is childcare where three government departments deliver services:

- Department of Justice, Equality and Law Reform — childcare for working parents
- Department of Education and Science — early childhood education
- Department of Health and Children — projects for children at risk.

There is scope to provide these and other services in a more coherent and integrated way. Key to an integrated approach is the decentralisation of service planning and delivery to the local level. This is the thinking behind the local social inclusion partnerships, the pilot Integrated Services Process, the Family Resource Centres and the RAPID programme and this practice should be build upon by service providers.
A related reform is to alter the basis on which services are delivered, so that service providers base their responses on a comprehensive review of the many needs of individual families. This model was promoted under the pilot family services project of the Department of Social and Family Affairs. A key element in such a reform is for service providers to promote user participation and empowerment in service delivery, whereby families themselves contribute to the definition of needs and to the provision of the required services. Some service providers, mainly in the voluntary and community sectors, have adopted participatory approaches. It is now time for participation practice to be mainstreamed in all public services. A useful guide to best practice on this and other public service reforms is provided in a recent report by the European Foundation.13

A rights of the child perspective would also suggest that every effort be made to ensure that the voice of the child is heard. In this context, Combat Poverty has supported research by the Open Your Eyes to Child Poverty Initiative on models of consultation with children which can inform good practice among service providers on this matter.14 This study examines both the theory and practice of consultation with children and takes a close look at the practical hurdles to be overcome, especially the circumstances facing children living in poverty or experiencing social exclusion.

Conclusion
This report provides a timely reminder that the benefits of the Celtic Tiger have not been visited on all families and children and gives forceful expression to the statistical data on the high Irish rates of child and family poverty. The continued impoverishment of a sizeable minority is threatening core social values relating to family life. It is also undermining our aspirations for children and for their potential as the next generation. We clearly have some way to go if the objectives of a family-friendly and child-centred society are to be
achieved. Tackling poverty and ensuring equality of opportunity must be at the core of these newly-asserted values, if they are to have meaning for all families and children. The challenge now is to ensure that our policy actions reflect our stated values. Not to do so will damage the social fabric of society and constitute a waste of human potential.

Notes

1 Previous Combat Poverty research on family and child poverty includes child income poverty, family expenditure, indebtedness, food and nutrition intakes, lone parenthood, income sharing within households, the cost of a child and household allocation of resources.


6 Government of Ireland (2002), Building an inclusive society. Review of the National Anti-Poverty Strategy under the Programme for Prosperity and Fairness, Dublin: Department of Social, Community and Family Affairs

7 Centre for Social and Educational Research (2001), Study of participants in Garda special projects, Dublin: Department of Justice, Equality and Law Reform

8 Brian Nolan and Christopher Whelan (1999), Loading the Dice? A study of cumulative disadvantage, Dublin: Oak Tree Press in association with Combat Poverty Agency

9 Benchmarking and Indexation Group (2001), Final report of the social welfare benchmarking and indexation group established under the Programme for Prosperity and Fairness
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12 Commission of the European Communities (2001), Joint Report on Social Inclusion, p. 8

13 European Foundation for the Improvement of Living and Working Conditions (2001), Quality in social public services, Luxembourg: Office for Official Publications of the European Communities

14 Karen McAuley and Marian Brattman (2002), Hearing young voices. Consulting children and young people including those experiencing poverty or other forms of social exclusion in relation to public policy development in Ireland. Key issues for consideration, Dublin: Open Your Eyes to Child Poverty Initiative
Authors

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Introduction

Ireland may have changed more in the last 10 years than it did in the preceding 30. Economic change, realised in spectacular rates of economic growth and booming job creation, has been especially rapid. As a result there have been substantial reductions in the levels of unemployment and enough growth in the public finances to fund a social transformation. Has such a transformation taken place? Some of the statistics on the social side look impressive. When measured on the basis of a combination of income level and lifestyle, some of the poverty figures suggest that there has been an improvement (Layte et al 2000, 2001). In addition, the level of public expenditure devoted to social spending has risen. When one looks more closely, however, it becomes obvious that the benefits of Ireland’s economic boom are not evenly spread (Allen 2000; Cantillon et al 2001). When measured on the basis of income, poverty has either increased or remained stable at a very high level in Ireland’s best ever years. As the Combat Poverty Agency has pointed out (2000a, 2002), some recent budgets have worsened rather than ameliorated income inequality, despite the huge amounts of money available for redistribution. The bias in public expenditure is not towards those on the lowest incomes but to middle and upper income earners (Nolan, O’Connell and Whelan 2000). For some people in Ireland, therefore, things are not getting better.

We focus in this study on the lives of some of these people. Their voices have generally been unheard in the congratulatory clamour which has accompanied the recent economic successes. Ireland’s new-found prosperity has tended to obscure those who live in the shadow of the Celtic
Tiger. If anything life may be more difficult for some nowadays because they live alongside people who have done well and they are part of a society where lifestyle and materialistic values have wide appeal.

A key purpose of this study is to make visible the lives and concerns of some of Ireland’s poorest households. We hope to reveal the relationship between low income, quality of life and social participation in Ireland today. The experiences of 30 families with children form the substance of the research. Both two-parent and one-parent families are represented. In these 30 families, we interviewed all adult members and all children aged 12 years or over. In all then, this research is based on interviews with 78 individuals, 28 children and 50 adults (see Appendix One for details). The research was carried out in the last four months of 2000. The research participants came from three different areas of the country, including a large suburb on the west side of Dublin, a town in the north-west and a rural area in the west. We do not reveal the exact locations because we believe that there is nothing uniquely linking the respondent families to a description of the specific areas in which they are located. In other words, these kinds of households are to be found throughout Ireland.

The families were initially contacted through a number of voluntary and community organisations based in the localities which we had selected for the fieldwork. As Table A1.1 in Appendix One shows, the principal source of referrals was the Society of St. Vincent de Paul (hereafter VdP). Just over a third of all respondent families were contacted through this charity. Three other agencies – a Family Resource Centre, a local partnership and a Money Advice and Budgeting Service – were also key sources of referrals for the study. Forty per cent of families were referred through one of these three agencies. The remaining families were referred by a fairly diverse range of agencies and in one case through another interviewee.
Financial matters are at the centre of the study but they are interpreted to refer not just to how people manage their money but also to how they think about their lives, how they view their future and that of their children and how they place themselves relative to significant others in their lives (relatives, neighbours, friends). Given this broad scope, the topics covered ranged well beyond matters of income and money management (see Figure 1). The different aspects of life covered for adults include work experience and education, patterns of social support, leisure activities, health and experience of public policy. All of these were discussed in the framework of how people characterised and described their own lives. This was true also for the children who, in addition to their views of their lives, were asked about school, their view of the future, their social activities, what they knew about the family’s finances, their clothes and ownership of possessions.

**Figure 1 Topics Covered in the Interviews**

| Adults Income/financial matters | Sources, amounts and originator(s) of collective and personal income  
Household and personal expenditure  
Long- and short-term income patterns, especially in relation to borrowings and debts; savings; pensions  
Regular and irregular expenses  
Borrowing and indebtedness  
Family and other support networks  
Use of different forms of credit, especially moneylenders and credit unions |
|-------------------------------|------------------------------------------------------------------------------------------------------------------|
| Management/decision making    | How decisions are reached about the distribution of household resources  
Pooling or otherwise of resources  
Financial management practices in households  
Children’s knowledge of and participation in decision making in household finances |
| Characterisation of life       | Overall depiction of life  
Positive and negative aspects  
The significance and state of different areas of life (health, education, employment, relationships) |
### Quality of life
- Evaluation of circumstances relative to others and relative to five years ago
- Expectations and hopes for the future
- Social supports
- Role of children

### Work experience and education
- Brief overview of education and employment history
- Current employment pattern
- Future work-related plans

### Policy
- People’s experience and use of a range of different policies and services
- Their knowledge of key provisions
- Whether they had ever been consulted for their opinions
- Their opinions about what would constitute an improvement

### Children

| Characterisation of life | Positive and negative aspects of life
| | The one thing they would change if they could
| | Future plans
| Income/expenditure | Sources and amounts of personal weekly income
| | How and on whom money is spent
| | Knowledge about household income and money-related practices at home
| Possessions | Ownership of household possessions
| | Presents received at Christmas and birthdays
| | Ideal Christmas present
| | Situation relative to friends
| Clothes | Interest in clothes
| | Process of selecting clothes to buy
| | Interest in brand names
| | Position relative to friends
| School | Interest in school and regularity of attendance
| | Details about school clothing and accessories
| | School-related leisure activities
| Social supports | Importance of/Degree of intimacy with family, friends, relatives, neighbours and teachers
The study adopts a qualitative approach. What matters in this view is that people are enabled to talk about and reflect on what life is like for them and that this is interpreted in context. The method by which the information was obtained was that of interviewing. The interviews proved quite long – for adults a minimum of an hour and for children about 35 minutes on average. This focus on how people themselves describe their lives is merited partly by gaps in existing knowledge – there has been little or no research in Ireland which presents, in an integrated and contextualised way, the lives of those who are trying to manage on a low income. While there is plenty of quantitative research to tell us about income levels, what is less well known is how people’s lives are affected by the constraint of low income. This research is novel, then, in that it is one of a small number of Irish studies to take as its point of departure the perspective of those who live on a low income (O’Neill 1992; McCashin 1996).

The study has some other hallmark features as well. For instance, it treats poverty and low income as having both an individual and collective character. This means that the study operates with a number of units of analysis: children, adults and families. As well as examining how people individually experience low income, the research recognises that what happens within the family is critical and may impact on family members in different ways. This leads on to a second distinctive feature of the study – its focus on the experiences of children as well as adults. If the voices of low-income families have been heard only sporadically in Ireland, those of children have hardly been a whisper. In truth we know little or nothing about the experiences of children in poor circumstances. And yet all the statistics suggest that such children form a significant minority of Ireland’s children. According to Nolan (2000), child poverty affects between a sixth and a quarter of Irish children, depending on the measure used. This translates into around
a quarter of a million children and young people under 18 years of age who are likely to live in disadvantaged circumstances. By treating children as participants, this study serves to reveal the unique experiences of children growing up in low-income families.

The findings are intended to feed into the national planning process. A high priority is being given to poverty at home and abroad. Ireland has an impressive policy architecture on poverty since the introduction of the National Anti-Poverty Strategy (NAPS) in 1997. The European Union (EU) has now also entered the field of poverty policy in a much more active way than formerly. The social inclusion process, as it is known, was launched in December 2000, with the Nice European Council. As part of it, the EU requires member states to prepare and submit national action plans on poverty and social inclusion. Looked at from a policy perspective, therefore, this is an opportune moment for a study such as this.

In the pages that follow we mainly enable people to be heard in their own words. The report is organised into eight chapters. Chapter One discusses sources of income, composition of income, and amounts. While focusing mainly on family income, it also considers people’s own incomes. The second part of the chapter turns the focus on spending. How the family income is distributed and spent is considered as is the use of credit. The level and source of indebtedness and arrears is also documented along with the attempts of households to manage their arrears. An overview of the families’ financial situation is given at the conclusion of the chapter.

Chapter Two continues the theme of finances and financial management but this time on the basis of people’s accounts about how they manage their money and make ends meet. Here the purpose is to uncover how individuals and families cope in trying to stretch their limited income to
meet their needs. We find out about how people make sense of their finances and what kinds of actions in relation to money and financial management they regard as appropriate in their circumstances. Along with the approach taken to money management practices, we are especially interested in how financial decisions are reached and especially how responsibility for money and income management is shared by couples.

Against this background, how do people view their lives? In Chapter Three we hear some of the details of people’s everyday lives as expressed in their own words. This chapter is organised around the theme of what life is like for our respondents. In it we report their accounts of the most significant aspects of their everyday lives and whether they view their lives in positive or negative terms. We ask them also about how their own lives compare to those of others in their immediate environment and what it is like to live with the Celtic Tiger.

Other aspects of life for adults on low income are the subject of Chapter Four. Health is one of the main themes to emerge here. Leisure participation is also covered. The chapter has a strong social exclusion focus because it searches after the extent to which people feel they have supportive family and other relations. This chapter reports, therefore, on people’s feelings about their neighbours and how they feel about living in the neighbourhood and locality. Among the issues considered are the extent to which people feel safe in their homes and in the neighbourhood and any concerns they might have for their children. The chapter ends by looking at people’s thoughts about their future and that of their children.

The next two chapters turn directly to the lives and experiences of children. Chapter Five examines some general and specific features of children’s lives as told in their own words. We hear about clothes and the significance
of clothes to their view of themselves and the degree to which they are accepted by their peers. We hear about what school is like for them and what it means to them. We learn how relative deprivation takes on meaning when applied to children’s lives. It manifests itself in the inability of some children to dress the same as their peers with social, psychological and sometimes physical consequences.

Chapter Six focuses on what might be called the children’s economy, investigating children’s own income and spending patterns. Children’s borrowings, savings and budgeting strategies are all explored and presented in their own words. We also look at the gifts which children receive and desire for Christmas and birthdays and their awareness of the family’s financial situation, how they are involved in it and how it impacts on them.

Chapter Seven returns to the experience of adults and looks at policy through their eyes. It begins by outlining people’s view of social welfare provisions and how they regard their treatment by both the system and the officials who administer it. People’s encounters with the community welfare service are considered next. The chapter then goes on to identify people’s use and experience of a variety of services. Among the statutory services considered are those relating to education, health, social work and the local authority. The chapter also reports people’s level of contact with a range of voluntary and community services.

The final chapter sets the study in its policy context. Having set out an overview of the circumstances of each of the families studied, the chapter offers both a critical analysis of recent policy developments and a detailed set of policy recommendations. With regard to the latter the chapter, and indeed the study as a whole, makes clear that while an increase in the income of these families is a necessary response it is on its own an insufficient one. The policy recommendations therefore range beyond income
and social welfare to consider social services and matters relating to the local community.

A list of references and two appendices accompany the text. The first appendix presents some background information on the research and fieldwork process and the sample while the second appendix presents supporting tables of data.
Chapter One

Income Levels and Spending Patterns

This chapter examines the income situation and spending patterns of our sample families. Family income levels as well as the sources and composition of this income will first be considered. The analysis will then turn to poverty. Using national income figures, the poverty rates for the sample are computed and compared with those prevailing in the country as a whole at the time of study (late 2000). The analysis then focuses on the individual adult respondents and examines their income levels and how they are placed in relation to a number of income poverty lines. The second part of the chapter details spending patterns and practices. Among the issues it considers are the composition of the family income, borrowing, arrears and indebtedness. In its final section, the chapter presents an overview and evaluation of the general financial situation of all the families. It should be noted that all the financial and other information presented in this and other chapters refer to late 2000 when the research was carried out.

Level of Household Income

Given that families vary in size, the researcher must take steps to make income levels comparable across different types of households. This standardising procedure is known as ‘equivalising income’ and it involves the adjustment of all collective income to take account of household size, composition and attendant economies of scale. For this adjustment of income, a standard equivalence scale applied by the Economic and Social Research Institute (ESRI) was utilised. This scale distinguishes between the head and other adults
(according weights of 1 to the head and .6 to all other adults) and between adults and children (each child under 14 years of age being accorded a weight of .4 and .6 to children aged between 14 and 18 years). In this manner an adult equivalent income for each household was derived. Unless explicitly stated otherwise, all sources of collective income for the purposes of the analyses of families in this and other chapters have been adjusted in this manner. It should be noted that all of the original financial information was given in £ and has been converted to Euro (€).

Table 1.1 shows the distribution of weekly household income equivalent for household size, including income earned by children.

Table 1.1 Weekly Equivalent Household Income

<table>
<thead>
<tr>
<th>Weekly income range</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>€78 – 99</td>
<td>11</td>
</tr>
<tr>
<td>€100 – 126</td>
<td>6</td>
</tr>
<tr>
<td>€127 – 164</td>
<td>7</td>
</tr>
<tr>
<td>€165 – 202</td>
<td>5</td>
</tr>
<tr>
<td>€203 – 230</td>
<td>1</td>
</tr>
<tr>
<td><strong>Mean weekly equivalent income</strong></td>
<td><strong>€124</strong></td>
</tr>
<tr>
<td><strong>n = 30</strong></td>
<td></td>
</tr>
</tbody>
</table>

Equivalent income in these families ranged between €78 and €229 a week with the mean at around €124. More than 50 per cent of households had an equivalent income of less than €127 a week. There was only one family in the top end of the income distribution (which was between €203 and €230 a week). The bottom half of families were spread quite widely in terms of family type with the distribution closely reflecting the general distribution of families in the sample. Hence about 60 per cent of these were two-parent households with the remainder comprising lone-mother households.
Table A2.1 in Appendix Two shows the income position of different types of families, this time on the basis of median income. A number of factors made for significant variation in income levels among households. One of these was family type, with income levels in one-parent families considerably lower than those of families with two parents. As can be seen, lone parents with more than three children were very badly off. The second noteworthy point was the difference caused by location. Non Dublin-based households had an equivalent income that was a fifth higher than their Dublin-based counterparts. As we shall see later, this was largely due to the income situation of farming households. Other than these two points, the data in Table A2.1 confirm how increasing household size tended to be associated with a reduced income and that households with larger numbers of children were under considerable financial pressure.

**Income Sources, Links to the Labour Market and Income Composition**

Composition of household income is usually quite complicated but not in the case of these families. Table A2.2 in Appendix Two shows the different types of income available in the sample households. Ten households had income only from social welfare. All except one of these were based in Dublin. Such households tended to be larger than average in size but they were as likely to be two-parent as one-parent families. Apart from these, the remaining households were very dispersed in terms of their income sources, especially with regard to the number of sources. Only four households had no income from social welfare other than Child Benefit. Two of these were farming households. As can be seen from the table, the remaining 16 households derived their income from various forms of employment, training or work schemes and social welfare.

Whether families had links to the labour market or not was one of the main factors determining income sources.
Ten out of the 30 households had no active links to the labour market and were fully reliant on social welfare (in one case together with an occupational pension). Four were lone-mother households and the other six were two-parent households and all but two were based in Dublin. Usually in the lone-mother households, the care of children is the main factor preventing labour market participation whereas in the two-parent families serious illness is the most common reason for non-employment. The other end of the scale was formed not by two-earner households but rather by four households where either the husband or wife was working on a full-time basis. These households, all two-parent and all based in Dublin, had high incomes relative to the sample as a whole. All of the other 16 households had some links to the labour market. But these were quite complicated – either an adult other than the head of household or a child has some kind of paid employment or is involved in an employment or training scheme.

The following is the number of earners in each household in the sample, including children.  

<table>
<thead>
<tr>
<th>Number of Earners per Household</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 earners</td>
<td>10</td>
</tr>
<tr>
<td>0 – 1/2</td>
<td>8</td>
</tr>
<tr>
<td>1/2 – 1</td>
<td>6</td>
</tr>
<tr>
<td>1 – 13/4</td>
<td>6</td>
</tr>
</tbody>
</table>

Nearly two-thirds of all households had no more than the equivalent of half a full-time earner. These were, needless to say, among the poorer families. Lone-mother households were strongly represented among them. Taking it from the opposite end, six households had more than the equivalent of one full-time earner. These were quite diverse and a number of combinations were represented among them.
There was no clear relationship between the number of contributors and the size of household income. This was partly because some of the contributors were children and their contribution was typically rather small. In fact, children and young people contributed income directly in five households and indirectly in another five. Some of these children were quite young, two as young as 12 years. Typically the money they earned was from casual work, by the younger children through activities such as babysitting and by the older ones in various kinds of service jobs. The younger they were the less income children contributed.

Which social welfare payments were being received in the households? Table A2.3 in Appendix Two classifies recipient households in terms of the number and type of payment received. It shows that the One-Parent Family Payment was the single most common social welfare payment followed by Unemployment Assistance or Benefit. Various forms of disability and illness payments came next and these were in turn followed by a range of payments being received by very small numbers of households. There was no pattern in terms of the number of social welfare payments received. In somewhat more than half of the households, the main social welfare payment was the only source of income.

When one relates the amount of income to its source, the vast majority of income in these households came from social welfare. Taking the income as a whole across households, almost two-thirds originated directly from social welfare and about a third from employment or training schemes. Households relying on social welfare had the lowest income of all. Those which derived their main income from employment were comparatively well-off, although it should be noted that there were only six such households in all. Their equivalent weekly income, at €165, was almost double that of social welfare dependent households. There were income merits associated with participation in
employment schemes in that such households were better off by about €19 on average a week (adjusted for household size) as compared with those relying mainly on social welfare.

Poverty Rates of Households
How do the households fare in relation to poverty?

For the purpose of calculating poverty, national standards were used. On the basis of the information from the Living in Ireland Survey as carried out by the ESRI and reported in Layte et al (2000), the figure for mean household equivalent income nationally at the time of study was €242.43. Since this figure was for 1998, it was adjusted in line with inflation for the period 1998 to 2000 (7.6 per cent). On the basis of the updated figure of €260.85, poverty lines were drawn and rates calculated following the procedure of using thresholds of 40 per cent, 50 per cent and 60 per cent of the mean.6

Computed on this basis, the following was the extent of poverty among the sample households at the 40 per cent, 50 per cent and 60 per cent poverty thresholds along with the 1998 national rates for all households.

Table 1.3 Poverty Rates of Households in the Sample and Nationally

<table>
<thead>
<tr>
<th>Poverty Threshold</th>
<th>Sample</th>
<th>All households nationally 1998*</th>
</tr>
</thead>
<tbody>
<tr>
<td>40% poverty line</td>
<td>40%</td>
<td>11%</td>
</tr>
<tr>
<td>50% poverty line</td>
<td>60%</td>
<td>25%</td>
</tr>
<tr>
<td>60% poverty line</td>
<td>80%</td>
<td>33%</td>
</tr>
</tbody>
</table>


It will be apparent that ours was a sample of the nation’s poorest households. Regardless of which poverty threshold
is taken, the poverty rate in the sample was always double
the national average (and at the lowest income threshold it
was three times in excess of the national poverty rate).
When one takes 60 per cent of the mean income as the
poverty marker, only a fifth of sampled households avoided
being classified as poor. These poverty figures meant very
high poverty rates for children (because it was households
with the largest number of children which were poorest).
Hence, 68 per cent and 86 per cent of the children in the
study's families lived in households below the 50 per cent
and 60 per cent poverty thresholds respectively. The
equivalent figures for adults were 56 per cent and 80 per
cent.

Table 1.4 shows the incidence of poverty, measured at
the 50 per cent poverty threshold, for different types of
families. This information tends to confirm the patterns
suggested by income level although two-parent households
were more likely to fall below the poverty line than those
headed by one parent. Dublin-based households and those
with larger numbers of children also had a high incidence of
poverty. The situation of the latter households was the worst
of all – almost three out of every four households with four
or more children fell below the 50 per cent poverty threshold.
There was also a very high poverty prevalence among
households relying on social welfare for their main income:

nearly three-quarters were classified as poor.

It is insightful to compare these findings with national
information on poverty. With national relative income poverty
rates of some 25 per cent in 2000, the households in the
present study were among the nation's poorest sectors.
Children in our sample also had an above average risk of
poverty in that 68 per cent of them fell below the 50 per cent
poverty threshold compared with a 26 per cent national child
poverty rate at the same poverty threshold in 1997 (Nolan
2000: 13). It should be noted, though, that research reports
a shift in the composition of poor households nationally
between 1994 and 1998 away from those with children towards those without children (Layte et al 2000). Our results were closer to the research on the poverty risks attaching to particular types of household in that economic inactivity on the part of the head was one of the main risk factors associated with poverty.

Table 1.4 Poverty Rates of Different Types of Households

<table>
<thead>
<tr>
<th>Household type</th>
<th>Households below 50% poverty line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-parent</td>
<td>63%</td>
</tr>
<tr>
<td>One-parent</td>
<td>55%</td>
</tr>
<tr>
<td>Number of dependent children</td>
<td></td>
</tr>
<tr>
<td>0 to 3</td>
<td>53%</td>
</tr>
<tr>
<td>4 to 8</td>
<td>73%</td>
</tr>
<tr>
<td>Location</td>
<td></td>
</tr>
<tr>
<td>Dublin</td>
<td>65%</td>
</tr>
<tr>
<td>Outside Dublin</td>
<td>50%</td>
</tr>
<tr>
<td>Primary income source</td>
<td></td>
</tr>
<tr>
<td>Social Welfare</td>
<td>72%</td>
</tr>
<tr>
<td>Employment</td>
<td>17%</td>
</tr>
<tr>
<td>Community Employment Scheme</td>
<td>67%</td>
</tr>
<tr>
<td>Other*</td>
<td>67%</td>
</tr>
</tbody>
</table>

* These households had no single primary income source.

To summarise the poverty situation then, the number of children was one of the most important influences on a household’s likelihood of being in poverty. The odds were very heavily stacked against families with four or more children being able to avoid poverty. Location was a second factor, with poverty being considerably higher among the families based in Dublin. Sources of income were important also, mainly because they bore a close association to income level. However, the lack of variation in income sources among the study population made it almost impossible for us to be more specific about this.
Personal Incomes

Turning briefly to the situation of the individual adults in the households, Table 1.5 presents the income, unstandardised for household size, for all adult respondents as well as for women and men separately.

The distribution of income was much larger than that for families, with weekly personal incomes ranging between €0 and €597 and the median at €173.95. People’s income circumstances varied quite widely. One person, a man living on the income of his partner who was employed on a full-time basis, had no personal income. For seven women, child-related social welfare payments constituted their only source of income (and for six of these the income in question came from Child Benefit). The majority of these women are contained in the first row of the table.

Table 1.5 Weekly Personal Incomes of Male, Female and All Adults

<table>
<thead>
<tr>
<th>Weekly income range</th>
<th>Men Number</th>
<th>Women Number</th>
<th>All Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>€0 – 63.50</td>
<td>2</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>€63.51 – 127</td>
<td>2</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>€127.01 – 190.50</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>€190.51 – 254.00</td>
<td>5</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>€254.01 – 317.50</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>€317.51 – 390.00</td>
<td>1</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>€390.01 – 597.00</td>
<td>3</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>N</td>
<td>19</td>
<td>31</td>
<td>50</td>
</tr>
</tbody>
</table>

Income level varied considerably by sex; the female median at €136 was only about two-thirds of that for male income (€210). In fact, nearly half of women had a personal income of less than €127 a week compared with only a fifth of men. However, at the top end of the income bracket there was no great gender disparity to be seen, with roughly about a fifth of both women and men having personal incomes of between €317 and €597 a week.
In an attempt to further pin down key variations, Table A2.4 in Appendix Two links income with demographic background. Among other things, it shows a tendency for income to rise with increasing age (up to the mid-50s after which it declines). However, the youngest age group – those aged between 17 and 24 years – were an exception to this pattern, with the second highest average weekly income (at €194) of any group. The absolute income level of married people was less than half that of those who were single, divorced or separated and those based in Dublin had, like the patterns for household income, a lower income than non-Dublin based respondents. Some rather interesting patterns characterised income level by labour market status and primary income source (last series of data in the table). While it is clear that those who were employed had higher incomes than people outside the labour force, the data indicate that the possibility of combining income from work and training or employment schemes yielded the greatest financial reward. Almost all of these except one respondent were combining income sources, either farm income and income from schemes and/or Family Income Supplement. Social welfare accounted for an average of two-thirds of personal income – the dependence on this source was higher for men than women.

We now move on to spending patterns among households.

**Household Spending Patterns**

People found it quite difficult to calculate the household’s spending on a weekly basis. Those expenses which were not weekly, such as household services and some spending associated with the children, created especial difficulty. While people were generally very sure about major and regular items of expenditure such as food and other weekly household needs, they found expenses associated with children’s schooling and household fuel difficult to calculate.
Spending on clothing and footwear was difficult also, a fact which may account for its failure to emerge as a major category of expenditure. In some cases the recorded expenditure fell short of household income. The shortfall seemed to be due to under-estimates of spending on food and debt repayments and people’s difficulty in putting a figure on other miscellaneous day-to-day spending.

While we tried to assist people with these calculations, in nine out of the 30 households there remained a discrepancy between stated income and expenditure. The nature of this discrepancy was for the spending to be short of income. The average gap was quite large, at around €102. These were all two-parent households but little or nothing set them apart from the other households. Since it proved impossible to establish the full picture of spending for these families, we took spending as people described it and followed the procedure of creating a general ‘other’ category for the spending which was not specifically accounted for. It is therefore important to note that the tables which follow deal with all reported income in the household.

Table 1.6 shows the composition of weekly household spending in absolute amount and as a percentage of total income.10

On the basis of the available information, food was the single largest category of spending, accounting for almost a third of household income. It was followed by the residual category ‘other’ which took up a little over a fifth of average household income. As mentioned above, this category included spending on clothing and shoes (for both adults and children), as well as sundry household spending and spending otherwise unaccounted for. Heating and electricity was the next largest item of expenditure. Accounting for up to a tenth of spending, cigarettes and alcohol were about as significant in the weekly household budget as rent and mortgage. The 22 families renting their homes (either from the local authority or privately) spent an average of
€31.7 a week on rent, about a tenth of their income on average. By comparison, household spending on telephone, television and video and insurance was very small. Spending on children, other than that which was part of the weekly food bill, came to about €18 a week on average.\(^\text{11}\)

The only remaining relatively large item of household expenditure was loans and hire purchase which together consumed some 7 per cent of income in the average household.

### Table 1.6 Composition of Average Household Expenditure

<table>
<thead>
<tr>
<th>Areas of expenditure</th>
<th>Average weekly expenditure €</th>
<th>% of total income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>90.0</td>
<td>31</td>
</tr>
<tr>
<td>Rent/Mortgage</td>
<td>30.0</td>
<td>9</td>
</tr>
<tr>
<td>Electricity + fuel</td>
<td>38.9</td>
<td>12</td>
</tr>
<tr>
<td>Loans + hire purchase</td>
<td>22.1</td>
<td>7</td>
</tr>
<tr>
<td>Children*</td>
<td>17.1</td>
<td>5</td>
</tr>
<tr>
<td>Cigarettes + alcohol</td>
<td>32.3</td>
<td>10</td>
</tr>
<tr>
<td>Telephone</td>
<td>8.8</td>
<td>2</td>
</tr>
<tr>
<td>TV/Video</td>
<td>3.8</td>
<td>1</td>
</tr>
<tr>
<td>Insurance (personal and home)</td>
<td>3.0</td>
<td>1</td>
</tr>
<tr>
<td>Other**</td>
<td>70.7</td>
<td>22</td>
</tr>
</tbody>
</table>

Average weekly household income*** 325.7 100

* This includes expenditure on pocket-money, sweets, school lunches and transport.

** This includes expenditure on clothes, leisure and transport as well as income unaccounted for when spending was itemised.

*** This is the mean weekly household income. In those households where personal and household incomes differed, expenditure was calculated as a % of the total household income.

Such outlays were generally similar to those found for families living on social welfare by Murphy-Lawless (1992). When comparing these data to comparable national figures (CSO 1997), the households in this sample spent much
more than the national average on basic necessities. Their food expenditure for example consumed 30 per cent of their collective income compared with a national average of 23 per cent. Spending on fuel and light was more than double the national average (11.9 per cent compared with 4.9 per cent).12 Interestingly, these low-income households also spent more of their income than did households nationally on tobacco and alcohol but the difference was not as great as it was for other items.

**Borrowing and Indebtedness**

While it also proved difficult to get information on borrowing and debts, we were able to piece together a picture of all households in this regard. In general, borrowing of money was the most widespread type of borrowing engaged in. While some people borrowed clothes from their relatives and friends, this was limited to special occasions. Borrowing of foodstuffs did not appear to be widespread.

These households engaged in two major types of financial borrowing – informal and formal borrowing. Informal borrowing involved relatives, friends and neighbours and was usually for rather small amounts. Formal borrowing was from credit institutions, the most popular of which were banks and credit unions. Located in between informal and formal credit were moneylenders. These were regarded in a very special manner by most if not all householders as will be outlined below.

Table 1.7 shows the extent to which people borrow from these different sources, whether they had loans at the time of interview and if so what the average amount owed was. Informal borrowing, as represented in the first two rows of the table, was more common than formal borrowing. A relative outside the household was the most popular source of informal credit. Just over a half of all households used relatives as a form of credit, although less than a tenth had
a loan from relatives current at the time of interview. Borrowing from friends and neighbours was almost as popular – nearly a half of households obtained credit from this source. Both the frequency of borrowing and the size of the credit varied. Of the 16 households which borrowed from relatives outside the household, most did so on a regular basis. Being so regular it could be likened to what Kempson, Bryson and Rowlingson (1994: 147) termed ‘revolving credit’. Only in four cases was this form of borrowing rare or undertaken solely in an emergency. Borrowing from friends was somewhat less common and the amounts borrowed from friends and neighbours tended to be smaller than those borrowed from relatives – about €19 on average per borrowing occasion compared with about €34.

Table 1.7 Sources and Amounts of Borrowings among Households

<table>
<thead>
<tr>
<th>Source</th>
<th>% borrowing from each source</th>
<th>% with current loan</th>
<th>Average amount owed (€)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relative outside household</td>
<td>53.3</td>
<td>6.6</td>
<td>34.9</td>
</tr>
<tr>
<td>Friend/neighbour</td>
<td>46.6</td>
<td>10.0</td>
<td>19</td>
</tr>
<tr>
<td>Credit union</td>
<td>50.0</td>
<td>36.6</td>
<td>1,875</td>
</tr>
<tr>
<td>Bank</td>
<td>26.6</td>
<td>26.6</td>
<td>5,544</td>
</tr>
<tr>
<td>Moneylender</td>
<td>23.3</td>
<td>20.0</td>
<td>246</td>
</tr>
<tr>
<td>Hire purchase</td>
<td>36.6</td>
<td>36.6</td>
<td>423</td>
</tr>
</tbody>
</table>

In terms of the identity and financial situation of those from whom they borrowed, some people borrowed from (slightly) better-off friends or family members whereas others borrowed from those in generally similar financial circumstances. Nobody was happy about borrowing in this way; they would have preferred not to bother their friends and relatives. However, people framed this kind of borrowing in terms of necessity. They also valued the notion of reciprocity. As Kempson, Bryson and Rowlingson (1994: 147) found: ‘informal help was most acceptable
where there was at least a chance of give and take and this was most likely to occur between relatively equal partners.’

Moving on to more formal sources of credit, 11 households (37 per cent) had loans from a credit union at the time of interview but a half of people said that they would use this form of credit. In fact, this was the single most popular source of credit. The borrowings tended to be large, though, ranging between €254 and €4,444 with the average at around €1,875. Banks were the next most popular source of formal credit, with just over a quarter of households using them. The average value of current bank borrowings was very high at €5,544. In terms of the proportion of households which used banks and had a bank account, the figure at 36 per cent compares poorly to the national average of 52.6 per cent in 1994-45 (CSO 1997).

Respondents were more cautious in revealing details of their debts to moneylenders and/or their hire purchase agreements. Sometimes they talked in code about this, using terms that we were not familiar with. Probing revealed six families to have current loans from moneylenders. Such loans were typically small – for amounts between €127 and €381. It should be noted than an additional six households stated that they had used moneylenders in the past. In all, then, over a third of the sample were either currently borrowing from moneylenders or had done so in the past. Finally there were hire purchase companies which were somewhat more popular than moneylenders. Over a third of respondent households had current loans from this source and the average size of loan was larger than that from moneylenders at €423.

Summing up, seven out the 30 households had no borrowings of any kind. Of the remaining 23 households, 11 had loans from a credit union, the amounts of loans ranging from €254 to €4,444. Eight households had loans from a
bank. A figure was obtained in six cases and showed the amount to range between €254 and €12,697. Six households had loans from moneylenders at the time of interview – in five cases the amount was obtained and we know that it varied between €127 and €381. Eleven households had current loans for goods bought on hire purchase. The amount owed was obtained in seven cases – the range was between €12.69 and €1,269. In all, we can calculate the average indebtedness only for those households on which we have complete information (17 out of the 23 households with borrowings). For these the average borrowing was €3,005 (with sums ranging between €19 and €15,237). This was equivalent to over 250 per cent of, or eight times, the average household income. When the seven households which had no debts are added in and the average calculated, then the average indebtedness was €2,128.7. The overall financial situation of the families is given at the end of this chapter.

In general, families tended to borrow for one main reason, although six households borrowed for a range of reasons. If we classify households on the basis of their formal borrowing pattern, Table 1.8 shows how people living in low-income families use formal credit. As we can see, these families borrowed for a relatively restricted range of reasons. Housing-related expenses, either the mortgage or repair or refurbishment, were one of the main factors precipitating borrowing. Large items were exceptional as causes for borrowing, however. It was much more often the case that these low-income households borrowed for items which would generally be considered if not basic then routine. For example, the eight households listed in the table as borrowing for ‘household needs’ used credit mainly for child-related expenses, such as taking children on outings or buying them clothes and in a few cases toys, and adult clothing. The next most frequent recourse to borrowing was for consumer goods. These were
mainly domestic appliances, especially fridges and washing machines. They were in all cases bought through hire purchase. Finally, one household borrowed from a credit union to pay off another debt. It is worth pointing out here that these households did not generally have access to either overdrafts or credit cards which are widely-used in society at large as a means of smoothing income fluctuations.

Table 1.8 Reasons for Borrowing

<table>
<thead>
<tr>
<th>Reason</th>
<th>Number of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing, car or farm equipment</td>
<td>8</td>
</tr>
<tr>
<td>Household needs, clothes and child-related expenses</td>
<td>8</td>
</tr>
<tr>
<td>Consumer goods</td>
<td>6</td>
</tr>
<tr>
<td>Home improvement</td>
<td>2</td>
</tr>
<tr>
<td>Debt repayment</td>
<td>1</td>
</tr>
</tbody>
</table>

People used different forms of credit for different kinds of needs. All six moneylender loans, for example, were for household needs, toys or school-related needs (such as books or uniforms). People tended to borrow from the credit union also for these purposes but in general their credit union loans were not only larger than those from moneylenders but tended to be directed towards household repair or household goods. Banks tended to be used for credit for large items, such as household equipment or a car. The most common type of hire purchase transaction was for domestic appliances and clothes being bought from catalogues. Echoing the results of an earlier study of low-income households (Daly and Walsh 1988: 102), households were borrowing on the basis of ongoing inadequacy of income, rather than the more normal repayment capacity.
Arrears

Table 1.9 presents the available information on households’ arrears. Rent or mortgage was the most common source of arrears. Table A2.5 gives further information, showing the association between tenure arrangement and the likelihood of being in arrears.

It can be seen that 74 per cent of those with local authority tenancy were in arrears. All but two of these were based in Dublin and lone-mother households were over-represented among them.

**Table 1.9 Arrears on Rent, Household Bills and Other Regular Payments**

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Number of Households in Arrears</th>
<th>Average Amount Owed (€)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/mortgage with local authority</td>
<td>15</td>
<td>661</td>
</tr>
<tr>
<td>Telephone (21)*</td>
<td>8</td>
<td>305</td>
</tr>
<tr>
<td>Electricity/gas (29)</td>
<td>6</td>
<td>350</td>
</tr>
<tr>
<td>Hire purchase (11)</td>
<td>3</td>
<td>381</td>
</tr>
<tr>
<td>Other**</td>
<td>4</td>
<td>503</td>
</tr>
</tbody>
</table>

* This is made up of 17 households with a standard telephone connection and four where the telephone was disconnected or cancelled.
** This is made up of arrears on loans, insurance payments and regular household bills.

On average the public-sector households which were in rent arrears owed twice their weekly income in arrears. The amounts owed ranged from €127 to over €1,270 with the average at €660. In all of these cases, the current weekly rent paid included a payment towards arrears. Among households which were renting privately there were no
arrears but only three households in all were renting private accommodation. Of the four households with a local authority mortgage, the proportion in arrears was lower than for those renting from the local authority – only one was in arrears on the mortgage. The telephone seemed to be the worst household amenity in terms of running up arrears. Eight out of the 21 households with a telephone were in arrears on this bill. Of the 17 households with standard telephone connections, two reported that the telephone had been cut off and had only been reconnected shortly before the interview and in four more cases the telephone was disconnected at the time of interview and the household had an outstanding telephone bill. In 10 households, at least one adult was using a mobile phone. It is noteworthy that all of the telephone arrears related to standard connections (land lines). Three households had no phone – mobile or standard.

Moving on to other sources of arrears, five households had arrears on their electricity and one was in arrears on both this and gas. Of the 29 households for which the information is relevant, 13 had pre-payment token meters for paying the electricity bill. Four others used some method of weekly payment (including the Household Budget Scheme which allows people who are getting certain social welfare payments to pay a regular amount towards various household bills by direct deduction from their payment). Two families used the Easipay method whereby bills were paid weekly using a swipe card or a book.

Over a quarter of the households with hire purchase agreements were in arrears on them. This amounted to a tenth of the total sample. As the second column of Table 1.9 shows, these arrears were quite large, averaging at about €381. Five households also had other arrears, on miscellaneous loans, insurance payments or other regular household bills. The average scale of these arrears was also quite large at nearly €508.
In the 15 cases where information was complete, the average amount of arrears was €884. It seems that Dublin-based households as well as those headed by a lone parent had a much higher propensity to be in arrears on household bills than other types of household.

**Overall Pattern of Arrears**

When the arrears from different sources including those from credit or borrowings are put together, the following is the overall pattern of arrears in the households affected.

<table>
<thead>
<tr>
<th>Arrears</th>
<th>Number of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent only</td>
<td>4</td>
</tr>
<tr>
<td>Rent + telephone</td>
<td>3</td>
</tr>
<tr>
<td>Rent + ESB</td>
<td>3</td>
</tr>
<tr>
<td>Mortgage + loan</td>
<td>1</td>
</tr>
<tr>
<td>ESB + Gas</td>
<td>1</td>
</tr>
<tr>
<td>Rent + phone + ESB</td>
<td>1</td>
</tr>
<tr>
<td>Rent + phone + hire purchase</td>
<td>1</td>
</tr>
<tr>
<td>Loan + hire purchase + refuse charge</td>
<td>1</td>
</tr>
<tr>
<td>Rent + phone + ESB + loan</td>
<td>1</td>
</tr>
<tr>
<td>Rent + phone + insurance + Cable television</td>
<td>1</td>
</tr>
<tr>
<td>Hire purchase</td>
<td>1</td>
</tr>
<tr>
<td>Phone</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>19</strong></td>
</tr>
</tbody>
</table>

There is quite a lot of variation. Only in six of the 19 cases was the household in arrears on one bill, loan or service. Eight households were in arrears with two payments, three were in arrears with three and two with four. All except one of the five households with more than two sources of arrears were based in Dublin. Four out of the five were two-parent households and most relied on a social welfare payment for their main income.
As outlined earlier, rent arrears were by far the most common type of arrears. If families were not in arrears with their rent, then it was either the electricity, the telephone or hire purchase payments which caused them difficulty. Rent problems seemed to be a good predictor of the presence of other debts, however. Such was the priority attributed to the rent that, if a family could not pay it, family finances are unlikely to be healthy. The telephone was the next most common cause of arrears. Similar to rent it was unlikely to be households’ only source of arrears. Electricity services came next. However, the incidence of electricity arrears was much lower than might be expected. Since it was the most basic service of all, people gave it priority and took steps to ensure that the supply would not be cut off. The context here is that a sizeable minority of these households have had their electricity supply cut off in the past or had substantial difficulties meeting the payments.

Management of Arrears
The pattern of managing arrears varied according to the type of arrears. All of those with rent arrears to the local authority were making a regular repayment together with their rent. Eight households had used the Household Budget Scheme to make arrangements to pay their arrears and two other households had their arrears’ payments organised through the Money Advice and Budgeting Service.14

As regards arrears for services, five households had made specific arrangements to pay off their arrears. Two of these were paying off their arrears through the Money Advice and Budgeting Service. A further three had made arrangements with service providers (electricity, telephone, gas) to pay the arrears in instalments. Other than these households, the remaining 14 households with arrears could be described as muddling through.
Households’ Borrowing and Arrears
When borrowing and arrears are related, we find that only two households in the sample were debt-free. Both of these were Dublin-based, two-parent households. They were, as the following table shows, highly unusual.

Table 1.11 Pattern of Borrowing and Arrears among Households

<table>
<thead>
<tr>
<th>Number of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans + arrears</td>
</tr>
<tr>
<td>Loans only</td>
</tr>
<tr>
<td>Arrears only</td>
</tr>
<tr>
<td>No loans or arrears</td>
</tr>
</tbody>
</table>

\( n=30 \)

Nearly half of all households both had loans and were in arrears with their existing bills. All but two of these households were based in Dublin and more than half were lone-mother families. A further nine households had existing loans but were not in arrears. The picture is completed by a further five households which were in arrears in household bills but had no outstanding loans.

Overview of Households’ Financial Situation
Overall, we consider that the 30 families fell into one of five different financial situations. These are as shown in table 1.12.

Only slightly over a third of households were able to manage without falling into serious (and serial) debt. These households were differentiated into two different categories – those managing because their income was sufficient and those managing by keeping a very strict reign on income that would otherwise be insufficient. It is important to point out that both groups of households had borrowings but these did not constitute a problem because they were either lower than average or the households were avoiding falling into
arrears. The second grouping of households we classified as 'struggling to the surface'. The debt situation of these households was improving either because they had cleared or substantially reduced previous debts. In some cases this was due to increased income; in others it was the result of a more effective money and debt management strategy. The situation was much more pessimistic for the remaining households. We divided these into two groups as well. Those in the first group, which are described as ‘sinking’, were beginning to incur a pattern of either persistent debt and/or arrears. In some households this was precipitated by a change in circumstance such as marital breakdown or the onset of illness. Other households were unable to clear persistent debts since there was no improvement in their financial circumstances. The final group of four households were characterised as ‘drowning’ under the pressure of debts and arrears.

Table 1.12 Classification of Households in Relation to Overall Financial Situation

<table>
<thead>
<tr>
<th>Description</th>
<th>Number of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping ‘above water’ because of sufficient income</td>
<td>5</td>
</tr>
<tr>
<td>Keeping ‘above water’ because of strict budgeting</td>
<td>6</td>
</tr>
<tr>
<td>Struggling to the surface because of decreasing debts</td>
<td>5</td>
</tr>
<tr>
<td>Sinking under consistent or increasing debt</td>
<td>10</td>
</tr>
<tr>
<td>Drowning under multiple debts</td>
<td>4</td>
</tr>
</tbody>
</table>

The groupings were not random but were made up of households with particular characteristics. The first group of households, those which were managing because they had sufficient income, comprised the three farm households and two where the man was in full-time employment. In the three farm households, the weekly income per se was not all that large but they had collateral against which they could borrow
or, indeed, an asset to sell should they need additional income. The households in the second grouping, those which were managing through very tight budgeting, had actually quite low incomes. Mainly two-parent households, they were reliant on social welfare and through great skill avoided falling into arrears or if they had arrears succeeded in keeping them at a manageable level. Among these households were the only two households in the study with no borrowings or arrears. Among the next grouping of five households, which appeared to be in the process of getting on top of their financial situation, there were three lone-mother households. Three out of the five had either current or past dealings with the Money Advice and Budgeting Service. In general, there was no major precipitating factor which led to an improvement in the financial situation of these households. Rather it was a case of careful and prudent spending and use of credit over time.

The 10 households regarded as being in danger of either falling into a pattern of persistent borrowing or running up arrears or of already being enmeshed in debt formed a varied mix of households. However, almost all were heavily dependent on social welfare benefits for their income. While the extent of indebtedness varied, a common feature of these families' situations was that their debt posed serious difficulties and, perhaps more significantly, most did not seem to have real prospects of augmenting their income through employment in the near future. This grouping also included two families which had 'set up home' within the past year and were starting to incur debts (in one case this took the form of arrears on utilities and in the other borrowing for child-related expenses). What all these households had in common was that they appeared to be embarking on a pattern of borrowing or falling behind to make ends meet. The financial situation in the final group of four households we consider as being out of control. Their debt levels were too high and/or their ways of coping were inadequate. In all
of these households arrears were above average and in three cases they were roughly twice the average for the sample (€882). Multiple arrears or borrowing was also common.
Managing in Circumstances of Income Constraint

This chapter shows how people approach and manage their income situation. It brings out the qualitative side to some of the facts reported in the last chapter. Whereas there we reported people's factual accounts of what they did with their money, here we find out how they make sense of their finances and what kinds of actions in relation to money and financial management they regard as appropriate in their circumstances. By asking people to reflect on such matters as how they approach emergencies, their attitudes to spending money on themselves, and how they proceed to negotiate about and make decisions on money in the family, we hope to build up a picture of the financial life of the family.

Budgetary Constraints
Constraints dominated people's accounts of their financial situation. Moreover the replies of couples to this set of questions were in all instances congruent, confirming a pattern found by other research of a high degree of consensus on financial matters among a national sample of Irish couples (Rottman 1994). These people regarded themselves as having little or no budgetary leeway. The term used by one respondent – 'being stretched to the limit' – was widely applicable. The following replies were typical:

No, there's no leeway. When you buy fuel and the groceries you want, you'll know what's left. The pennies are scarce – you could rattle them.
No, we have none at all. One week there is €13 for the oil and the next week it’s needed for something else.

I got my money yesterday – there’s €14 left.

One of the strongest impressions from the replies here and from how people generally framed their budget was lack of choice. Most people needed little time to consider the matter. Not alone was the alacrity of the response striking but so also was the degree to which people replied in absolute terms. There was little or no reference to variation over different periods of the year for example. Only one person referred to the variation caused by not having to buy coal in the summer. But this person almost immediately qualified this by observing that there were extra costs associated with the children during the summer because they were out of school. While people seemed to operate from a short-term perspective, there is no reason to believe that a long-term view would be significantly different for them. Little or nothing happens in these people’s lives to give them extra income. They have no financial year as such and occasions such as birthdays and Christmas are periods when they give rather than receive. The lack of variation in their income, although to a lesser extent in their expenditure, was very striking.

Of the five families which were seen to have some budgetary leeway, two were said to have but ‘a little’ leeway. Each of the three households with considerable leeway were located outside Dublin. In one case the mother had won some €10,000 over a year ago and it was only because of and since that piece of good fortune that the family has had any financial leeway. Indeed, they seemed to frame their finances, if not their lives, in a ‘before and after’ mode. The following is how the man expressed it:
There is a bit of leeway now in the last year or two. Before that you would be selling as much as you could of the stock to make ends meet. Now because of the money Margaret won, I can hold off and wait for a better price.

Both of the households which were characterised as having 'a little' leeway were at the high end of the income continuum formed by households in the study. In both cases the husband/father was working on a full-time basis. These were both relatively large families, however, so that weekly net earnings of between €444 and €508 had to support two adults, two teenagers and two younger children. Although these families were cautious about characterising their finances as having any leeway, they were very much the elite of the households represented in the study.

Another aspect of budgetary constraints is revealed by the extent to which there was anything left over in a typical week. The replies here confirmed how tight people's finances are. Respondents in about two-thirds of families were more or less definite that no income was left over in their households in a typical week. These were more or less evenly divided between Dublin and other locations but lone-mother households were over-represented among them (in comparison to two-parent households). Some people expressed their situation very clearly:

No. You are always robbing Peter to pay Paul.

There's never any money left. Everything has a wee hole waiting for it.

There was considerable variation among the nine households which were said to have something over at the end of a typical week. For some this was a seldom and very qualified occurrence. For others it depended on the week in question, leading people to talk about 'good' and 'bad' weeks. For a third, but also very small, group of families, the
'something left over’ corresponded to the general understanding of leeway in that it gave them some flexibility or even choice. Notwithstanding the latter group, it must be said that what is typically described as being left over was minuscule – some people talked about having €6 over, for example. Yet this and even smaller amounts were conceived of as a surplus.

Even if it was a hypothetical situation, any surplus was devoted firstly to the children. But there was no talk of grand purchases here. Usually because the sums involved were small, people would put the extra money into the children’s school lunches or other food or else buy sweets for them:

*If there was money over we would probably treat the family and get a curry. Or we might treat ourselves and get a bag of sweets or even chocolates.*

*It would go on the kids’ lunches. You can’t say ‘no’. If they see other kids going into the shop and they want something as little as 25c, you feel awful.*

In other families the money would be put away as savings for the children, either as general savings or for Christmas-related expenditure. If any spare money was not absorbed by the children, then it went in one of two directions: either it was spent on the adults themselves or on household needs. In regard to the former, the two most common references in order of priority were extra cigarettes or a night out. When extra money was spent on the household, it went mainly on the car (either paying tax and insurance or saving so as to replace it). However, it should be noted that only eight households had a car and all except three of these lived in rural areas. Some people spoke longingly of doing something to the house. But this had a dream-like quality for them, expressed in terms of ‘if only’.
Dealing with Emergencies

Emergency situations can often throw into relief the pattern of coping. In regard to what constituted emergencies, these were always conceived of in financial terms. Hence the loss of a close relative was framed not in an emotional way but rather in terms of the costs associated with attending the funeral. Such costs could be either or both travel costs or clothing costs, the latter because few people had clothes suitable for a funeral. In fact, a family funeral was one of the most frequently-mentioned emergency scenarios. An unexpected bill or one which was unexpectedly large was a second eventuality precipitating an emergency. Children’s needs, either those associated with school or clothing or shoes, constituted a third type of emergency. The often small scale of the money involved was striking – in one case borrowing €2.50 from a neighbour constituted a response to an emergency. The replies indicated that people had two priorities: most would not cut back on food and the children’s needs were paramount and would be prioritised in any situation:

We would never cut down on food but we would cut down on goodies like biscuits or lemonade or tobacco. If it were shoes, say, I would run up to the market and … [whispered] … not let on to the kids where they came from. Sometimes you can get good shoes for a pound.

On the basis of the experience of the families, it is only a small exaggeration to say that when one lives on a very low income emergency is a constant state of mind.

Emergencies precipitated three types of response. The first and by far the most common one was to borrow. Most people turned in the first instance to a close family member, typically either a parent or a brother or sister:
I would borrow from my brother-in-law. My other sister would slip me a tenner now and again without her husband knowing.

Sometimes people turned first to a friend or neighbour, depending on how close they were to them and perhaps also how well they got on with their own family. Some people framed their replies in terms of whom they would have liked to have borrowed from but could not because that person was dead. This was usually a parent or parent-in-law.

In some respects their choice of person to whom they made recourse depended on how often or how recently they had borrowed. While nobody seemed to have more than two or three people from whom they could borrow, they were conscious of not always borrowing from the same person. However, the scale is also relevant here. Even if few people mentioned a sum of money, our impression was that people were talking about what could be called ‘floats’, borrowings of perhaps around €13 which would be paid back within the week. Loans from neighbours would generally not exceed this amount but family members were approached for somewhat larger sums. If they did not borrow informally, the credit union was their favoured lending institution (as we saw in the last chapter). In fact, only two people mentioned turning to a bank for a loan. The vast majority of respondents had no contact with or experience of banks whereas many had used credit unions and were quite proud of that. In some instances credit unions had replaced moneylenders (denoted as ‘callers’) as the story of the following woman shows:

I would turn to the credit union – they are my lifeline at the moment. I have got myself out of debt and got rid of all my callers at the door. It is a boost to me that I can do that. It was a nightmare with callers, especially if you were late. On €127 I ended up paying back over €381.
People expressed caution about approaching the credit union:

I'd go to the credit union. But if I wanted money for the house they would look at me as if I had three heads on me. They've got very like the bank now. The credit union here is one of the richest in the country – they have six million in the bank.

Notably, nobody in any of the households explicitly mentioned moneylenders as a recourse in an emergency. This is, however, somewhat at odds with their actual credit patterns as we saw in Chapter One. The Money Advice and Budgeting Service was the only official agency mentioned in the context of emergencies. Only two references were made to the Community Welfare Officer and in both cases this was to recount a situation in which assistance had been refused (for a request for money to buy clothes to attend a relative's funeral).

A second response to an emergency was either not to pay a bill or a ‘caller’ (a loan collector) or to make a saving elsewhere for the duration of the emergency. This, the characteristic response in eight households, was recognised as a short-term and often unsatisfactory course of action:

I would have to find the money from somewhere; something would have to go but I don’t know what. I would miss the television man or else the man from the Provident. I would just not answer the door. But you are not winning doing that because they come back next week and you have to start all over again.

You work around it. You just miss one bill to pay another.

The third type of response was when people were unsure about what they would do. This was the case for four
households and it was a response given either because people genuinely did not know what they would do or because they could not bear to think about an emergency.

If they were ‘stuck’, people were somewhat more likely to turn to informal sources, especially family and neighbours, than to formal assistance or credit. Again recourse to family meant either to parents or brothers and sisters. Usually respondents had no more than one or two relatives to whom they could turn and one got the impression that it was to these people that they normally turned for help. Mention was also made here of family members who were no longer alive:

I used to go to my father and mother when they were alive, my father mostly. He used to have a hiding place in the bathroom under a tile, that only me and him knew about. First he’d say ‘no’ and then he’d say ‘go into the toilet’ and the money would be there.

My father – he’s unemployed. I might get €6 to €12 and then give it back to him. If my father wasn’t alive I don’t know what I would do.

If people did not turn to friends or family, sometimes in addition to private sources, they were most likely to ask the VdP (‘the Vincents’) or the credit union. The former were more important in Dublin and the latter in the study areas outside Dublin. Again there was only a single reference to the Community Welfare Officer and this was a negative one: ‘you don’t get help off the welfare any more’.

However, a sizeable number of respondents said that they would turn to nobody. ‘I’d do without’ was a common refrain here. Pride and a reluctance to be beholden to others were frequent impediments to seeking help:

I would just do without. I wouldn’t ask anybody for a glass of water and if I was offered something robbed I wouldn’t take it.
I wouldn’t ask anyone. I do without. You get used to having no money.

Another approach was that in a low-income situation one gets used to being stuck. So it becomes normal and one learns to cope with it. Finally one person said that he would not seek assistance because he thought that no one would heed his request for help. In his words:

No one would entertain you. There’s nobody. We tried to buy the house here and they just laughed at us. We were getting on reasonably enough as I thought but you go to the bank and say you are on the Back to Work or the social welfare and they don’t want to know. You’re back to square one.

Spending on Self

Personal spending, in the sense of spending on their own needs or wishes, was not very widespread. Over a third of people said that they never spent anything on themselves. In general there was a high degree of congruence between the replies of women and men in this regard. Indeed, like many other aspects this seemed to reflect a collective rather than individual pattern:

No. I don’t have the money. I want to get my hair done but I can’t afford it. When I get the two weeks money for Christmas I’ll go down and get a haircut then.

Of the remainder, four said that they would only very occasionally spend something on themselves:

Very seldom I feel guilty buying for myself. It would always be on the kids.

An odd time. I would treat myself to a dress from the VdP shop but most times I do without.
This leaves about half of the respondents saying that they would spend something on themselves. Clothing and footwear, cigarettes and some kind of socialising activity were the three main things which people regarded as spending on themselves. Clothing if bought, which was not always the case, was purchased through very particular channels though, mainly in second-hand shops. Sometimes also people referred to Dunnes Stores but many people mentioned that they could not afford to go to such a ‘normal’ shop (by which they meant a shop selling new clothes). The accounts reveal a very different world of securing clothing to that which prevails in Ireland generally:

I get clothes from my sister – she sends me a lot of stuff from England. I'm not fashion conscious anyway so it doesn’t matter. If I’m going to a wedding or something, I would go to my sister-in-law and raid her wardrobe.

I would buy clothes from the Vincents’ shop. That’s all I would get. If you buy something there and they’re giving the money to the poor, you are helping someone else.

I go into the second-hand shops to look for clothes. I might get T-shirts for €2.50. I couldn’t afford to go into a shop and buy stuff.

The following, non-Dublin based woman represented among the study population an extreme, privileged case:

I would buy new outfits in the sales. This year I got a coat. It was €253 and I got it for €126. For First Communion and Confirmation I would get an outfit as well. They wouldn’t be expensive though. I would never get a facial. I go to the hairdressers about once a month and I put the colour in myself.

While clothes and shoes were conceived of as necessities, for many people spending on cigarettes was something of an indulgence. However, only about a third in all said that
they spent money for themselves on cigarettes and alcohol. These were roughly evenly divided between the two forms of expense and only the exceptional person spent money on both. When placed alongside the expenditure statistics which show that cigarettes consume some 10 per cent of average family spending, it is clear that smoking was quite widespread and rather costly.

It was striking how seldom people socialised, either in pubs or other locations. We can identify only eight households in which the couple, either individually or together, socialised outside the home. Four went out for a drink, all on a once-a-week basis except one man who went to the pub a few times a week. A further couple played cards (in pubs or in other people’s homes), one man played pool and another woman and man (no relation) went to bingo. These were exceptions; for the majority the phrase ‘sacrificing a social life’ is apposite (Kempson, Bryson and Rowlingson 1994: 121). Sometimes people mentioned having done more socialising in the past. Most of people’s activities were located in the home. For example, one couple had a few drinks together at home on a Tuesday night and this was for them equivalent to their weekly relaxation, their ‘night out at home’. People from outside of Dublin were slightly more likely to socialise outside the home than their Dublin-based counterparts.

It is interesting to observe in the light of other research and general public opinion about people in low-income households that there were no real differences between the social patterns of women and men. Women were as likely as men to spend something or nothing on themselves. Nor was there any real difference between the socialising practices of women and men. In fact, instead of a gender difference there was a strong sense of commonality among couples in that if one does not spend on himself or herself then neither does the other. Many couples were also inclined to do things together.
Managing the Household Income

This is a topic that has provoked considerable research interest, in Ireland as in other countries. It centres on the type of arrangement which people have in place for sharing income and how financial decisions are made. There is a differentiation to be made between the management and control of finances. While the former centres on the day-to-day organisation and management of spending, the latter refers to decision making about how income should be spent. The information in this and the next two sections is relevant only for couple households; hence the number of households to which the discussion pertains is 20. When we compared the replies of partners, there was a high degree of consensus. It is possible, therefore, to build up a picture of the household pattern from the individual replies.

Rottman (1994), following Pahl (1989) and others, found that couples in a national sample employed one of four broad patterns of money management:

- a whole wage system whereby the money is turned over to one partner, usually the wife, for managing
- an allowance system whereby the husband makes a set amount of money available for day-to-day spending, retaining the remainder
- a joint or pooling system whereby the income is put together and jointly managed by the partners
- an independent management system wherein both partners maintain their separate incomes.

The most widespread pattern in our households is a mixture of Rottman’s ‘pooling’ and ‘whole wage’ systems. By far the majority practice among the sample, with three-quarters of households operating such a system, was for the husband to give his wife the money, to which both partners then had access. Even in this system though, the responsibility for management of the money often rested with the wife or
female partner. The following accounts of a husband and wife were typical:

*I hand it to Vera. She knows I don’t take a thing. I can ask her if I want something. If she has it I’ll get it. She is generous like that.* [Husband]

*He gives it to me and I manage it. He would never keep it. I don’t think it should be like that, one person keeping the money. If you’re together you should pull together.* [Wife]

We came across no instances where the man felt that it was his ‘right’ to control the money. Neither did we encounter competition for household resources – they were rather regarded as shared. Practicality reigned and it appeared to us that couples had developed the system which they thought worked best for them. The last quote above from a married woman voiced an understanding that seemed to be quite common: that for a man to act in the collective interest he should hand up the money and participate in a joint decision-making process. It seems to be taken for granted that women always act in the collective interest and yet there was little or no evidence of men acting irresponsibly or putting their own needs first. Indeed, men seemed to be as prone as women to place their own needs after those of the children and the family as a whole. Again the ‘unity’ of the couple was very striking in this regard.

There was one other variant of a common pool – when people had a joint account in a financial institution. The usual practice here was for the money to be paid into the joint account and either or both to draw on it as appropriate. This was also highly consensual even if it was the woman who made most of the transactions.

Only in five households was money held separately by either the husband, wife or both. Three of these households
were based outside Dublin. There was no uniformity in household practices, however. In two cases the man decided how much to hand up to his wife who was the main manager (this is equivalent to Rottman’s ‘whole wage system’). What he kept for himself was akin to his pocket-money. In one of these cases the couple had a history of separation and were still receiving their social welfare benefit separately. According to the wife, her husband wanted them to go back on a joint payment but she was reluctant to, not least because the social worker advised her to maintain the separate payment arrangement. This was the only couple where the two accounts of money management practices differed. In her view he spent on his own needs (more she says than he admitted in his interview) and would not give his contribution to the household budget for that week when she received the Child Benefit. He never admitted spending anything on himself in his interview although she said that he played pool and went to bingo. This couple stood out in that there seemed to be friction about the money. In the three other relevant cases, the woman had income of her own, either from work or some other source. The normal pattern for these couples was to divide up the bills between them so that an ‘independent management system’ prevailed whereby each was responsible for certain expenditures. There was little sense of any divide being rigid, however. Rather, the atmosphere was more of give and take so that if one needed the other would help out. The following quotes from a woman and a man in two different households reveal this pattern:

*Tommy keeps his money but if I needed it I would get it. It’s the same with me. I’d give him money if needed.*

*If she is stuck I help her out and if I’m stuck she helps out. She is not very demanding. I am lucky to have her.*

Another way of ascertaining the pattern of money management is to enquire into who looks after the money
that is spent on everyone in the household. It seems that this was largely in the woman’s hands. In 13 of the 20 households both husband and wife agreed that she managed the money in practice. In the words of one man:

*Patricia does it. I have a very easy life. I don’t have to worry.*

In the remaining households, the money was managed jointly in four and by the husband in three others. These households were not set apart from the others by any particular characteristics.

Our results are somewhat out of line with those found by Rottman (1994) for a national sample of couples. He suggested that some form of income sharing was to be found in an overwhelming majority of Irish households. However, 75 per cent of our couple households operated a pooling system whereas among his sample the proportion was only 40 per cent. Rottman’s research suggested that in Ireland financial management varied among households according to income level, social class and labour force status (among other factors). Middle-income households were more likely than those higher up and lower down the income spectrum to engage in income sharing and to operate a joint system of financial management. In low-income households less of the money was shared and management by the wife was the commonest pattern. While the latter was true also of the households in the present study, we found that almost all income was regarded as collective and accordingly shared.

**Discussions about Money within Couples**

To what extent were the finances discussed by people? Again there was a high degree of similarity in reply between men and women. In only one case did the understanding of husband and wife significantly diverge: according to him she
had her own way whereas she was of the view that everything was discussed. She claimed, furthermore, that she did not know his income – the only case where this occurred. In general, however, women were more likely to report discussion than were men; in other words, what men saw as being taken for granted women regarded as having been worked out through discussion.

Of the 19 other households, 13 engaged in discussions about how the money was to be spent. The purpose of discussion was often to confirm the routine rather than to make major decisions. Indeed, there was again little sense of friction within the couple over money and some even qualified their reply by saying that they never had rows about money. These couples said that they were on the same wavelength. In the words of two male respondents:

*We would discuss things but she has everything wrapped up. She is on top of everything and she tries her best to be this way.*

*We do have discussions. On odd times I would buy something for the farm and she might disagree. I would be harder on money than she is. She would look for better value than I would. We don't spend a lot on ourselves. We are on the one wavelength usually.*

It is interesting to observe that a sense of inevitability about financial expenditure united all the households. The money almost spent itself, regardless of whether couples discussed it or not. The majority opinion in couples who did not discuss the money was that there was not much to discuss:

*It doesn't have to be talked about, really. There is a pattern and it all falls into place.*

Whether a couple had discussions about money or not was not significantly related to whether they operated a pooling
arrangement. Sometimes when there were discussions in households about money, they involved or were precipitated by the children. The following are two revealing accounts by parents:

*If there are rows in the house they are over money, especially from the children. The eldest girl is now a bit older and she kind of understands that they’re rich and we’re poor. But the younger ones don’t.*

*I say to the kids: ‘you have to let me know three days in advance and remind me if you want money for something’. Then I can plan ahead.*

**Which Partner Has the Final Say with Regard to the Allocation of Money?**

It is increasingly common for research to differentiate between the management of money and its control in that the person who manages the money may not also have the power to decide how it is allocated. It is revealing, then, to ascertain who has the say in where the money goes. The majority pattern was for decision making to be ongoing and jointly exercised. The following responses from a husband and wife are fairly typical:

*We co-operate with one another. Like I would say ‘next week I have to have €19’. We look out for one another – no-one gets more.* [Husband]

*The money goes on bills and shopping. And the bit that’s left over – there’s not much to have a say about.* [Wife]

One man captures the same idea:

*It’s a joint thing. No one person demands this or that. We get stuck in and get at it. If she says ‘we have to pay that’ or I say it, it’s all the same.*
The couple households giving this reply were predominantly drawn from the non-Dublin sample. It is interesting to note that the highly joint nature of decision making around money differs to that found by research carried out in England (Wilson 1987; Kempson, Bryson and Rowlingson 1994). In the latter study, joint responsibility was a minority pattern. It was more common for one person to have control although there was no significant gender difference in this regard. The research found that the control of money usually rested with the earner in the household and that couples were more likely to share the control of money when both were at work. It is difficult to test this kind of relationship for the present sample in that income from paid employment was something of a rarity in our households. But even in those households which had a main earner, a joint pattern was as likely to prevail as in other households.

This finding of ‘jointness’ is important in another respect as well. There was little or no evidence of inequality in the distribution of financial resources within households, for example. For almost all of our households, there was no gap between the household’s overall level of income and that which was available for collective household consumption. In other words, there was no evidence that individual members of the household were holding money back. This is in contrast to the work of Wilson (1987: 205) and others in Britain which speaks about husbands’ personal spending money. Indeed, Wilson found that men in low-income households were more likely than men in households at other income levels to take a higher proportion of the total household income for their own personal spending.

In the remaining eight households patterns varied. In four it was the wife who decided and in one it was agreed that the husband had the final say. All of these households were based in Dublin but apart from that there was nothing that set them apart from other households in the sample. In these five households there was no discrepancy between the accounts of husband and wife about who had the final
say. But in the remaining three cases women and men gave divergent accounts. In two the men thought that it was the wife who had the final say whereas the women were of the understanding that a joint process operated. And in the remaining household he thought that she had the final say, whereas in her opinion he did.

For the remaining sections of this chapter we return to the total population of 30 households.

How are Bills Managed?
Bills, especially those for utilities, tended to be sacrosanct in households. There was almost a reverence about paying them and a great deal of fear about falling behind. Such fear centred on both the possibility of having a basic service cut off and the difficulty of catching up should one run into arrears or the arrears become too large. While most people did not keep any detailed records or accounts in relation to bills, they appeared to know intuitively how much the bills were likely to be. In this context, the payment of bills was managed by being routinised and regularised. The only real variation among the sample as a whole was whether bills were paid, or money put aside for them, before or after the weekly shopping.

The majority of households put money aside on a weekly basis for bills. Most did this formally, that is through a credit union, post office, bank or the Money Advice and Budgeting Service. In a few cases this was done by direct debit but it was more usual for people to make what amounted almost to a pilgrimage to the different locations to personally pay the money. The practices of the following woman describe it well:

The minute we get the money we pay the bills. When he collects the money, Tommy pays something into the post office account which is for bills. Then I pay the Family
Album. Then I go to the ESB to get the tokens and then on to the Bank of Ireland to pay the rent. After that we will do the shopping.

As in 12 other households, prepayment for the electricity in this household took the form of buying tokens. Some people commented positively on this facility. About a third of households operated an arrangement to have their rent stopped from their benefit payment. While this Household Budget Scheme was not a subject of comment, the services offered by the Money Advice and Budgeting Service were commented on positively by a few people in this context (to be discussed in greater detail in Chapter Seven). Unlike Kempson, Bryson and Rowlingson (1994), we found little or no distinction being made with regard to bill-paying between income from employment and that from benefits. So unlike their English households which tended to use wages to pay the bills and social welfare income for the housekeeping, our households tended to allocate the income irrespective of source. The only exception occurred in relation to Child Benefit. It was not the source or nature of the income which set this apart but rather the fact that it was paid on a monthly basis. Child Benefit was often ‘special’ in the family budget, in the sense that it was allocated either to child-related expenses or else to some ‘larger’ household need. Overall, the degree of organisation around paying regular household bills was striking. It must be said, however, that the income shortages in these households were such that people were forced to operate what has been termed by others a ‘pay-as-you-go-system’ (Kempson, Bryson and Rowlingson 1994: 86). This is a pattern of ‘muddling through’, of juggling bill-paying and other expenses when the demands on income are greater than the money available.

Cash was respondents’ normal currency. They typically used cash to pay for their grocery shopping and for other purchases. Only one of the respondents had a credit card
and only two other households, both farm-based, used cheques.

The vast majority of people framed their expenses and spending in weekly terms. This enabled them not only to calculate their likely bills but also to set aside appropriate amounts of money on a weekly basis for bills with a longer time frame. Farming households were notable exceptions in this respect, however. Because their income and expenses were on a half-yearly if not an annual cycle, they tended to frame their households’ expenses on a more long-term basis. Members of these families also tended to have less fear about being unable to pay bills as compared with non-farming households. This was undoubtedly related to the fact that they had the farm as a fall-back source of income or collateral for credit purposes should they need it. This together with the income generated by the farm – selling of produce as well as availing of different grants and subsidies – lent anxieties around income a less urgent complexion in these households. They seemed to have more options.

**Shopping Patterns and Practices**

In the majority of households shopping was not only routinised but confined more or less to food shopping. Rarely was any mention made of other forms of shopping, such as clothes shopping, shopping for household goods or window shopping. The most widespread pattern, found in all but three households, was for a large weekly food shop at the cheapest of supermarkets and for sundry items, like bread and milk, to be bought on a day-to-day basis locally. The only variation to this pattern concerned the supermarket chain which people frequented. Respondents tended to keep an eye on or ear to price variation and to alter where they shopped if they thought better value was to be had elsewhere. However, only three supermarket chains were mentioned in all and it was normal for people to do their ‘big weekly shop’ in one store, the cheapest in the locality. The
sundry items were usually bought in the local shop which most respondents saw as being too dear for the big weekly shop. They were careful to buy only staples there, since the price of these would be unlikely to vary much.

Of the three households which did not do a big weekly shop, one woman hated supermarkets and frequented them only when and if she could face it. She otherwise bought in small shops locally. Members of the second household shopped in a supermarket two or three times a week as they felt like it. This was one of the better-off households and so money was not on such a tight rein as in the average study household. In the third case the mother did a big shop on a monthly basis, using her Child Benefit to stock up her freezer.

This is another area in which the replies of husbands and wives were very similar. In fact, the extent of joint participation of couples in the shopping was striking. In half of the couple households, husband and wife shopped together as a couple. Not alone was this part of their routine but one got a strong impression that this was one of the more pleasant weekly activities. These households were quite diverse in terms of location and circumstances and there was nothing that set them apart from other households. In the remaining households, the wife did the shopping in five households and the husband did it in the other five. Shopping was not, therefore, an activity that could be described as gendered.

Not only was the activity of shopping highly routinised but so also was its content. While people said that they kept an eye out for bargains, they bought more or less the same items from week to week. For some the lack of variation was dictated by financial constraints whereas for others it was the case that whatever they bought would be eaten. This gave a certain consolation, in that nothing would go to waste. But it also meant that if they bought more, then more
would be eaten and so they felt the need to keep a firm control on the volume and nature of food purchases. The extent to which people lived out their family’s poverty through practices relating to strict controls around food shopping and diet was very striking.

Overview
In the context of very low income and little or no variation in income level, very careful money management was practised in these households. Almost all of the income was absorbed by food, household bills and the children’s needs. People had a very strong sense of priorities; they anticipated bills and they exercised restraint in terms of spending on food and on themselves and/or their children. There was no evidence of carelessness. People considered carefully where to shop and what to buy, they put their children’s needs first and bought largely within the constraints of their income. Only about half of the respondents spent anything on themselves and this was minor.

Most commonly, husband and wife pooled all their income and decided together on its allocation. Women more than men had responsibility for the day-to-day spending but a high degree of co-operation prevailed. There was little evidence of gender differences with regard to money or shopping practices. Men in these households by and large confound the national stereotype by handing up most if not all of their income and by engaging in a shared pattern of financial control and management.
Chapter Three

Everyday Life on a Low Income

In this chapter we move from the practical aspects of living on a low income to the consequences of this for people’s life experiences and perceptions. People tell us about what life is like for them and which aspects of their lives an outsider would need to know in order to understand their experiences. What does it feel like to be poor? How do people living on a low income perceive their situation? Which aspects of their lives do they regard as good or bad? How do they see the future? The intent of the chapter is to find out how people frame and interpret their situation. People themselves have the opportunity to identify significant features of their everyday lives. The analysis in this and the next chapter is based on the replies of the 50 adult respondents, although reference to their households will also be made.

General Attitude to Life
Given that the majority of households experienced a constant shortfall in income, it is not surprising that one of the first issues to emerge was the day-to-day difficulty of managing on a low income. About a third of respondents framed their everyday lives in such terms and their accounts highlighted a range of problems associated with scarcity of money. Chief among these was the daily struggle of trying to make ends meet. Some indicated that there were days when
they did not have enough money to buy food. The constant worry over bills featured strongly in such accounts. People told of how they borrowed money from one day to the next and how this affected their relationships. One man put the perpetual tension of having no money as follows:

*It always comes back to finances. That determines what kind of lifestyle you have. It can even determine whether your marriage stays or goes.*

While some people mentioned specific on-going physical health problems which they faced as essential to understanding their daily lives, five respondents outlined the negative impact of the constant toil of day-to-day living on their mental health. For two women this had brought on depression. Another man told how he had occasionally contemplated committing suicide, such were his feelings of desperation about his inability to pay bills. The following is how a wife and her husband described how life on a low income endangers mental health:

*It gets me down. I get very depressed. I’m seeing a psychiatrist who checks me out. One week I’m okay and the next week I could be very depressed. It’s the kids, being sick and the bills.* [Wife]

*Life is rotten. I’m just getting down all the time. I don’t look to the future at all now. It’s one thing one day and another thing the next day, another bill or something else. I’m not entitled to the Christmas bonus or the fuel allowance. We borrow money during the week, from one week to another. I see the politicians on telly saying all they’re doing for people who are not working. They’re doing nothing. I watch the Budget and that when it’s on. They give you a rise and you don’t get it for six months and then the rent goes up.* [Husband]
These and many other accounts illustrate the multitude of ways in which living on a low income impacted on daily life. Looking after children, trying to find money to pay bills, assuming that the future was not going to be any different, all led to feelings of depression and apathy which were in some cases shared by both partners.

Given that we gained access to some of our sample through the VdP, it is not surprising that the organisation featured in a small number of people’s accounts of the types of things an outsider would need to know about them in order to understand their lives. An unemployed father of five told how the family depended on the VdP in emergencies:

_We have a system here in the community welfare where if you ask for one thing that would be it. So you would have to ask the St Vincent de Paul and that can muck you up. I am handy so I would try and fix things when they break if I can but if I can’t I have to go to the St Vincents. If you’re asking for help, they make sure that you really need it. They would want to see what was wrong._

This man was referring to the breakdown of two domestic appliances. In the first instance, the man had successfully repaired the fridge but his attempts with a broken washing machine failed and he had to ask VdP for assistance. The case demonstrates that the initial response of the household was to rely on internal family members to deal with the problem and only when this strategy proved unsuccessful did the household turn to outside assistance. The man’s reflections also indicate an element of distrust between the household and outside agencies in that he had to ‘prove’ what the problem was. While it appears that outside help was available, the comments also suggest that there is a limit to the amount of times welfare agencies are prepared to come to the assistance of low-income families.
The reliance of low-income families on charities such as the VdP was also demonstrated in another account where the man indicated that he depended on the fortnightly food hamper he received from the VdP and that, without this, he and his wife would not have enough food to eat. Sometimes they had no food at all in the house until the hamper arrived. His wife added:

Well, some days we don’t have a meal to eat. We depend on the Vincents to help us. The bits of grub I get from them help me through the days.

Just over one in four of the women interviewed spoke of their lives in terms of the difficulties of managing on a low income. Almost half of this group were lone mothers. Their accounts build up a picture of considerable hardship. In some cases, households did not have enough money to pay for heating or electricity. One lone mother told how her children sometimes walked around the estate at night looking for wood and other material that could be used as fuel for the fire. Another spoke of the consequences of being unable to afford to heat the house when she had no heating:

I remember one night that I just happened to wake up and I picked up one of the children. He was only a few weeks old. The child was freezing.

Concern for children permeated people’s accounts. When mothers spoke of the difficulties of living on little money, worries about the impact on children featured prominently. In fact, at least a quarter of the women interviewed mentioned specific problems associated with bringing up children on a tight budget. Lone mothers were over-represented here. After bills were paid, there was no money left for socialising or providing a treat for children:
Being on the money lone parents get, you can’t go out. I can’t afford to go to the beach or anything like that. If I went to the beach I would have to miss a bill or something and deal with the worry of all that.

Lone mothers in particular indicated that they felt very guilty if their children were seen to be getting less than their peers. Trying to buy clothes for children and provide for Christmas dominated the replies here. As Chapter One indicated, meeting child-related expenses was a major reason for borrowing money. Given this, Christmas was a very stressful period for lone mothers, since they seemed to be especially unable to afford the extra expenditure. Some mothers suggested that, while they would buy second-hand clothes for their children throughout the year, at Christmas time they felt obliged to dress them in new clothes. Others spoke of cutting back on food in order to try and buy one small toy every week in preparation for Christmas. One lone mother with three young children under the age of five spoke of the difficulties of managing from one Christmas to another:

I borrowed from Provident to get clothes for the children for last Christmas and I’m still paying this back [in September]. I don’t know what I’m going to do about this Christmas. I would ask my ma if she saw a wee doll for a pound or something, would she get it and put it away for Kerry.

Women especially highlighted the constant shortfall they experienced between income and spending so that, once children’s needs had been met, there was nothing left over. One lone mother with six children spoke of the hardship she encountered on a daily basis and how this impacted on her ability to spend money on her own needs:

If I wanted clothes I would have to wait until a friend of mine was throwing them out … Even second hand clothes are too dear. Even if I had clothes for ten years,
they would never go to waste. I would even pass them down. You can’t afford to drink. You would never become an alcoholic. You couldn’t afford it and if I smoked … God if you smoked or drank, you would never survive.

This was an especially common theme of lone mothers although similar sentiments were also expressed by women in two-parent families. Many people expressed a reluctance to spend money on themselves. Instead, children’s needs were prioritised and personal spending was curtailed in favour of children’s needs and wants.

A third noteworthy pattern was for people to frame their lives in terms of their area of residence. This was especially the case for those living in Dublin who tended to speak of their area in negative terms, mentioning especially problems with drugs and neighbours. In a minority of cases, respondents from Dublin defended their area of residence, representing it as no better or no worse than surrounding areas.

The responses of the remainder of the sample to the question regarding the most important things about their lives were very varied. A few people took the opportunity to provide a potted history of their lives even though we had asked them to concentrate on their current situation. One woman felt unable to reply to the question. Another woman recounted her good fortune in winning a substantial sum of money on a television quiz show. Two men in farming households discussed life as a farmer and the various grants available to farmers. Finally, three women and one man spoke very generally about their lives. ‘Life is okay’ was a common refrain here.

Positive and Negative Aspects of Life
People had a very clear idea about what was good and bad about their lives. Children dominated again in this respect. In
fact, almost half took the opportunity to identify children as one of the most favourable parts of their lives. While the strong emotional bond between women and children is widely accepted and acknowledged, less attention is generally paid to the attitudes of fathers to their children. And yet almost one in three of these men mentioned their children as the most positive feature of their lives. A few men reflected on their responsibilities as parents:

You have to be very responsible about the kids. You can’t watch them all the time; you can’t see around corners. But you have to keep an eye on who they’re with.

The remainder spoke in general terms about the importance of children in their everyday lives. Half of the women interviewed also emphasised the presence of children as the most beneficial feature of their lives. They talked of having good relationships with their children and suggested that having children gave meaning to their lives and made life worth living:

The children are the thing for me...The children are all healthy and I don’t think money can buy that. I’m an optimist. I don’t think the worst all the time.

A more diverse range of themes also emerged. The men reflected on a number of different features of their everyday lives. Two focused on the area they lived in, making positive comments about their neighbourhood. Another made reference to his nice home and the possessions which he had accumulated over the years. One reflected on his good health and another man in part-time employment fantasised about what it would be like to be his own boss. Others focused on individual personality traits making comments such as ‘I’m a very jolly person’ or ‘I’m happy go lucky’.
Living on a low income may curtail expectations, however, and there was a tendency to highlight what might seem to others as trivial pleasures. For one woman with five children:

*The best thing is coming home after taking the kids to school and when I come back, I have a cup of tea and a cigarette and I wait until Coronation Street comes on because I can’t hear it right at night. It’s lovely and quiet and I have my tea and my smoke and it’s just great because it gets hectic later.*

An unemployed husband and father expressed it this way:

*A drink once a week, that would be pleasant enough. It would give you an escape from the everyday routine. It gets you away from everyday routines. If you didn’t drink it would get to you.*

Because income was so scarce in this latter household, personal spending on a weekly drink or a daily cigarette was highlighted as representing the best part of daily life.

There was a strong undercurrent of optimism. Despite personal misfortune, difficult financial circumstances and concerns over health, the respondents were reasonably cheerful about their lives. Life was tough but manageable. To some extent, problems were considered as a normal, natural part of everyday life.

However, five women (including three lone mothers) indicated that there was nothing at all good about their lives:

*It doesn’t feel that there are any good things at the moment. It’s two steps forward and ten steps back.*

*When I was growing up, I never expected that I would end up at 22 with three kids. When I was a child, I never*
thought about that. I left school at twelve to look after my brother. I would really have loved to have stayed on and had a different life.

In contrast to the women, all of the men interviewed were able to say something positive about their everyday lives. It may be, then, that the burden of poverty affects women and men in a somewhat different way.

When it came to the negative aspects of their lives, four issues dominated: concerns about children, negative characteristics of the local environment, worries about health and problems associated with lack of money. Women tended to rate money worries higher than men. Their accounts furnish further evidence of the daily struggle of trying to make ends meet on a limited income. One woman mentioned being unable to provide her family with a balanced diet and of always having to buy cheap, and in her words ‘crap’, food. Others recounted the stress associated with being unable to pay bills. Living on a low income affected the general quality of life:

I find it hard to cope day to day. All the borrowing I have to do from day to day and then worrying about paying it back. It’s a struggle all the time.

Moneywise it’s hard, even day to day. If I wanted to buy wallpaper I would have to wait. The worst things are expecting to get your windows broken or the kids to be beaten up again and not being able to afford things.

This latter quote draws on some of the many worries associated with life on a low income, including difficulties with the local area, concerns about children and a general inability to make ends meet. Misgivings about the local environment and anxieties about children emerged in a number of other responses also. Eleven respondents, most
of whom were living in Dublin, outlined a range of difficulties with their locality. A number of general issues were highlighted including problems with drugs and joyriding as well as poor relations with neighbours.

Problems relating to health were another theme. In most of these cases, the respondent had an on-going health condition. The remaining respondents gave a variety of responses to the question asking them to describe the negative aspects of their lives. In one household where two babies had died, the couple focused on their personal tragedy. Three men and one woman did not specify any particular negative feature of their lives. The following comment typified these responses:

*I don’t really know. I try to keep going. I’m always happy. There’s no other way you can be.*

**Living with the Celtic Tiger**

The VdP entitled its 2001 Pre-Budget Submission ‘Halting the Drift Towards a Two-Tier Ireland’. This was meant to reflect the growing awareness that not everyone has benefited from the recent economic growth. There appears to be a marked division emerging between those for whom the Celtic Tiger has brought greater prosperity and those who continue to be affected by poverty and social exclusion (Allen 2000; Cantillon et al 2001). In this context, it is interesting to report that our research suggests a perception of a three-tier rather than a two-tier Ireland – one Ireland for the rich, one for the poor, and one for immigrants. One of the strongest impressions from people’s comments about life with the Celtic Tiger is of the uneven nature of the recent prosperity. The recognition is widespread that only some are better off than previously. People were of the view that only the already rich were benefiting from the recent economic growth:
The rich are getting richer and the poor are getting poorer. Money makes money … if you haven’t got it, you won’t make any more. There’s too many back handers in this town. It’s the most corrupt town.

It’s only for the rich. I mean the really rich like Bono and Gay Byrne and what do you call him that Ronan Keating. But here there’s nothing but joy-riding, drugs, getting beat up and then when things get too bad the young ones hang themselves. That’s what life is like here.

A significant minority of people, almost all of whom were Dublin-based, defined Ireland as a great place for immigrants to live. This was usually meant sarcastically. Respondents spoke of how well immigrants were treated compared with the indigenous poor and how easy it was for immigrants to access welfare benefits and housing. Such views are reflected in the following quotes:

The coloured people, they get socialising money on top of the labour you know. They get their rent paid for them from the Community Welfare Officer. We’re here all the time. We’re born in this country and we don’t get money to socialise. I’m not against them but they get things straight away. If we go down, you’ve to fill out forms, go to the labour and all. I saw six of them getting out of a taxi going in to the post office and then they went off somewhere else. There’s people sleeping in the streets in town and they’re getting private houses. And they’re building a hotel down the country for them. They’re getting everything. You see them driving cars. I worked with one or two of them before. They can’t understand what you’re saying to them if they’re asked to do something but they understand money. We should be looked after and the homeless over here should be as well.
The Celtic Tiger has done nothing for me. They’re looking after people who come from Romania. The Celtic Tiger is only there to make them look good. It’s not there for their own poor. You see people living rough all around you. What does the Celtic Tiger mean to them? You should be pushed into looking after your own rather than people from Romania.

There was evidence of some hostility towards refugees. According to MacLachlan and O’Connell (2000), hostility towards refugees is running at an all-time high in Ireland. Seven households in our sample were convinced that immigrants were treated better than they were and that they received higher payments and a wider range of welfare benefits. There was a perception that the poor in Ireland were facing worsening circumstances because of spending on housing for immigrants and the extension of welfare benefits to them.

In two households (both based in Dublin), respondents expressed concern about the problems of the poor in Ireland in relation to the growing presence of homeless people on the streets and the increase in street begging:

It’s bullshit that Irish people are doing well. If you’re in a certain class you might be doing well. In S. [a housing estate], there’s people still sleeping rough. In town at the IFSC [International Financial Services Centre] they’re spending how much on the Eternal Flame and a few hundred yards away, there’s people sleeping rough. They spent a million pounds on fireworks and in the city centre there’s young boys and women prostituting themselves. There’s something wrong somewhere. The rising tide may lift all boats but not all people.

People living in Dublin appeared to be more exposed to visible differences between those able to be part of the
growing prosperity and those excluded from it. In many of the estates we visited, houses appeared shabby and dilapidated yet adjoining houses had garden furniture, fancy pillars, double-glazed porches and one or more cars parked in the driveway. Respondents were faced daily with the trappings of growing prosperity while living in very poor circumstances themselves. In terms of material possessions, these families seemed isolated from any notion of growing prosperity. The comment expressed by one unemployed man aptly captures this view:

You just can’t join in … it’s not open to everybody. Some circumstances stop you from being part of it.

Only in seven households were better employment opportunities mentioned as evidence of increasing prosperity. Usually a growth in building jobs was the underlying reference here. Mention was also made, however, of the side-effects of the boom in the building industry, especially in relation to rising house prices and the cost of rented accommodation. Two people suggested that the growth in the economy had led to the creation of ‘junk jobs’. One married man with four dependent children told how he had recently acquired a part-time cleaning job in addition to his full-time work. He used the income from the second job to fund the running of the family car. He was, however, very critical of his hourly earnings from his part-time job:

There’s hundreds of jobs out there. They do abuse staff though. If I was there [cleaning firm] all the time, I’d be doing my head in. There was a documentary about it on RTÉ recently and my firm were involved in it. They used to pay €1 per hour for transport on top of the €5 an hour. When the minimum wage came in of €6.34 an hour, they took the €1 off. I’d be round the bend if I was there full-time. I can shut off if it’s only for a few hours.
In order to further probe the scope of social change, we asked people to reflect on how they had been specifically affected by the growth in the economy. This question provoked stronger negative comments than the more general ones about Irish people. ‘No’, ‘not really’, ‘it’s meant nothing to me’ were commonly heard here. The degree to which opinions were collective rather than individual was striking. In about half of two-parent households, both members of the couple were of the view that the household had not benefited at all from the booming Irish economy. The following responses from a wife and her husband were fairly typical:

*It hasn’t come this way.* [Wife]
*I’m gaining nothing at all.* [Husband]

Similar sentiments were expressed by a majority of the lone-mothers:

*It hasn’t affected me. You get it in one hand and it’s taken away in the other.*

All in all then, the majority of families felt no benefit from the prosperity characterising contemporary Ireland.

Some people were aware of being caught in a benefit trap. One man who suffered from ill-health and claimed disability allowance said that, apart from his illness, he could not ‘afford’ to work since he would lose his medical card. In another household where the man was unemployed, a comparison was made between working a 40-hour week for €6.34 an hour and receiving €216 a week on benefits. He suggested that the extra €38 he could make from working would not be enough to cover his bus fares and daily lunches. One lone mother suggested that the benefit system was too harsh and inflexible in terms of penalising those who manage to find some casual employment:
The message is ‘be rich and you’ll be looked after, be poor and you won’t be looked after’. If a lone parent earned an extra few pounds without telling the welfare, she’d be put in prison for trying to put food on her kids’ table. And Charlie Haughey gets off with a million pound fine.

This notion that there is one law for the rich and another for the poor was a common theme.

A minority of households had more positive experiences of participating in the prosperity of the wider society. All were two-parent households and all but one had an active link to the labour market. In the first household, the man held two jobs, one full-time and one part-time. His wife suggested that, while they had had financial difficulties in the past, they were managing well at the present time. However, she complained that she found it difficult to provide school uniforms for her four children and suggested that the Back to School Clothing and Footwear Allowance (which is means-tested) should be paid for all children. In the second household, the man had a full-time job and his wife worked part-time. Their joint earnings had enabled them to recently purchase their house. The other two households were located outside Dublin. In one, the man farmed part-time and also held a part-time job. He was of the view that, since land was growing in value, he would be able to capitalise on this sometime in the future. In the fourth household, the couple highlighted an increase in farming grants as evidence of wider prosperity. There was only one unemployed household where the partners felt that they had benefited from the general prosperity affecting Irish society. The man was of the view that the growing economy might increase his children’s chances of obtaining employment when they left school. His wife who was ill with a blood clot suggested that, if the economy continued to grow, this could result in such a scarcity of employees that even people with severe health problems would be able to find work.
Rising or Falling Standard of Living

People’s views were always based on some kind of comparison even if they did not always make this explicit. In order to see if there was an improvement in general standard of living, we asked them to compare their current situation with that of five years previously. In half of all cases, at least one adult indicated that they were better off at the time of interview due to a change of circumstances. In three of these cases the focus was on finances. In one case winning money on a television quiz show was the catalyst; in the second, better money management was facilitated by advice obtained from the Money Advice and Budgeting Service; and in the third the part-time farmer claimed that he was slightly better off financially but immediately qualified this by indicating that the cost of living had risen substantially. In a further two farming households people attributed their improved financial circumstances to schemes such as the Community Employment Scheme, the Vocational Training Opportunities Scheme or the Rural Environment Protection Scheme. In a few other households, an improvement in their overall situation was linked to one family member being able to find employment. In two of these families, the man had commenced work in the past five years and felt that the income from employment led to a general improvement in their overall situation. In the third, the lone mother had moved from working part-time three mornings per week to five mornings. Moreover, she had managed to secure better local authority rented accommodation, moving from what she described as a ‘dingy flat’ to a ‘nice house’. In a further two families the improvement in living standards was linked to better housing or being able to afford more things for the home. One response here reveals the paucity of material possessions and how little it takes for people living on low income to view their situation as improving:

*Well it’s better now. We’ve got more things now ... we*
have lino and wallpaper. We didn’t have those five years ago.

Two lone mothers linked an overall improvement in their living standards to their involvement in educational courses. Both saw this as having fostered their self-confidence, one adding that she had recently learned to drive.

People in the remaining 15 families viewed their current situation more negatively as compared with five years previously. In about a third of these finances were to the fore. Worsening financial circumstances were especially linked to the rising cost of living. One man on a training scheme told us:

It’s worse financially. I’ve the same money but it’s not going as far. The weekly shopping is costing more for less.

In another case unfavourable comparison was linked to the personal circumstances of the householder. This lone mother aged 22 with three children told us:

Well I had no responsibilities then. I looked after my mother and brother but ... Worrying about bills at my age, it’s not on. I see girls my age going out and all. That’s what I should be doing ... not living this life.

A small number of respondents attributed their worsened circumstances to personal tragedies. In one household, the woman’s mother had died, another had lost a baby while in the third the man had developed bowel cancer.

For the remainder the comparison with five years ago yielded little of note. These people’s lives had not changed significantly over time. A sense of fatalism characterised their responses:
It's not worse, it's not better.

There's no real difference. This is our lot.

Attitudes to Employment and the Accessibility of Paid Work
People's attitudes to and experience of employment may constitute a resource if, for example, they have positive experiences and orientations. The respondents tended to have a positive orientation to working even though their discussions of the role of employment in their lives identified a number of potential problems. These included the availability of work, flexibility of working conditions, rates of pay, financial and other barriers to entering the labour market and non-financial rewards of working. Since this was one of the few occasions in the interview when we encountered a striking gender difference, men and women's views on employment are considered separately.

Among the men who could be regarded as 'employed' (either in work or on training or employment schemes), work was of central importance. In the context of widespread exposure to unemployment, they valued their jobs and they viewed the significance of work in both financial and non-financial terms. Some recalled their experience of unemployment in order to explain the significance for them of being active. While the issue of adequate earnings was emphasised, so also were factors like using one's skills and being active. The following two quotes illustrate these views:

I was idle for a long time. You get bored and that causes stress. You're better off working.

Work has to be more than just a wage. Poverty is not just financial. I don't think social welfare is good when you make a person depend on it. I made more money on the dole but employment offers dignity and integrity.
The position of farmers was rather distinctive and this was reflected in some differences in farmers’ concerns as against those of other respondents. For farmers, the viability of farming as a sole source of income was a pressing issue and off-farm employment was seen as an important means of earning additional income. In this respect, Frawley et al (2000) make the important point that the main option for realistically addressing inadequacy and insecurity in many farm households is to expand opportunities for off-farm employment.

Seven men were unable to work for health reasons. Five of these suffered from chronic illness or disability and four had been out of the workforce for 15 years or more. One man who had become ill within the previous two years bemoaned the deterioration in the family’s financial situation and contrasted the income he would have earned from employment as a tradesman with his social welfare income. While these men were unable to work at their usual occupations, one had applied to take up an employment scheme and another expressed an interest in working at a suitable alternative job. Work was out of the question for the other two – one was due to be admitted to hospital for tests and the other had left work to care for his wife who had a chronic illness.

The remaining three men were unemployed, although their situations with regard to employment varied. One man had completed three employment schemes and said that he had been unable to find work. Another also reported difficulty in finding work and at the time of the study his partner worked full-time while he cared for their child. The third man was engaged in casual work, while also being dependent on his partner’s social welfare payment. This man had been in prison and did not express any intention of seeking full-time work in the immediate future.

Nine women were engaged in employment at the time of
interview. This was part-time in all cases except one. All of these women described themselves as positively disposed towards working, although they reported varying levels of satisfaction with their employment situation. One woman had taken up full-time work when her partner’s unemployment payment was stopped and, although she described herself as being glad to have work, her decision to work was made under pressure rather than voluntarily. Two other women expressed dissatisfaction with their current employment and said that they would like to find alternative work.

Among the 22 women who did not have paid work, there was a strong interest in taking up employment. Two planned to return to work in the near future and one woman was due to start a training scheme. Most of the remainder expressed an interest in working, although they also identified a number of barriers to entering the workforce. Of the remaining four women, two were not in a position to work for health reasons and two regarded the financial disincentives to working as formidable given the costs of childcare and social welfare regulations. They expressed their situation very clearly:

I’d be on the minimum wage and I’d have to get the kids minded. I’ve heard people saying that it costs €100 a week to get one child minded after school.

You’d lose the Back-to-School Allowance. You’d have to pay for child minding and your rent would go up and you’d have to pay for travel. You’d want to see what you’d be coming out with after tax. And they don’t take into consideration that not every day is a school day.

It was clear that those who were interested in taking up paid work had been influenced by the general increase in available jobs. A number of women spoke of the many people they knew who had found work and how this gave them hope of finding a suitable job themselves. Part-time work was the preference, though, mainly because of childcare and home responsibilities.
Incentives and Disincentives to Taking up Employment

People's evaluations of the costs and rewards of taking up employment are very insightful. Most framed a decision around taking up paid work in terms of the level of earnings which constitutes an adequate income. Just over half of the respondents provided a specific figure for 'worthwhile earnings', with the remainder either unable to offer a particular amount or referring to the social welfare regulations on earnings limits. Generally people felt that they would need to earn about €127 more than their current weekly income in order to consider employment worthwhile. The amounts of extra income mentioned ranged from €38 to €381. Day-to-day expenses figured prominently in these calculations. Thus, people spoke in terms of how much they would need to meet all of their bills.

A second set of considerations focused on the various 'costs' involved in taking up employment. For women, the cost of childcare is a central concern. Given that childcare was considered to be very expensive, women frequently felt that it would not be worthwhile working full-time. One woman clearly illustrated this view:

*I was on the social welfare and I tried to do a Community Employment scheme. It was only an extra €26 a week but it would have cost €65 or €78 for a creche to have the baby minded. Your woman at the school where the scheme was running said to me, 'it's not worth your while'.*

Childcare presented an especially serious problem for those with pre-school children. The situation of lone mothers was particularly difficult. Closely linked to childcare was the difficulty of finding work with flexible hours which would allow women to combine employment and family responsibilities. Women's perceptions of the potential rewards of employment were also based on their expectations of the
type of employment which they could hope to secure and potential wage levels. Their children’s welfare figured very prominently in their deliberation for, just like McCashin (1996), we found that the likely impact on the children of their working was uppermost.

It was also common for people to point out that earnings from employment would have to compensate for the loss of certain benefits. The most frequently mentioned example was the medical card, the potential loss of which was seen as very significant and not only in cases where family members were ill. A small number of women in two-parent families discussed the way in which earnings from work would affect their partners’ social welfare payment. Another common concern was the expected increase in local authority rents which would follow the take up of employment. It should be noted that some of these concerns were more pressing for lone-parent households.

People’s perceptions of pressures to find employment, particularly those exerted by the social welfare authorities, are also important in this context. For example, over half said that they would not take up employment if it were not financially worthwhile. This kind of view was in most cases expressed as an imperative – people said that they simply could not accept employment which did not offer a minimum income. Two had refused such job offers recently. Only four people believed that they would probably accept employment which paid below their minimum requirements. However, there was little evidence that people had actually experienced pressure from the social welfare authorities to take up employment. The majority framed decisions in relation to employment as a personal choice and did not seem to feel pressurised in this regard. Five people explicitly stated that they did not expect to be pressurised to take a job; lone parents especially saw themselves as free to make their own decisions about employment. However, three respondents reported different experiences. For example,
one man who was receiving a disability payment said that he had been told that he might be transferred from this payment onto an unemployment payment, and might then come under pressure to find work.

People were more pessimistic than optimistic about their chances of finding suitable employment within a year. Of those who estimated their chances, almost two-thirds were pessimistic. Those who were not hopeful in this respect based their opinion on a mixture of perceptions and past experience. The lack of local employment opportunities, the difficulty of finding flexible and well-paid employment (for mothers especially) and a lack of skills were all identified as factors which reduced their chances of finding work. On the other hand, people who were hopeful of finding work commented on the general improvement in opportunities and those who were undergoing training courses identified this as raising their chances of improving their employment situation.

Relative Deprivation

People tended to regard their situation as similar to that of their friends, neighbours and relatives. Men who were working were most likely to define their situation as similar to others. The general view was that there was always someone worse or better off than oneself:

We’re no better off. We’re no worse off. We’re average.

Some people felt that it was inappropriate to place themselves in relation to others on financial grounds alone. They suggested that ‘money doesn’t always bring happiness’ and that broader measures of comparison needed to be introduced. These people accepted that they may be financially less well-off compared with others but that other parts of their lives such as their health or family relationships were strong and compensated for the lack of money. Moreover, life is what you make it:
I’m worse off money-wise but I’m happier than people around here. I make the most of what I have.

I’m a bit better off because I am a happy, jolly person with just enough to keep the wolf from the door. I mightn’t have money but I’m happy.

There was a slightly higher tendency for people with no active link to the labour market to regard themselves as financially worse off than their relatives.

The remainder of people linked their own relatively disadvantaged position to the fact that their relatives lived in households where at least one family member was employed:

It’s harder for me. They have money and I don’t. They’ve more money. Like my sister, her fella’s working but my Kevin won’t work.

While this quote may reflect some reluctance on the part of the husband to find a job, he defended his position:

There’s no way I am going to work for €6 an hour. You’d be losing your medical card. I’m not afraid of work. I’d do any kind of work, sweep the roads, as long as I was getting a decent wage for it.

A medical card is essential in this family since two of the four children are allergic to dairy products and the household was receiving a dietary allowance for this purpose. While the husband’s lack of commitment to finding a job could be viewed as a rejection of the work ethic, an alternative approach is to consider his reaction in terms of rational choice whereby the more rational action is to remain unemployed (Bauman 1998).

Women were more likely than men to see themselves as
worse off than others. Some compared themselves unfavourably with their friends and indicated that lack of money prevented them from socialising outside the household:

_I would say that I’m worse off. Well my friends go out a lot. They go down to the shopping centre even in the mornings for their breakfast. Can you imagine going out for your breakfast even? They get all dolled up and go out. I can’t do that and anyway they don’t ask me. They put on make-up. I haven’t got any. I wouldn’t be a patch on them._

Lone parents were especially likely to consider themselves as relatively deprived, especially because they had fewer possessions and shabbier houses than neighbours. One woman lamented the lack of a husband to undertake decorating and general household repairs. One man viewed his less favourable position in terms of having fewer material possessions than his immediate neighbours:

_Have a look at that house next door … five years ago they couldn’t even buy their own dinner. Now they’ve three or four cars._

This further underlines the uneven nature of the effects of the growth in the economy for people living in the same area.

In only two families did someone indicate that they felt better-off than others. In one the woman felt that she managed her money effectively and unlike her neighbours did not get into debt. However, this has to be considered against the fact that the woman’s husband had two jobs and the household had the highest weekly income of any family in the study. In the other household, the woman also attributed her favourable position to her ability to manage the household economy effectively:
I worked hard at making it good for myself. I never spend a pound where a penny will do. I’ve always been economical with money.

But again, compared with the majority of families in the study, this household was relatively well-off. Hence, while good housekeeping and money management skills may have contributed to the favourable financial situation of these two households, for many of the other households the shortfall between income and needs could not be resolved by better budgeting skills.

The Importance of Children in Parents’ Lives
As outlined above, one of the most persistent themes to emerge was the enormous importance which parents attributed to children. Both mothers and fathers were conscious of the crucial role of children in their lives. Parents spoke of their children as their main priority and could not imagine life without them, a theme which also emerged in McCashin’s (1996) research on lone mothers in north Dublin. There was little variation in how our parents considered children. Whether they lived in Dublin or elsewhere, whether they were employed or unemployed, whether they came from one-parent or two-parent families, the feelings expressed were consistent. ‘They’re my life’, ‘I couldn’t live without them’, ‘they make life worth living’ were repeated time and again by men and women alike:

_ I love seeing them grow up and broaden their minds and when they see that there is more to life than what’s on the telly and when they throw their arms around you and say they love you._

_They’re very important in life. Whatever they want, I’ll go out and get it for them, if the money’s there._

References to children were scattered throughout the interviews, appearing even at times when they did not seem
directly relevant to the question being asked. When reflecting on various aspects of their lives, parents continually brought the conversation around to the importance of children. Two key themes emerged in these discussions.

Firstly, parents stressed their awareness of their responsibilities as parents and of the crucial role they play in making sure that children do not get into trouble:

*It's down to parents to teach the kids right from wrong.*

*If you can instil into kids a little respect for other people and their point of view, you won't have too many worries.*

Three of the lone parents suggested that it was much more difficult for women to bring up children single-handedly. Their children were picked on by other children and the mothers felt that this was because the children had no father living in the home. Another commented that her children 'were a handful' and added:

*I sometimes wonder would it be any easier if there was a male around but I don't know if it would. When you're on your own there is nobody else. You have to take the full flak yourself.*

While this woman's comments suggest that the presence of a man does not automatically guarantee increased discipline in the home, there was a sense that bringing up children alone carries added pressures and responsibilities.

Some women made the point that becoming a mother was a decision that should not be taken lightly. A number felt that they had become mothers at too young an age. One had had her first child at 18 years and another at 19. While the latter woman spoke in positive terms about the importance of children in her life, she would have preferred
to have been in a stronger financial position before having had children. The other woman had been married for 21 years and had married because of an unplanned pregnancy. She viewed her responsibility as a parent in terms of making sure that her daughter (the youngest of four children and aged five at the time of the interview) did not repeat her mistakes. The following are typical comments here:

I don’t know whether this is it or not. Is this all in life? I feel I got married and became a mother too young. Claire is going on the pill when she is fourteen.

They have to know what they’re doing. My mother wasn’t there to tell me about the pill or condoms or anything like that. That’s what I want to do for my kids. That’s all you can do, try and talk and explain it to them.

These quotes demonstrate a high level of parental responsibility and in doing so challenge the cultural deficit model of poverty which re-emerged in the UK in the early 1990s (Denis and Erdos 1992). This approach pathologises working class culture and lifestyle by implying that low-income groups have problematic backgrounds and pass a number of undesirable attitudes on to their children. Yet, the majority of parents to whom we talked took their parental role very seriously and went to considerable lengths to try and set a good example to their children. However, the wider structural disadvantages which they face limit their capacity to provide their children with the necessary resources.

**Children and Education**

One way of overcoming disadvantage is through education which was the second theme to emerge in parents’ references to children. Education was framed as crucial in providing children with the opportunity to change their situation. It was regarded as fundamental in gaining the
necessary credentials to get a good job and a better start in life:

When my daughter says she hates it here, I say ‘Get your education and your qualifications and get a good job abroad if you can’. The circle has to be broken. I don’t want them to put their children through what I’m putting them through. Paul is very bright and intelligent. Will there be a job for him? Will there be a way out of the ghetto? That would worry me with him. He deserves better. I would hope for more support to help children and parents, more prevention work. The families are forgotten. It’s always ‘Let’s blame the parents’.

Parents in a few households regretted their own lack of education and were determined that their children would not repeat their mistakes:

Because I dropped out of school, I am trying to encourage them to do the Leaving Cert. There isn’t anything for them if they don’t do the Leaving Cert. If you haven’t got the Leaving Cert, all you can do is walk the streets.

According to McKeown and Sweeney (2001), low educational attainment of mothers in particular is one of the strongest indicators that a child will have a low educational attainment. Because of leaving school early, three of our parents said that they had difficulties in helping children with their homework. One lone mother had left school at 12 years of age to look after younger siblings and told us that she could hardly read or write. Her daughter had just started school and the mother was already expressing concern about her anticipated inability to keep up with her child’s education. In another household, a man had difficulty reading and writing and felt unable to help his two older children (aged 10 and 12) with homework:
I couldn’t do anything to help them with their homework. That’s a big problem in a lot of houses. I don’t think schools do enough to address that.

One recent OECD study of literacy (Department of Education 1997) indicated that young people in Ireland were significantly less literate than those in other European countries. Other research (European Social Fund 1996; Vleminckx and Smeeding 2001) highlighted disproportionately high rates of early school-leaving among low-income groups. The decision to stay on or leave school early may be less of a personal choice and more to do with wider family circumstances (Kellaghan et al 1995; Archer 2001). A major concern for some of the parents in the present sample was the cost of education. The cost of books was the most commonly mentioned expense followed by the price of school uniforms. In one household children were sometimes kept off school because their parents could not afford for them to participate in that day’s activities:

They come home looking for recipes for cooking. They have to cook all sorts of fancy things which could cost as much as €6. Sometimes they have to go without the ingredients so they just stay off school. The teacher says 'Tell me if your ma can’t afford the ingredients.' But who is going to do that? Mine wouldn’t so they just stay off.

While this particular school did appear to have procedures in place to ensure that poorer children were able to participate in lessons which cost money, the very public procedure of having to tell the teacher that the family cannot afford the ingredients places children in a very difficult situation. Hence, while the majority of parents were committed to obtaining a good education for their children, their financial circumstances coupled with the high cost of education may frustrate their children from achieving their full educational potential. A number of studies (Clancy 1995; Lynch 1999)
suggest that low-income groups continue to experience lower opportunities to participate fully in education in Ireland. This coupled with the relatively easy availability of unskilled and semi-skilled jobs in the labour market at the present time may encourage young people in low-income households to leave school early.

**Children as Burdens**

Despite the financial costs associated with bringing up children, parents rarely viewed children as a burden. Indeed, people rejected outright the suggestion that children could be a burden:

*If you have kids, you’re supposed to look after them. I don’t see how they can be a burden.*

A common sentiment in this regard was that the benefits of children outweighed the costs. Children were a responsibility which parents accepted and the rewards of being a parent compensated for the pressures. According to one father of six children:

*They do cost money. I’d have more finance without them but would I even still be married without the kids? They bring great rewards.*

Moreover, the costs of raising children were seen as short-term expenses and something children would reciprocate when they are older. Yet there is no doubt but that children bring additional pressure, especially if parents cannot provide for children’s wants and needs:

*I can’t afford things for me and the kids and it’s a no win situation. You are barely coping, barely surviving. You can’t give them what they want.*
To provide for children’s needs ‘something else has to go’ was how another household framed their situation. However, the majority of parents viewed children in terms of the social and psychological benefits rather than the economic costs.

**Overview**

People’s lives were overshadowed by the difficulty of managing on a low income. Households with no active link to the labour market were more likely to mention financial problems but there was evidence of poverty in employment as well. Women were slightly more likely than men to highlight the strain associated with living on a low income; in fact, one in six women were unable to say anything at all positive about their lives. A second main theme was the importance of children. Both the positive and negative aspects of raising children were outlined but the former far outweighed the latter. Some parents felt that children gave meaning to their lives while others focused on the additional strain of stretching an adequate income to meet children’s needs. Still others were concerned about the locality and the potential threat of their children mixing with the ‘wrong crowd’. The majority of parents placed great emphasis on their role in raising children and were committed to education as a means of enabling their children to overcome their materially-disadvantaged situation.

Feelings of relative deprivation were quite widespread. Only a minority of people felt that they had directly benefited from the prosperity associated with the Celtic Tiger. It was widely believed that the Celtic Tiger had mainly benefited the already rich. In addition, almost a quarter of respondents felt that immigrants were treated more favourably than Irish people. People’s attitudes and experiences of employment reflected a number of themes. Those with a link to the labour market emphasised positive aspects of working beyond the financial element. However, many people described various barriers they faced in taking up employment including ill
health, lack of affordable child-care and loss of certain welfare benefits. While some people appeared optimistic in relation to obtaining employment within the next year, most were pessimistic in this respect. In around half of households, people felt that they were better off as compared with five years ago. On the other hand, about a fifth of people felt that their situation had deteriorated. Many people were conscious that some of their neighbours seemed to be living in more favourable economic circumstances.
Chapter Four

Quality of Life on a Low Income

Shortage of money may influence people in a number of different and often subtle ways. Living on a low income is likely to pervade most aspects of people's lives. There are four ways in which this happens. Firstly, people may be affected physically in that poverty may have a negative influence on health. Secondly, poorer people may be unable to afford leisure pursuits. Thirdly, people may be influenced by the social and physical conditions of poorer housing areas. Fourthly, low income may affect relationships in that poorer people may experience more difficulty in forming supportive relationships outside the immediate household. These potential consequences combined with the constant effort invested in trying to make ends meet may induce feelings of powerlessness and promote apathy, anxiety and lack of self-esteem. This chapter focuses on these aspects of respondents' lives and presents their perceptions of their circumstances in relation to these issues.

Health Issues
People who live in disadvantaged circumstances have more illness, suffer more psychological distress and generally lead shorter lives than those who are more affluent (Kempson 1996). It is widely acknowledged in health literature that adequate nutrition and environmental factors are as important in maintaining good health as the availability of
medical facilities (Townsend and Davidson 1992; Bunton et al 1995). As a result, those on low incomes are more likely to experience ill-health and their children are exposed to greater health risks (McKeown and Sweeney 2001: 17). Health was clearly an issue for our respondents. In three-quarters of the households, at least one family member experienced poor health. In some cases, this affected adults’ ability to take advantage of labour market opportunities and illness was one of the primary influences shaping the households’ circumstances.

The cumulative nature of health problems was striking. Five men were receiving illness-related welfare payments at the time of interview. One, a father of two children, had a foot deformity which prevented him from working. This man also had problems with his stomach and was asthmatic. The second man, a father of three children, had epilepsy and was unable to work because of this. Another man was waiting for a heart bypass operation at the time of interview and was critical of how long he had had to wait. He was also under the impression that rich and poor are treated differently within the health care system:

*I’m due to go in for a bypass. I’ve had three heart attacks and I’m waiting six years. I told them ‘If I had a cheque book you’d have me in straight away,’ and the doctor says ‘It’s not like that,’ but it is let me tell you.*

The fourth man had colitis while the final respondent had bowel cancer. In an additional case, a father of five had had to give up work in order to look after his sick wife. The illness had had a marked effect on the family’s financial circumstances. The wife suggested that, whereas her friends whose husbands were unemployed were able to get casual cleaning jobs to cope with the additional financial pressure of Christmas, she was unable to do this because of her illness:
Having a clot on my brain, that’s the worst part of my life. The tablets I take make my hands shake and sometimes I’m a bit drowsy and I worry about getting worse and leaving the kids. I don’t know when I am going to take a turn. I could be alright talking to you today and tomorrow I could be in the hospital. All my friends are getting wee jobs as cleaners and I can’t get one. They’re all getting jobs for Christmas because you can’t manage otherwise. I ask them to ask for me but they say, ‘He won’t take you on because of your head’. Do you think somebody would give me a job for Christmas?

Four families had more than one member suffering from ill health. In the household where the man had colitis, his wife had had a bone marrow transplant. In another case the husband had suspected throat cancer while his wife had a bleeding ulcer. This man was the only case where lifestyle seemed connected to health problems. He was a heavy smoker and, at the time of interview, was waiting on the results of a CAT scan on his throat. While lifestyle explanations are often put forward for health inequalities between different classes, Pantazis and Gordon (1997) argue that any explanation of health inequalities in terms of behaviour must incorporate an understanding of how lifestyles are shaped by socio-economic pressures. This was reflected in the man’s account of his suspected illness:

I’ve been smoking since I was 12. Someone was saying to me that I should sue the tobacco company because when I started smoking, there were no warnings or anything. The cigarettes help calm me down. I said to them [medical personnel] ‘I have two choices, these or the drink.’ With these at least I’m not falling around in front of my kids.

Health problems were mentioned in a further seven households. Among the ailments listed were arthritis, pleurisy, diabetes, vertigo, pneumonia and bronchitis.
The legacy of ill-health was often passed on to children. In a larger number of households than would be expected in a general sample of the population, health concerns were raised concerning children. Parents expressed concern about the content and nutritional balance of their children’s diets. The issue of diet is a recurrent theme in health research and is widely associated with a number of otherwise preventable diseases (Dobson et al 1994). However, providing a nutritious diet costs money. One lone mother discussed the financial difficulties associated with providing children with a healthy balanced diet:

*You’re paying a fortune for basic food. The vegetables are crap … Like I got this book from the Health Board, a recipe book, and there’s great things in it but to make a meal from the book costs a fortune.*

In a minority of households children were sometimes kept out of school because of lack of food:

*Sometimes the food goes pretty low. I won’t let them go to school if they’ve had no breakfast.*

A free school meals service would be one way of providing children with at least one nutritive meal per day. In Britain, the Black Report highlighted widespread under-nutrition among the young living in low-income households and advocated free school meals as one of the most effective ways of ensuring that children from poorer households eat at least one substantial daily meal (Townsend and Davidson 1992). This was confirmed by Botting’s research (1995) which showed that free school meals were the most important nutritional source for children from low-income households. Apart from providing children with nutritious food, free school meals have the advantage of releasing the money which families have to spend in providing children with school lunches.
Two households had experienced the death of children. In one two babies had been stillborn, in the other the mother had lost a child because of a brain tumour and this had affected her mental health:

*I buried a son four years ago with a brain tumour. I've been suicidal about it ever since.*

Respondents in two further households indicated that their children suffered from behavioural and learning difficulties, in one case attending special schools. Other problems were physical. One woman had a 12-year-old son who suffered from a severe form of haemophilia. In another household two children were allergic to dairy products. A nine-year-old boy in another family had had petrol poured over him by a neighbour's child and had been set on fire. At the time of interview, the boy was recovering at home from bad burns on his back and arms after spending a number of weeks in hospital.

The cumulative nature of health problems in families was, therefore, striking. For example in the case mentioned above where the mother had a clot on the brain, two of her five children also suffered from health problems. One was attending a speech therapist while the other, a 12-year-old girl, was on medication to help her sleep. This girl had been bullied at school. In another family, a 14-year-old girl who was also bullied at school was on medication to help her sleep. In this particular family, the girl's eight-year-old brother was receiving chemotherapy at the time of the interview and the mother (a lone parent of six children) was in remission from cancer. She expressed worries about the influence of the daily stress of managing on a low income on her health:

*The cancer is a problem. The stress comes and goes in my life and I'm afraid that the cells will come back because the stress can bring the cells back.*
This quote highlights a further health-related issue: the potential link between physical and mental problems. Nine women said that they suffered from depression, three of whom were on medication for this at the time of interview. Two men in the sample reported mental health problems. One had consulted a psychiatrist while the other dealt with his depression in a different way:

I suffer from a bit of depression. It runs in the family. When I’m down, it lasts maybe three or four days. I don’t talk to anyone. I just go up and lock myself in the bedroom and the wife leaves me my grub outside the door. I don’t like her to see me like that so I just stay there for a few days until I feel a bit better.

There appeared to be some reluctance among a minority of respondents to consult a doctor about potential illnesses:

I’m getting stomach pains. I was told ‘Eileen you should get that checked out’ but I don’t want to go to the hospital because I hate hospitals and my mother died of cancer a year ago.

One time the doctor thought I was dead, it was so long since he had seen me. I don’t like doctors. I’d just rather get over it myself.

It is worth pointing out that this reluctance to utilise the health service may promote the worsening of otherwise easily-treated medical complaints. The recent Health Strategy (2001) emphasises the need for a people-centred system and a more direct focus on health promotion and quality information. The unwillingness of some respondents to utilise existing medical services underlines the need to improve information relating to causes of ill-health and their associated remedies.
The high prevalence of ill-health among the sample suggests a correlation between living on a low income and ill-health. Moreover, those suffering from ill-health are more likely to live on a low income because they are unable to gain paid employment or because their employment experiences are likely to be sporadic due to ill-health. Lack of money exacerbates health problems. This is especially the case for those experiencing mental health difficulties. Several respondents affected by mental health problems spoke of how lack of money induces stress, isolation and depression.

Leisure
Leisure is as much a world of inequality as a world of opportunity. While some leisure activities are free, most cost money so that those who live on a low income may be unable to afford to participate in leisure pursuits. The significance of leisure is well-known. For example, being unable to afford leisure activities outside the home increases the risk of social isolation and reduces a person’s ability to participate in society. When talking about their leisure pursuits, many of our respondents indicated that they engaged in passive activities which did not involve travel outside the house. The single most common leisure activity was watching television:

*Watch the telly, that’s about all I do.*

*I love when the kids are in bed. We can watch telly and relax with a cup of tea.*

The passive nature of leisure patterns was further highlighted by the fact that eight people could not list any leisure activity. Comments here ranged from not having any time to having too much time on one’s hands. One unemployed man suggested that he had ‘loads of time’ but
was unable to specify how he spent this time. One married woman with six children suggested that she spent her surplus time sleeping while a mother of five children indicated that looking after the children left no time for leisure. Only in three families did people mention going out for a drink to the pub. In one case this appeared to be an irregular activity, however.

There were gender differences in this regard with women generally tending to be more active. Some women identified visiting friends or relatives as their main leisure activity. This usually took the form of having a cup of tea/coffee during the day or in the evening. Visiting friends was much more common, in the context of leisure anyway, than visiting relatives. Interestingly, only one of the lone mothers mentioned this, suggesting perhaps that isolation may be more pronounced among lone mothers. This was one of the results of McCashin’s (1996) study of lone mothers in north Dublin. Four women, all of whom lived in Dublin, cited shopping as a leisure pursuit. What they had in mind here was window shopping in the local shopping centre which also functioned as a meeting place for having tea or coffee with friends. Two lone mothers spent their leisure time reading and were the only two respondents to list reading as a leisure activity. None of the men interviewed mentioned any of these activities. Hence reading, window shopping and visiting friends and relatives were typically female activities.

Men were also less likely to participate in community activities. Only one man compared with four women was involved in a local community centre. Confirming a general pattern, men tended to engage in more activity-based pursuits. Fishing, shooting and walking were mentioned by the men although it was difficult to gauge the frequency of such activities. Only a few women mentioned active leisure pursuits (in their case jogging or doing exercises). Bingo was mentioned in a leisure context in two families. In one other case both the husband and wife played cards in the evenings either in the pub or at a friend’s house.
It is notable that, for the majority of respondents, leisure activities involved little or no expenditure of money. Watching television, visiting friends, having tea or coffee, fishing, walking, and jogging are all activities involving a minimum of expenditure. While there were some differences between men and women’s involvement in leisure, it was not the case that men engaged in leisure activities which cost more money. Men appeared somewhat more isolated than women in that they were less likely to meet with friends or relatives. Even where men specified that they engaged in fishing or other activities, these tended to be pursued on an individual basis rather than as part of a social activity.

Social Support Networks
Social support networks can play an important role in alleviating the isolating effects of poverty. People excluded from participating fully in the wider society because of income constraints may find needed support and resources in friendships and relationships. As Narayan (2000: 68) puts it, social relations may be poor people’s social insurance.

People discussed their relationships with their relatives in one of two ways: either they focused on the strength of the relationship or they recounted the frequency of contact. Their descriptions could be summarised as ranging from poor relationships and little contact with their families to regular contact and supportive relationships. Somewhere in between were situations where people got on well with their families but could or would not depend on them for support. Couple households had varying degrees of contact with their families and, unlike lone parents, the absence of family support from one side could be compensated for by good relationships with the other partner’s family.

In just over half of households, at least one family member indicated that they got on well with their relatives. In three such cases, friendships were particularly strong with
specific relatives such as a sister, brother or parent rather than a wide network of people. Three respondents said that they had little contact with certain relatives but that this was compensated for by close friendships with other relatives. However, only five out of the 15 households where relationships with relatives were good received some form of tangible support from them. This assistance included minding children, giving the children money and helping the family out financially should the need arise. However, in four further households, respondents indicated specifically that, while they had good relationships with their relatives, they could not rely on them for financial support because they were in a similar position to themselves:

I have only one brother and he is the same as me. He is just surviving himself so I couldn’t rely on him and my ma and da are dead. My aunts and uncles are too old and I wouldn’t tell them my business. I’ve always survived on my own. I wouldn’t ask anyone else.

This may account for the fact that at the time the research was carried out, only seven per cent of households had a current loan from relatives. As the quote demonstrates, this may be less to do with the unwillingness of relatives to lend each other money than with their inability to do so given their similarly difficult financial circumstances.

In the remaining families, relations with relatives were discussed in terms of frequency of contact. These families were fairly evenly divided between those who saw relatives regularly and those who saw them occasionally. Frequency of contact with relatives appeared to have more to do with location than strength of relationship. However, some indicated that, although they did not see relatives on a regular basis, they could rely on them in times of trouble:
We don’t keep in touch that much but if there was anything wrong they’d be straight over.

Relationships with friends tended to be on a more individual basis than those with relatives. Relationships with friends were described in either very general or specific terms. Men especially made very general comments about friends. They tended to discuss friends in reference to specific activities such as going to football, fishing or going to the pub:

I’ve loads of friends that I met through the football club. If there was any trouble I’d just call them up.

Five men said that they had no close friends. One had moved house a year previously and had lost contact with the friends he had made in his former neighbourhood. Two claimed that they had no money to socialise outside the home and that this made it difficult to make friends. Another man said that both he and his wife preferred to ‘keep ourselves to ourselves’. A small group of men had a number of friends but these could not be relied upon in times of need:

Friends are a dime a dozen. You could be surrounded by friends but then when you’re wanting something, they all disappear.

Women are often regarded as having stronger, more emotionally intense and supportive friendships than men. However, the women in this study did not frame their friendships in significantly different terms to men. Among the group of 15 households which could be described as having good social networks, women made only general statements about having friends. Statements such as ‘I’ve a lot of friends’, ‘I’ve good friends’ capture the general sentiment expressed here. One woman suggested that her relationship with friends was variable:
Sometimes they call for me but they go round to each other’s houses without me. I don’t know why. I know they do it. They think I don’t but I do but I wait here and hope they’ll call. They know I haven’t as much money so maybe that’s why they leave me out. Do you think that’s why they don’t call for me? One of them said she’d call next week. I hope they do call.

A number of women living in households with little or no support indicated that they had no close friends. They liked to keep to themselves. For one woman her only friend was her husband. Overall only a very small number of women felt that they could rely on their friends for support. It is important to note that quite a significant group of lone mothers had no support from friends. These women seemed quite isolated so that measures to increase their income would need to be accompanied by efforts to reduce the isolation they experience in their everyday lives. Some research has recommended empowering poor women through local women’s networks as crucial to meeting their overall needs (PAUL Partnership 1998).

At least one person in the majority of families indicated that they got on well with neighbours. Having ‘good’ neighbours was defined differently by men and women, however. Of the men who felt that they had good neighbours, only one related this to specific help received. This instance referred to emergencies rather than everyday support:

Well the neighbour lets us use the phone in emergencies.

Men appeared to have more passive relationships with their neighbours. Comments such as ‘they’re all okay’, ‘they’re grand’ were typical of men’s accounts. Hence, for men neighbours did not appear to act as a social support
resource. The situation was very different for women, among whom at least half were positively disposed towards their neighbours. There was some reliance among these on neighbours for general borrowing:

I’d try to help them. We’d borrow sugar and bread off each other.

If I was stuck for teabags, I would go next door. It’s easier if you run out of things like bread or teabags. You can get them from somewhere but getting money is harder. You wouldn’t ask anybody for money.

A small group of women relied on neighbours to mind children:

We’ve all got to know each other and we help each other out with the children. Like the woman up the road took the kids one night and I’d do the same. It’s great like that.

Women’s reliance on informal childminding networks has been well documented (O’Connor 1998). It has been attributed mainly to the lack of affordable formal childcare. However, we came across two instances where women were unable to tap into these informal networks even in an emergency. One woman told us that when her mother died:

The neighbours were all very sympathetic but nobody offered to take the kids.

The second case is particularly harrowing and reveals the extreme isolation that some lone mothers may face within their own neighbourhood.
Máire’s Story

Máire was a 22-year-old lone mother with three children, the eldest of whom was four years old and the youngest six months. She was taken out of school at the age of 12 to look after her younger siblings and as a result had difficulties with reading and writing. During the interview Máire made no mention of the father(s) of her children. Her house was extremely shabbily furnished, the windows were partly boarded up giving little light to the living room which was in semi-darkness when the interview was carried out. Her middle child, a boy of three, had behavioural problems and created difficulties during the interview, running around the living room, knocking into furniture, picking things up and dropping them on the floor. Hers was a daily struggle of trying to make ends meet, being in debt and rarely socialising outside the house. Despite living in the area for one and a half years, she had never spoken to any neighbours except one woman and this was only two weeks prior to the interview. When she went into labour with her youngest child, she had to bring her three-year-old son and four-year-old daughter to hospital with her since she had no one to look after them and none of the neighbours volunteered. One neighbour telephoned for an ambulance because she went into labour prematurely but this was the extent of the local help she received. Her mother who lived several miles away came later to the hospital to take the children. While she was in hospital, drug addicts broke into the house and used it as a site for injecting. In reaction to complaints from neighbours, the local authority decided to temporarily block the house up to prevent it from being used in this way. On hearing of this, Máire felt compelled to sign herself out of hospital prematurely, since she was afraid of being made temporarily homeless. Upon her return home from hospital she found all the windows in the house broken and used needles scattered everywhere. Since then, her backyard is used regularly by local youths as a drinking den and a place where they can inject themselves. Máire slept downstairs because she was too frightened to sleep upstairs and lived in constant fear of the young people in her backyard breaking into her house.
While this is an extreme example, it serves to question the widespread assumption that help is available to people locally. It was not such an isolated occurrence among the families in the research and in general we saw little of the neighbourliness and rich social networks which have been reported for public housing estates in other parts of Ireland (Corcoran 1999). In fact, a considerable number of our households indicated that they were frightened of their neighbours or had had their homes attacked by them. Hence, almost a third of the sample, all located in Dublin, lived in trepidation if not outright fear of people who lived locally. Lone parents and those with no links to the labour market were over-represented among this group. In one household, an unemployed man with four children told us:

We were broken into twice. They took the video and they took food out of the fridge and stamped it into the floor. They wrecked the rooms upstairs.

A lone mother commented:

What neighbours? I had a good neighbour then I got psychos. One’s an alcoholic and the other just has a real attitude problem. You’re fighting for your patch. It’s aggression that you meet. Nothing prepared me for living here. I don’t know whether it’s because we all have our own gardens but you fight over your territory.

Research reported in Fahey (1999) suggests that, for many of the urban poor, it is the location of the house rather than the specific characteristics of the dwelling that is crucial in terms of enabling people to experience either social integration or social exclusion. Some of our respondents experienced another layer of impoverishment caused by location. This was due either to the state or condition of the public space surrounding the house or to more social factors such as poor relations with neighbours or feeling unwelcome
or insecure in the local area. Several of the respondents experienced real difficulties in their neighbourhoods, exacerbating feelings of social isolation.

Putting all of this information together, the following is our estimation of families' overall degree of social support.

Table 4.1 Levels of Informal Support Available to Families

<table>
<thead>
<tr>
<th>Number of households</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Isolated</td>
<td>5</td>
</tr>
<tr>
<td>Limited supports</td>
<td>10</td>
</tr>
<tr>
<td>Reasonably good</td>
<td>8</td>
</tr>
<tr>
<td>Very good support</td>
<td>7</td>
</tr>
</tbody>
</table>

Families divide into half between those with little or no support from outside the household and those which could be described as having good networks of social support. The former group consists of five families which were almost totally isolated and a further 10 which had but a limited amount of support. Households based in Dublin as well as those of lone mothers were over-represented among the isolated or relatively-isolated households. Another characteristic of these families was that very few had an
active link to the labour market. This was particularly so in the case of lone-mother households – of the seven lone parents which could be described as ‘isolated’ or having ‘limited support’, just one was employed. The situation of these 15 families was compounded by the relative absence of good relationships with neighbours. In a number of cases (five households), people had been involved in some conflict with neighbours or were openly critical of them. Given people’s accounts of the negative features of housing estates in Dublin, it is not surprising that strained relations with neighbours are quite common.

The other 15 families were considerably better off in terms of informal support. They were mainly two-parent families and non-Dublin based households. The opportunity to meet people through work seemed particularly important to women and four women specifically identified the social aspect of work as important. In general, these households were distinguished from those with poorer support systems by the quality of their relationships with both family and friends. Thus, people readily discussed the practical assistance which they received from family members and were confident that they could rely on their families for support. Of the 15 families, 12 described themselves as receiving support from both family and friends, while the other three families relied on either family or friends for support.

**Feeling Secure in the Local Area**

When asked if they felt secure in their own homes, the majority of people indicated that they did. However, one man said that this was because he kept a gun. Others suggested that they felt safe because they made sure that they locked all their doors and, in the three households which had them, set their burglar alarms. People seemed to link feeling safe with not directly experiencing a burglary. Hence, they suggested that despite many burglaries in the general area
they felt relatively safe because their own homes had not been specifically targeted. The extent to which people felt safe in their homes was strongly linked to area of residence. All the householders outside of Dublin felt safe and secure in their homes. However, more than half of the Dublin-based households had either experienced a specific incident of social disorder or generally felt unsafe:

You’re terrified in your own home. That’s the way it is up here. You don’t know what’s going to happen.

You’d be afraid of someone hiding behind a corner to rob your bag.

We don’t use the clothes-line because they’d rob the clothes off the line or if you had fuel out the back, they’d take that and if you had a nice garden, they’d pull up all the plants.

Two families had actually been burgled and a further four had had their windows broken. One family had had excrement thrown through the letterbox while they were away on holiday. One woman indicated that a neighbour had sexually abused her when she was 15 years old. A man told how he slept with a pole beside his bed and one lone mother slept with a knife under her pillow.

These accounts suggest that people living in disadvantaged housing estates are not only highly likely to become victims of crime but anticipate this as a part of their daily lives. A minority of respondents voiced the perception that the Gardaí were largely ineffective in offering protection and security to people like them. The following comments are from a man in Dublin and a lone mother living outside Dublin:

When you ring the guards, there’s no response. In the building site nearby there are a lot of problems. There’s
no proper security. I know that if it was somewhere else, it wouldn’t happen.

I find unfortunately that the crime rate has risen and there is little or no backing from the Gardaí. Last Friday there were kids out on the road throwing stones at cars. I phoned the guards at 7.30 pm and from then until 9.15 pm, I watched them throwing stones and they never came up. It was the same on Sunday night. People have stones thrown through their windows. There’s no communication between the guards and the people in the area.

The lack of social cohesion in some working class communities is put forward by Pantazis and Gordon (1997b) as a key factor fuelling feelings of insecurity in Britain. It is their view that those living in poverty or on the margins of poverty are disproportionately affected. Their results suggest, moreover, that poor lone parents are four times more likely to fear crime than are non-poor lone parents. Social cohesion appears to be a scarce resource in the Dublin neighbourhoods where we carried out this research.

Concern for Children in the Local Area
Problems with the local environment were a major source of concern when it came to children’s welfare. At least one adult in almost two-thirds of families expressed anxieties about their children in relation to the area in which they lived. This was a concern primarily in Dublin. Two main worries dominated. The first related to the low level of amenities locally for children. This is, perhaps, not surprising given that Ireland has twice as many golf courses as playgrounds and that almost half of all local authorities do not even provide playgrounds (Súgradh 1999). A playground was the amenity most frequently missed for younger children. However, parents in Dublin were worried that playgrounds might not be safe areas for young children:
There’s nothing here, no swings even. But you’d need someone to supervise a playground.

Parents living in Dublin were more likely to mention lack of amenities for young children while those outside Dublin were more concerned about activities for older children:

There’s no cinema and no swimming pool. For young teenagers the only place they can go is the pub. So they spend all their time playing pool in the pub. I’d hate that for my kids. Is that the future for our kids?

Of course the cinema and swimming cost money. Two of five non-Dublin households (both lone parents) where lack of amenities was mentioned were more concerned about the provision of leisure pursuits that did not cost money:

The kids are walking around the streets and there’s nothing around for them. Then they ask why the kids get into trouble. It’s all money, money, money. If only there was something for the kids to do that didn’t cost loads of money.

Parents were especially concerned that the lack of amenities or their inability to afford the leisure pursuits available would lead to children becoming bored and restless and result in them hanging around with the ‘wrong crowd’ and getting into trouble. This view was expressed mainly by respondents in Dublin where they expressed two specific concerns: drugs and joy-riding. In an area where both were common, mixing with the ‘wrong crowd’ could have disastrous consequences for children regardless of parents’ attempts to instil appropriate values:

The kids learn much too quick. They have to fight for the right to play on the road. They have to be very aggressive just to survive and that’s not right. It’s a jungle out there.
The kids here are so vulnerable. My kids are soft. They are easily led. They’re stupid enough to get involved.

In five Dublin households, drug taking in the locality was highlighted as a particular problem:

In this area they can get mixed up with the wrong crowd and then they start behaving like the others. The main problem now I think is drugs. The kids are not into doing things. They don’t do healthy things. They just want to lay about and get their fix and watch videos. They’re not active any more. They’re very easily influenced into doing the wrong thing and you can’t watch them twenty-four hours a day.

This kind of fear made parenting particularly problematic for Dublin-based households. Parents with older children indicated that they had to walk a fine line between being over-protective towards their children and allowing them the freedom and independence to make their own friends. While these concerns related to older children in particular, one instance was recounted where a mother of four children aged between five and 12 suggested that she had to leave her children to school and collect them again because of her fear of drug-pushers in the area:

The girl across the road was telling me that about two months ago, she brought her kids down to school and there was a fella outside calling them over and giving them tablets. So I always leave them down and collect them. There’s syringes all around here. A child picked up a syringe and another pushed into him and it went into his arm. Luckily he was alright but if it got into his blood, he was gone.

Problems with drug addicts in the neighbourhood were highlighted throughout the interviews. This reinforces the
observation of McCarthy and McCarthy (1997) that misuse of drugs is not an individual problem but impacts on entire communities. Fear for personal safety was a dominant theme in Dublin households and reflects the growing crime rates associated with drug misuse (National Crime Forum 1998). The links between socio-economic deprivation and drug misuse have been well documented and underline the need to tackle the wider structural disadvantages which fuel the drug problem (Comiskey 1998; Lawless and Cox 1999; Randall 2000). The challenge for social policy in this context is to ensure that parents and children are provided with enough resources (broadly conceived) to contest such alternative lifestyles.

**Keeping Going**

Family relationships were a key resource in helping people to keep going when times were hard. In almost all of the two-parent households, one or other parent and in some cases both mentioned other family members as crucial in helping them to keep things together. The degree to which couples voiced commitment to their relationship was very striking. Couples often mentioned spontaneously that they valued their relationship or their partner as a positive aspect of their lives. The poorer the household the more important family relationships were in making life worthwhile. It is important to point out that when people spoke of family relationships they were actually referring to relationships within their own household. Children were a dominant theme here. While earlier results suggested that children were not generally perceived as a burden, there were some parents for whom children played a crucial role in helping them to keep going. It was common for men and women to suggest that they had to keep going for the sake of the children:

*For the kids, you have to keep going, you can't slip back down.*
I just cry my eyes out when I'm really down but the kids keep me going and when I can afford something for them, that keeps me going.

Having children brings responsibilities, one of which is not to give up hope but to continually struggle on in order to provide for the children. In over half of the two-parent households, partners were listed along with children as providing a safety valve when pressure builds up. Men were considerably more likely to mention their wives as a source of support and comfort than women were to mention husbands.

All lone mothers highlighted the importance of children in their everyday lives, going so far as to indicate that children provided the main impetus for keeping going. These mothers spoke of children as their main priority – without them life was unimaginable. There was a feeling that children, unlike adults, were unlikely to let you down. This view was expressed by one lone mother with four children whose husband had left her the previous year:

If I hadn’t got the kids, I think I would be dead. I thought I wasn’t strong but maybe I am. Seeing them and listening to them makes me smile. The baby kisses me and loves me and says ‘I’ll never leave you ma’.

The interviews highlighted the enormous importance of internal household relationships. While many people spoke positively of relations with friends, neighbours and relatives, the key people who kept them going when times were difficult were household members. Relationships between parents and children were critical in this respect.

Thoughts on the Future
Children also figured prominently in people’s thoughts about the future. Both women and men spoke optimistically about
their aspirations for their children in terms of better education and employment prospects. Hope was expressed that children would do better than their parents:

*I'm hopeful. I imagine my daughter being an artist because she is always drawing and painting. And my son, he'll be a mechanic or something because he is mad about cars. I hope that they do well in life, better than I have done.*

One unemployed man who was living with his partner in her mother’s house voiced his hopes for the future in terms of being able to afford a separate house for his partner and their 18-month-old daughter. A concern about the inability of parents to provide for children’s material needs was frequently voiced. One woman regretted her older children’s decision to drop out of school and expressed her hopes that her four younger children would not follow this pattern. Another woman was concerned that her children would not repeat her mistakes by leaving school early and marrying too young. In another household where the man held full-time and part-time jobs, both husband and wife spoke optimistically about the future prospects of their four children. In a further case where the man received disability allowance and the woman was not employed outside the home, both were very confident that their only child would get a ‘good’ job when he was older. It was striking how much this couple’s hopes for the future were framed in terms of their son’s employment prospects. One lone mother spoke in the following way:

*All I want is for the kids not to make the same mistakes I made. I look forward to the future for them.*

Parents wanted children to succeed in terms of gaining a good education and a good job. Women tended to express more concerns than men that children would not replicate
their life experiences by either becoming pregnant or marrying too young.

In contrast to those who saw the future in terms of their children, about a third of people spoke in general terms of their hopes for the future. Adults in households where there was somebody working were slightly more likely to regard the future confidently. In two farming households, both husband and wife commented on Ireland as a country full of opportunity. In another household, the part-time farmer suggested that, although he had found it difficult to make ends meet in the past, his economic situation was now much healthier. Four other men, one employed and three out of work, made very general references to their hopes that the future would be better than the present. Two married women living in unemployed households also expressed such broad sentiments. The following quote typifies the responses:

I’m very positive now. I would like to think that life will get better. I just hope that it will.

Interestingly, not one of the lone mothers expressed positive comments in relation to the future unless it was connected to their hopes for their children.

A few women from two-parent households spoke of the future in terms of realising personal ambitions:

I’m optimistic. I’d love to go back to college when the kids are older and do primary school teaching. At the moment, I’d never manage a three-year course full-time but I’m hoping to go back when the kids start school.

Two women who were living in households where the man did not work expressed their hopes of going out to work in the future. One suggested that her husband’s disability prevented her from seeking employment but hoped that if her husband’s condition improved she would be able to find
paid work. Again there was a subtext here to the effect that women had somehow missed out or had had their aspirations blocked:

*I’d love to go out and work. In this day and age there’s women’s independence. Women are getting up and saying no. I’d see myself going places in later years. When you’re working, you’re out mixing with people and you’re breaking the monotony of the household.*

None of the men linked his thoughts on the future to personal ambitions.

However, a substantial minority of respondents, most of them women, held much less positive views about the future. A number of common themes emerged in this respect. Chief among them was the pressure associated with living on a low income. The constant struggle of trying to make ends meet led these people to see the future through the lens of the daily grind of managing on a tight budget. Such a negative view of the future was more likely to be expressed by those with no link to the labour market. One of these men was pessimistic about the future for personal health reasons whereas for the others their dire financial situation and lack of resources to call on in an emergency rendered the future uncertain. This made planning problematic:

*I don’t plan months ahead. We don’t have savings and all that. We take it as it comes. You can’t plan. You wait and see what happens.*

Similar views were expressed by a number of women. One woman was worried about the future for personal health reasons whereas for other women it was their financial situation which caused them worry and fear. Their accounts confirm the picture of a life full of daily challenges in terms of
matching scarce income to family needs. These pressures were particularly acute for lone mothers. Hence the future was framed in terms of hours and days rather than years:

My future is getting dinner on the table. My future is making the money last for the rest of the week. I just live day to day.

On top of these financial pressures there was the daily ritual and isolation associated with bringing up children. This meant that some lone mothers held out little hope for improvement in their daily situation. The future was seen as an extension of a monotonous present:

I don’t think about it. Every day is the same for me. I get up. I get the kids ready. The furthest I go is to the shops and I don’t see anything else for me. In five years time, I’d say I’ll still be doing that, getting up, getting the kids dressed, going down to the shops.

Overview
The analyses in this chapter illustrate that living on a low income has an impact on health, leisure and social relationships within and outside the family. Health was a major problem for many respondents; only around a quarter had no major health problem. People’s low income also resulted in limited leisure opportunities and if they engaged in leisure the majority participated in activities which cost little or no money. There was little evidence that these families lived in cohesive communities with strong local social support networks. Only a minority of people relied on friends, neighbours and relatives for specific favours. While most people were on good terms with their neighbours, this did not appear to translate into practical support. Furthermore in a third of households relationships with neighbours were problematic and it was not uncommon for
these people to live in terror of their neighbours. There was a sense in which these people felt bullied.

People were very influenced by these and other characteristics of their localities. To the extent that neighbourhoods were regarded negatively, this added significantly to people’s sense of marginalisation. However, there were differences in how Dublin and non-Dublin respondents related to their local area, with the former holding much more negative attitudes than the latter.

Family relationships were crucial in helping people to keep going. In all but three cases, at least one person suggested that they relied on the support of other family members. Children were cited in the majority of cases as fundamental in helping their parents struggle on and in giving life some meaning. Partners were also mentioned, especially by men, as providing ongoing support and relief from the pressures of daily life. Because most of the family members referred to as supportive lived in the household, lone-mother families emerged as being very vulnerable. Many of these women framed their situation in terms of the absence of a man in their households. It was not just the support which they lacked but their vulnerability was heightened because it was known locally that there was no man in their house. While some respondents were optimistic about the future, especially in relation to hopes and ambitions for their children, a substantial minority held much less positive views. The effort channelled into managing everyday living and providing for the family not only precluded them from thinking beyond their current circumstances but lent their thoughts about their future a negative cast.
Chapter Five

Children's Everyday Lives on a Low Income

Children have central place in this study. Taking a child’s perspective is relatively novel in studies of family life. It is rooted in the growing realisation that adults and children under the same roof might have distinctive experiences (Brannen and Wilson 1987). Children’s worlds have typically become known through adult accounts but this often ignores children’s own experiences and their capacities. In according them ‘conceptual autonomy’ (Thorne 1987), we suggest that children should be given the opportunity to talk about their own experiences of living in low-income households. Our approach prioritises children’s perspectives and renders visible some of the nuances which permeate relationships between parents and children. Moreover, focusing on children’s perspectives may suggest that concepts such as poverty have to be re-thought if they are to adequately reflect the everyday lives of children as well as adults.

We know from existing Combat Poverty Agency research (2000b) that children are almost twice as likely as adults to be poor. By European standards, Ireland has among the highest rates of child poverty despite evidence to suggest that child poverty has fallen in recent years (Nolan 2000). As Nolan also points out, child poverty is not a temporary phase but is likely to persist into adulthood. How does low income impact on different aspects of children's
lives? Does poverty affect children’s overall sense of well-being, their educational experiences, their leisure pursuits and levels of social support? The aim of this chapter is to provide a qualitative insight into children’s perceptions of their everyday lives, just as we did in Chapter Three for adults. In this and the next chapter we hear from the 28 children interviewed in 17 different households. Ten of these households were two-parent and seven were one-parent. Five households were living solely on social welfare whereas the other 12 had more than one income source, including that from full- and part-time work, casual work and farming. All the children interviewed were aged between 12 and 16 years. Nineteen were from Dublin and nine were from outside Dublin and there were 17 girls and 11 boys. Three-quarters lived in families of four or more children.

Positive and Negative Perceptions of Life
As with adults, we asked children to tell us about which aspects of their lives they would define as good or bad. For most children, the family provided one of the most positive contexts of their everyday lives. Half of the children cited their family as the best part of their lives. These included younger and older children as well as boys and girls. The following two responses typify the replies received:

*My family because they care about me.*

*My ma and my family are the only things that matter to me.*

Children rated their relationships with their parents very highly, especially those whose mothers were lone parents. These children described the supportive and close relationship which they had with their mothers and commented positively on how their mothers had to bring them up single-handedly. Only a small number of children mentioned their friends. When they did it was usually in
addition to their family. The fact that the majority of children placed more emphasis on relationships with family members than those with peers suggests a more influential and meaningful role for parents in the lives of these children than is usually considered the norm for this age group.

Two children had nothing positive at all to say about their lives. As one 15-year-old girl put it:

Nothing. I hate my life and everything about it.

When asked to focus specifically on the not so good aspects of their lives, just under a quarter of the children felt generally satisfied with their lives and responded by saying ‘nothing’. However, the majority of children highlighted a number of concerns. Chief among these was the pressure which children felt to ‘fit in’ with their peers and the corresponding fear of feeling excluded or different. At various points throughout the interview, children hinted at, and in some cases explicitly outlined, the enormous pressure which they were under to conform to peer group norms by having the same possessions as their friends. Such pressure pertained especially to clothes, runners and the type of school bag used. Eight children mentioned that they were sometimes subjected to verbal and physical abuse by other children if their families could not afford to buy them the same brand-name clothes and accessories worn by their peers. The issue of bullying came up in these responses:

The worst thing is being bullied and being frightened of being beaten up.

I get very nervous when people slag me. I am a very shaking person.

School emerged as the most likely place where bullying takes place and, not surprisingly, some children held negative views of school:
Some of the people in my class are just dopes. Some kids in my class mess you around a lot and it does my head in.

This and other kinds of negative experience may impact on children's opportunity to continue with their education, thereby closing off future career opportunities. Some of the children had already decided to deal with bullying by staying away from school or leaving prematurely.

Other children focused on their area of residence as the worst aspect of their lives. There was a general perception among those living in Dublin that their area was generally unsafe. Problems relating to joy-riding and drug misuse were highlighted in these children's accounts:

It's a bad area. There's a lot of arguments and robbed cars and drugs.

The joy riders and the junkies are in this estate. I wouldn't point them out to you but I know some of them.

There was some evidence that the children felt powerless to change their situation. Eight were unable to say which aspect of their lives they would most like to change. However, about half of the children highlighted specific features of their lives which they would like to be different. Three general issues re-emerged here: bullying, lack of money and area of residence. One third of these children focused on bullying as the one thing they would change. A 15-year-old boy who had been bullied at school and had left early as a result suggested that his whole life would need to change rather than just one aspect of it:

Everything ... That's kind of obvious after what I've told you.

Another third saw money as the solution to their problems. These children came from the poorest households in the...
sample. One girl had already left school because of bullying and her comments illustrate the link between bullying and living on a low income:

*Being poor: that’s what I would change. All the kids have brand names … we haven’t. We stick out and we’re picked on. Look at what I’m wearing, these crap runners. You get picked on for wearing these.*

One 16-year-old girl expressed regret at leaving school at age 13 and felt that this was the one thing she would change about her life. While she had just started a training course, she appeared to accept that she would be unable to make up for this earlier mistake. Her 15-year-old sister had also dropped out of school early and was participating in the same training scheme. The need to have money seemed to underlie their decision to leave school early.

The remaining children made critical comments about the area in which they lived or their personal circumstances. One boy, the eldest in a family of eight children, wanted to move to a bigger house. Another boy said that he would like to be able to live for longer. While this may seem a strange preoccupation, it needs to be placed in context. His eight-year-old brother suffered from leukaemia and was visibly ill when the interviews were being carried out.

**Clothes**

Most definitions of standard of living include adequate, warm, weather-proof clothing as one of the key elements associated with an acceptable lifestyle. Such a definition is not sensitive to children’s situations. In an era of mass advertising and consumerism, children’s clothing needs are driven by a desire to ‘fit in’ with peers. Wearing the ‘right’ clothes becomes a passport to acceptance by others and not having the ‘right’ clothes can have consequences for children’s chances of being included in or excluded from the everyday world of their peer group.
In general, children indicated that they have some choice when buying clothes, in that most said they would pick out their own clothes. Just over one in four children earned money from babysitting or part-time employment and a half of these suggested that they would shop for their own clothes. However, such autonomy was limited in that the low earnings of these children curtailed their freedom in deciding on which types of clothes to buy. We asked children about the factors they took into consideration when making decisions about buying clothes. The vast majority, regardless of whether they earned money or not, were conscious of price restrictions. Over three-quarters indicated that, while style was important to them, price was the major factor influencing their decisions about what clothes to buy:

You would probably look at the style and then the price and if it was too dear you wouldn’t get it.

The price. Beggars can’t be choosers. It’s how much you have in your pocket.

This meant that some children were restricted to shopping in large chain stores where clothes could be bought cheaply. A small number of children sometimes bought second-hand clothes from local charity shops. This was borne out during interviews with parents although some parents suggested that they tried to disguise the fact that they shopped for their children’s clothes in charity shops. It seems that the majority of children accepted the limitations on their parents’ spending ability and understood that parents went to great lengths to provide for their children’s clothing needs. However, almost a quarter of children said that they did not get the clothes that they wanted, with the word ‘cheap’ figuring prominently here. For example:

I hate the clothes that I’m wearing because they’re in bits. My clothes are cheap and they rip too easily.
Two-thirds of children stated that they usually got the clothes they wanted. However, about half of this group told us that they would only wear ‘brand-name’ clothes and outlined around five different brands of clothes which they commonly wore. Since only a third lived in families with incomes above the poverty line, this suggests that parents in poorer households try to ensure that their children do not ‘stand out’ from their peers. This was a major justification for the preference for brand-name clothes. One boy, the eldest of a family of eight children from a lone-mother household used the word ‘scruffy’ to separate brand-name clothes from those from chain stores:

*Some kids wear scruffy clothes, like they’re not designer ones. If you had friends and they didn’t like you they might slag you about it. It’s never happened to me but an odd time it does to some kids.*

One in four parents interviewed expressed concerns that their children would not be labelled as different because of their clothes. This meant that rather than providing adequate clothes and shoes for children, certain brand names had to be purchased to ensure that the children ‘fitted in’ with their peers. Children’s needs were often seen in the context of what other children had. This is reflected in the responses of parents in two families:

*In secondary school they need something similar to other children so I’m conscious of this and give in to their demands.*

*We have a young one trying to keep up with all the latest trends and we have to cope with that. If you bought her something she would say ‘I’m not wearing that’ and she would stop going to school. She would just refuse to go and we would find it hard to keep up with her but we don’t know what we can do if she can’t go to school so*
we would just put something on the long finger and give her what she wants to get her off our back and to get her to go back to school.

In this latter case the child uses the threat of not attending school as a ploy to get her parents to buy expensive brand-name clothes rather than those from chain stores. Some parents blamed television advertising for fuelling demand for certain clothing products but felt in a no-win situation in terms of trying to resist their children’s demands:

What’s very annoying is that these runners cost €89. I can’t fathom that and they’re falling apart in a couple of weeks. The advertisers expect you to pay for them. It’s the biggest scam and they know they have the kids over a barrel and the kids have their parents over a barrel. The government should do something about it.

In this context it is interesting to note that restrictions are often placed on products for sale to adults such as tobacco and alcohol. Curbs on advertising such products are thought to reduce demand and subsequent sales. Yet children are subjected on a daily basis to advertising strategies aimed at encouraging a culture where access to certain brand-name goods is portrayed as a necessary part of growing up. The extent to which advertisers are deliberately using children to exert financial pressure on their parents receives almost no coverage. A vicious circle is created in poor households: children end up conforming to clothing tastes which in turn creates enormous pressure on their parents to meet their preferences.

Only five children indicated that they were not bothered about wearing brand names. One of this group, an 11-year-old girl, came from the highest-earning household in the sample (although her 12-year-old sister felt that brand names were important and that she herself would only wear
brand-name clothing). Two of these children came from a household where the father held two jobs. This underlines the absence of a straightforward relationship between the household’s financial circumstances and children’s likelihood of wearing brand-name clothes.

Almost one in three children scaled down their clothing demands in line with their perception of their parents’ purchasing ability. Some children said that they could wear what they liked as long as it fell within a certain price range. One 12-year-old girl, one of five children from one of the poorest households, told us:

*I pick my own clothes but they have to be a certain price. They have to be under a tenner. But I can wear what I want as long as it is under a tenner.*

Children shopped around for ‘bargains’ and were impressive in their ability to make a limited amount of money stretch to meet their clothing needs. One 16-year-old girl demonstrated such an ability:

*Well I can wear what I want within reason but I can’t just have anything. Last Christmas we got €25 to buy an outfit and I came back with change.*

Overall then, some children curtailed their demands for brand-name clothes or demonstrated thrift in shopping for clothes by ensuring that the price range fell within their families’ means.

However, almost one in two children suggested that if money were not a problem they would ask for more expensive clothes from their parents. Particular brand labels were mentioned in all cases, reiterating the point that some children reduced their expectations in light of their awareness of their parents’ financial constraints. Some children appeared unwilling to do this, however, which may
have the effect of putting their parents under pressure to buy brand-name clothes. It may also lead to tension within the family. In one case, parents were able to resist the demands of younger children for brand-name clothes but not those of the older one. This had created conflict among the three sisters, with the two younger ones resenting the way they were treated differently by their parents.

The significance of wearing particular brands of clothes emerged again when children were asked if they wore the same brands as their friends. Children who got less expensive clothes were more likely to say that their friends wore more popular brand names than they did. Moreover, it appears that, for some children, the type of clothes worn affects the kind of friends they have. As one 14-year-old girl from one of the poorer households in the sample stated:

*With some people whether they’re your friends or not depends on what you wear. People don’t like friends who don’t have brand-name clothes.*

When asked to compare themselves directly with their friends in terms of how they dressed, about half said that they dressed about the same. It was not always clear whether children interpreted this in terms of the style of clothes (irrespective of brands) or the brands. However, one in three children felt that they were not as well dressed as their friends and made this evaluation on the basis that their friends had more popular brand-name clothes:

*I dress mainly the same. I wear the same clothes but the name is different. All you’re paying money for is the sign on them.*

Four children went to great lengths to try and disguise the fact that they were not wearing the same brands as their friends. One 15-year-old girl who was one of six children from one of the poorest households said that she was able
to buy labels such as Adidas in the local market. In order to disguise the fact that she was wearing ‘ordinary’ clothes, she sewed these labels on to clothes bought from chain stores.

Overall the ability or inability to buy brand-name clothes formed the basis of distinctions, if not stratification, among children. According to some children, having the ‘right’ clothes was a prerequisite to being accepted by peers. Children described being subjected to bullying at school and this was explicitly linked to the fact that they could not afford particular brand names. One boy articulated the limited amount of choice exercised by children in relation to brand-name clothes when he said that he did not care about the brands but not wearing them served as a justification for bullying and intimidation. Children in Dublin felt especially pressurised in this regard. While those outside Dublin also mentioned wearing popular brand names, they generally seemed less concerned about this. A small number of children expressed some resistance to brand-name culture. When asked to make comparisons with their friends in terms of standards of dress, seven children said that they did not judge each other on the basis of the clothes they wore. These children challenged the notion that there was a universal standard to which everybody had to conform. However, on the whole, it seems that there is a movement towards brand-name clothing and that this has very serious implications for low-income families.

**School**

The importance of school for children cannot be over-emphasised. Choices made at school and educational performance set in motion processes that have a lifelong impact on children’s lives. The National Children’s Strategy (2000) underlines a commitment to tailoring formal schooling to the strengths and needs of particular groups of children. Where do children from low-income households fit into this picture? Schooling could provide training and qualifications
which could assist young people from disadvantaged backgrounds to find appropriate jobs and worthwhile careers. Of course, achieving these objectives depends on the child’s approach to school and the extent to which education taps the talents of the child. Obtaining relevant qualifications requires attendance and commitment. Attending school in turn requires spending on books, lunches, transport, uniform, runners, school-bag as well as out-of-school activities such as school trips. While some of these expenses may be more important than others, the underlying point is that education costs money. Children whose families may be unable to provide for school-related expenses may experience alienation and exclusion from the ‘normal’ experience of schooling.

Of the 28 children interviewed, 24 were attending school, two were on a training course for early school-leavers and two had dropped out of school. The latter two were both from the same family, a 15-year-old boy and 14-year-old girl. The details of their particular case will be highlighted below. More than three-quarters of those currently attending school indicated that they sometimes took days off. The most common reason given was sickness or attendance at a dental or medical appointment. However, in three cases illness prompted regular absences of between three to five days a month. In one such case a 12-year-old boy had a severe form of haemophilia which caused him to miss around five school days a month. Missing as much as a week a month obviously placed this particular child at a disadvantage. One-third of the children who regularly missed school gave diverse reasons, including minding siblings, sleeping in, going with their family on holiday and in one case because the boy was regularly suspended. For a significant minority of these children, then, attendance at school was problematic.

When asked what they liked about school, just over one in three children listed specific subjects, with art emerging as
the most popular. A further four children evaluated school positively because they liked or got on well with the teachers:

There are one or two teachers I get on with very well. I can talk to them.

Now that I am a senior student, the teachers are more open with us. They treat us more like equals and they talk to us. I find myself having conversations with teachers.

However, for a third of the children school was nothing other than a venue for meeting friends. A minority indicated that they did not like any aspect of school. One 16-year-old boy from a farming household responded:

Not a thing … I loathe it. I hate it.

Overall almost one in two children framed their reference to school either indirectly by discussing schoolmates or by actively indicating their dislike of school. There was nothing distinctive about these children’s households but girls were more likely than boys to refer to the social aspects of school and to list meeting their friends as the main reason why they enjoyed school.

Children’s dislikes about school were more varied. Homework, teachers, school rules and bullying all featured among the negative aspects of school. One-third of the children interviewed specified their dislike of homework or having to get up early. A boy who was one of a family of eight children mentioned the difficulty of doing homework because there was very little space at home and many disruptions:

It’s hard to do homework in this house. I go to my room but the kids would be playing and shouting and making noise. It’s hard to study. I would like my own room.
This boy’s situation draws attention to the fact that lack of physical space to do homework may impact on the ability of children from low-income families to produce homework of a high standard. Five children stated a dislike of some of the teachers because they were too strict or had negative attitudes to pupils:

I hate the school. I don’t like the way it’s run. Some of the teachers think they are superior. They only like you if you’re brainy, polite and intelligent.

A small number of children referred to the ethos of the school when describing the negative aspects. Thus, one boy said that the presence of cameras in the school showed that the teachers did not trust pupils and another girl suggested that all pupils were not treated fairly and that the teachers favoured certain pupils. Bullying also came up in this context.

**Bullying**

Bullying was a recurrent theme. As already mentioned, almost one in three children brought up bullying when asked at the outset about the not so good aspects of their lives. Four children admitted direct experience of bullying while in a further two cases parents stated that their children frequently missed school because of bullying although this was not mentioned by the children during their interview. Research in Britain indicates that a ‘culture of silence’ persists around bullying and that some 30 per cent of victims tell no-one, not even their own families (Smith and Shu Shu 2000). In our research, one in four children admitted (either to us or to their families) that they had directly experienced being bullied. One girl believed that the bullying could be reported to teachers in confidence and that it would be dealt with. The results of research tend to question this, however, indicating that children are less likely to report bullying to
teachers than to other people such as family members or friends. Moreover, research in Britain reports that around 50 per cent of pupils who tell teachers about bullying incidents believe that teacher intervention is of limited effect in dealing with it (Glover et al 2000). This was also the experience of two children in the study who had been ‘forced’ to leave school because of bullying. Their experiences are worth recounting at length because they illustrate the enormous pressure which some children face in not being able to afford to dress similarly to their peers and the negative impact of this on their life chances.

John and Susan’s Story

John and Susan came from a family of six children headed by a lone mother who demonstrated her own commitment to education by being involved in a number of community education courses in the local college. Neither child had attended school for several months at the time of interview. John was 15 years old and worked in a local market selling socks. For five hours a day, six days a week he earned €63.50. Susan was 14 years old and did not have any regular employment other than occasional babysitting for a neighbour. Both children had opted out of attending school because of bullying. John catalogued a series of bullying incidents where he was hit by elastic bands and pellets walking to school, in the playground and in the classroom:

I just decided I’d had enough. I’d known them a few years and they just picked on me. I wasn’t brought up a fighter so I’m not used to fighting. I got sick of being bullied everyday, of waking up and getting bullied on the way down to school.

John saw dropping out of school as the only option open to him. His sister Susan’s experiences of bullying were
more extreme. She had been bullied by five girls in her class for a period of two years, culminating in a physical attack where she was kicked unconscious by them and ended up in hospital. This incident happened six months prior to interview and she had not been back to school since. One of the girls lived opposite her house so she did not go out. She said she had difficulty sleeping, had recurring nightmares and took sleeping tablets prescribed by the doctor to help her sleep. Susan’s account of the day it happened is as follows:

I knew something was wrong all day because the five of them were all clicked together and they kept whispering and pointing to me and giggling. I just knew something was going to happen and I said it to the teacher and she said, ‘Look Susan don’t worry about it. Just run straight home,’ and I did but they followed me. I knew they were going to. I never made it home. They caught up with me and started the usual about my runners and my da and the house and all and then they pushed me to the ground and starting kicking me and my stomach was sore and I was crying for them to stop and then I woke up in hospital.

Later in the interview Susan added:

You know the way you are walking along the street and you’re by yourself and you’re saying your prayers to God, like you’re not really saying your prayers, like you’re just talking to Him, like nobody knows. You’re not moving your lips or anything. Well that day I was talking to Him. I saw the five girls following me and I just kept saying over and over again, ‘Dear God, please protect me, please protect me, please don’t let anything happen to me,’ and He didn’t listen. He didn’t answer … even he betrayed me.
Susan appeared older than 14 years of age and was already reflecting wistfully on her younger days despite her tender years. Her own negative experiences were combined with living in an area where she had witnessed aspects of life far removed from traditional images of children growing up in a happy, secure, protected and innocent environment:

_When I was young, I was a bit stupid ... I thought that maybe life was nice but now that I am older and I am out in the world, I know that that is not right. I have seen some terrible things, people over-dosing, people getting beat up, things being stolen. They do it during the day and you just stand there and watch. Two of my friends have killed themselves. It just got to them. That’s what it’s like here._

The cases of these children are very unsettling. While it is bullying at its most extreme, the wider issues it throws up need attention. For example, both Susan and John felt that the school had been largely ineffective in dealing with the threats which they had both experienced for a long period preceding Susan’s attack or John’s decision to finally leave school. We asked Susan if she had informed the teacher about the bullying:

_Yeah, I did all the time but there was nothing she could do. She used to say ‘Look Susan why not take a week off. It might take the pressure off a bit and it might be a bit better when you come back.’ Isn’t that some system? The bullies get to stay and I get punished by being told to go home._

Moreover, Susan said that the school was not supportive in the aftermath of her attack:
And do you know when I went up to the school about it, they said 'It's nothing to do with us. It didn't happen on our premises.' That's all the help they were. They said nothing would happen to me that day if I went straight home. I did go straight home and nearly got kicked to death. Something has to be done to teach people to respect the poor people.

However, instead of blaming the teachers, Susan justified their powerlessness to do anything in her situation:

_They can’t do anything. They’re afraid of the bullies just like me and if they did do something, the bullies would get them after school or torch their car or something._

Much of the research on teachers’ ineffectiveness in dealing with bullying has focused on better in-teacher training to highlight awareness of bullying and the implementation of anti-bullying strategies within schools. The possibility that teachers may also become ‘victims’ of bullying through attacks on their personal possessions has been less widely acknowledged and indicates that more needs to be done in order to ensure that teachers are adequately equipped to deal with bullying.

Our research suggests that bullying impacted on all family members including adults. The mother of these two children suggested to us that the bullying experienced by her children prevented her from seeking employment outside the household. She framed this in terms of being concerned about the welfare of her four younger children who were still attending school:

_"I'm always waiting for a phone call to say they've been bullied. I wait for it every day. I couldn't work. I would be too worried about them and how they are getting on and if they're getting picked on. I couldn't leave the house."_
There are many reasons why children may bully other children. Differences among children, arising from gender, class, race, height and weight, have been highlighted as causes of bullying. In research by Glover et al (2000), one important reason was the way children dress. Children who are less ‘well dressed’ than others found themselves taunted by better-clad children. Our research also indicates that this is one of the most common reasons for bullying. As Susan said:

*Every class has one that stands out. Every class has its bullies and the one that is being bullied in my class was me. You have to wear designer stuff. All the kids have designer names and we haven’t. We stick out and we’re picked on … Look at these crap runners I’m wearing. My ma can’t afford to get me the right ones and it’s terrible when you can’t afford the right ones. You have no choice but we couldn’t afford it so I was the one that got picked on. I would rather commit suicide than go back to that school.*

Of course, inability to afford the right labels may be only a pretext for bullying and, if removed, may allow other differences to come into play. However, several of the children and parents in this study felt that this was the most significant reason for ‘standing out’. This theme emerged during interviews with parents in one in four households. Parents were conscious of the high price that might be paid if their children dressed differently from their peers:

*If he needed clothes or runners you’d have to get the stuff in Champion Sports or he might get slagged at school. It’s a fashion trend and the kids don’t understand. Kids can be cruel to each other. It wasn’t like that with kids years ago, but it’s all commercialised now.*

*My daughter goes mad when she sees her friends having Nike runners. I can’t afford it and then the faces*
In many cases then, providing the right clothes was a way of trying to protect the children against bullying.

School Uniforms, Bags and Runners

Wearing a uniform can act to minimise differences between affluent and poor pupils in that technically at least they are then all dressed the same. All the children in this study wore a school uniform. When asked whether the uniform was expensive, about two-thirds of the children felt that it was. The children’s estimates of the cost of their uniform ranged from €38 to €152.30. Those who gave cheaper estimates were in all cases from the poorer families.

We also asked the children where the money to buy uniforms came from. Most interpreted this question narrowly in terms of who bought the uniform, usually the mother. On further probing, children said that the money came from the welfare or from working, depending on their families’ circumstances. Only three children specifically mentioned the social welfare payment for back-to-school expenses.

Since all the children wore school uniforms, the pressure to wear brand-name clothes was removed. However, competition in relation to brand names became focused instead on footwear and schoolbags. Pressure around brand names seemed most intense in the case of runners. More than three-quarters of children attending school at the time of interview said that they could wear runners to school instead of shoes and only a handful attended schools which had a policy of no runners. The majority of children mentioned brand names in relation to runners and a number emphasised that chain store runners were not acceptable. Some demonstrated ingenuity in trying to cover up the fact that their families could not afford brand-name runners. One 14-year-old girl from a lone-mother household told us:
Well there’s about four you would be alright with: Adidas, Nike, Ellesse and Reebok. Sometimes when my ma can’t afford any of these, I try and get ones with no name. Having ones with no name is better than having a crap name. You can pretend with ones with no name. Sometimes I make them all dirty so that it looks as if they’re designer but you can’t see the name right or I would cover my feet up so that it’s hard to see the name.

Only a few children said that they would wear ‘ordinary’ runners and did not care whether or not they wore brand names.

When asked what happened when they needed new runners or shoes, almost all children said they would ask their parents. The remainder said that they would try to buy runners for themselves or contribute some of the money. While the majority would ask their parents, their responses showed a fairly widespread awareness of parents’ financial difficulties. For example almost one-third of these children mentioned that their parents might not be able to replace their runners straight away and that they would have to wait for the money or get second-hand runners at a market:

_My ma would have a look at my runners and work out how long more they would do for._

_My mam would buy them but I’d have to wait a while for her to be able to get a spare bit of money._

Similar pressure to display brand names appeared in relation to the type of bag used to carry school-books. The children were evenly divided between those who used ‘designer’ label bags and those who carried what they defined as ‘ordinary’ bags. However, when asked if their peers used similar bags, the majority of children said that their friends would only have ‘designer’ label bags. So this was another source of pressure.
School costs money in other ways as well. There are direct costs associated with buying books, transport, lunches, uniforms, runners/shoes and bags and indirect costs in terms of school trips and holidays. When we asked children if they had ever gone on school trips or holidays, the majority said that they had been on at least one school trip. However, only two children had ever gone on holiday or an overnight trip with the school. While we did not press them for their reasons, two children spontaneously mentioned recent school trips in which they had wanted to participate but which their parents could not afford. While we do not know the extent to which children from more affluent backgrounds participate in school holidays, research in Britain by Middleton et al (1994) suggests that better-off children participate in school holidays to a much greater extent than children from less well-off backgrounds – this research also indicates that many parents feel that schools should not offer such trips because of the discriminatory impact on parents managing on a low income.

Educational Aspirations
Despite the difficulties mentioned, many children remain committed to obtaining a ‘good’ education. When asked at what age they intended to leave school and what their future career intentions were, the majority said that they wanted to stay on at school until they had completed their Leaving Certificate. Only two children would leave at the earliest opportunity and four did not know when they intended to leave. While these responses remained intentions rather than realities, they suggest that the children in our sample were not alienated from the school system despite their likes and dislikes about school. However, the availability of semi-skilled employment may prove too great a ‘pull factor’ for children living in low-income households.

Dreams and optimism were much in evidence when discussion turned to their preferred jobs. One child hoped to
direct rock videos, another wanted to be a film director, while a further two wanted to write books. Two of the boys wanted to play football professionally although one said that he would also learn a trade in case he did not achieve this. All of these children were in the older age group and their responses indicated an element of fantasy in relation to future occupational opportunities. Other children held more realistic ambitions concerning their future job prospects: two wanted to be nurses while another three wanted to become vets. The remaining responses mentioned a wide variety of careers. While a realistic evaluation of their situation might suggest that it is unlikely that these children will achieve their aspirations, their own expectations were optimistic. As they saw it, their future lives would be an improvement on their current situation. It would cast an interesting light on the effectiveness of state policies were this group visited in ten years time to see to what extent they had achieved their aspirations.

Leisure Activities
As regards leisure we were especially interested in activities which may have a cost attached. The majority of children framed their weekday leisure patterns in terms of the performance of daily routines such as changing out of their school uniform, doing homework and having an evening meal. Where additional activities were mentioned, these were often passive leisure pursuits such as watching television or listening to music. Hence, children’s leisure patterns tended to reflect those of their parents. More than half of the children interviewed suggested that they spent some time in the evenings ‘going out to play’ or ‘hanging around’ with friends. They were generally vague about what they did when they were with friends but it was clear that they mainly engaged in activities which did not cost money. Children in Dublin tended to ‘hang out’ at the local shopping centre while children outside Dublin tended to meet at the
local town centre. Only two children, both from outside Dublin, participated in organised group activities: one 14-year-old boy belonged to a local folk group and a 14-year-old girl spent some evenings in a local community centre.

Children’s weekend activities varied little compared with what they did in the evenings after school, although for some children the same passive activities such as watching television and listening to music prevailed. Meeting friends was the most frequently mentioned activity, although again ‘just hanging around’ was how most children described what they did with their friends. A comparison of boys and girls’ accounts of their weekend activities showed that more boys were involved in sport. More than half of the boys played football (kicking a ball around the street or in the park) on Saturdays while only one girl did so. The only other sport mentioned was swimming. About a quarter of the children, all from Dublin, went to the cinema at weekends. Those living outside Dublin had a more limited range of activities, reflecting the lack of facilities available locally. However, some of these children went to a disco at the weekend, the only children to do so. A few children from Dublin said that they would like to go to discos but could not afford it.

This suggests that there may be activities which children would like to engage in but are unable to because of the financial situation of their families. Swimming and bowling were mentioned as was the cinema. Holidays were also mentioned in this context, with a few children indicating that they wished their families could afford to go away on holidays. However, just under half of the children either did not know if there were things which they would like to do but could not afford to or said that there was nothing which they would like to do.
Attitudes to the Local Area

We also asked children about their local area and whether there were things to do locally. The majority of children felt that there was little provision locally for their leisure needs. While most of those who lived in Dublin felt that there was nothing to do in their area, there was evidence of some facilities available locally in which children did not participate. We were unable to determine why. Clearly though, availability by itself is not enough since some of the community leisure amenities which were available did not appeal to the children in our sample. The majority of the children who lived outside Dublin were also of the view that there was nothing to do in their area and two bemoaned the absence of a cinema and swimming.

When asked if they liked where they lived, slightly over half replied positively, nine were explicitly negative and four were unsure. The majority of those who did not like where they lived came from Dublin and identified negative and potentially threatening aspects of the neighbourhood as the basis for their dislike of the area:

*I'd rather live somewhere else. There's fights around here. I'd like to live somewhere where there are no robbed cars.*

*There's too many joyriders and robbed cars.*

One 16-year-old girl who was the eldest of six children was defensive about her local area. Her father had been on a Community Employment Scheme as a caretaker in the local school and had just starting on a training course in computers the week before he was interviewed. Her mother suggested that, while the family found it difficult to manage financially, their situation was gradually improving and they had recently managed to buy their house and had done some refurbishment. Hence, her parents were settled in their
area of residence and this was reflected in their daughter’s comments:

There’s a minority of people that give it a bad name. If they focused on other areas that are supposed to be better and looked at the things that go on there, they’d see it’s not so bad here.

The majority of the Dublin children indicated that they felt they would be living somewhere else in 10 years time.

I'm getting out when I can afford to.

I'm getting as far away from here as possible. I want to go somewhere where it is quiet and you are not frightened. I so hope the future will change.

The children based outside Dublin also hoped to be gone from their area of residence in 10 years time. A few hoped to leave Ireland altogether and join relatives in England or the US. In the majority of cases, their reason for wanting to move was linked to the perceived absence of opportunities in the local area.

Social Support
Just like those of adults, the quality of children’s lives was shaped by the social support which they had available. It is important, therefore, to examine the extent to which other people featured in children’s lives and whether they would turn to others if they had a problem or were worried about something. Rather than specifying particular problems or asking children about actual problems which they may have been facing, we kept the question deliberately general in order to encourage them to tell us about their relationships with their immediate family, other relatives, friends, neighbours and teachers.
Neighbours were the people to whom children were least likely to turn if they had a problem or needed help. Only one child, a 14-year-old girl, suggested talking to a neighbour and this was because she had built up a relationship with her neighbour while babysitting for her over the previous year. Other adults with more direct involvement with children played a more prominent role. One group of children said that they would talk to teachers if they had problems, especially problems directly associated with the school such as bullying. Most of these also said that they would tell teachers if they were being bullied. However, the majority of children would not approach teachers if they had problems. A second, slightly larger, group of children would turn to relatives. Aunts and uncles were mostly mentioned in this context. These children would also turn to friends in the same way. The majority of children, however, were most likely to turn to their immediate families if they needed help. In the majority of cases, this was the mother. As one 15-year-old girl living in a lone-mother household put it:

I'd just tell my ma if I'm worried about anything and she'd fix it.

However, a few children said that they kept problems to themselves and were unlikely to share them with other people regardless of the relationship. Hence, almost one in four children in the study internalised their problems and did not disclose them to anyone including members of their immediate family.

Overview
These children had less than satisfactory lives and faced a number of social and economic pressures which to them were huge. Because their families were unable to match the consumer possessions of peers, some children were
vulnerable to abuse, both physical and verbal, from other children. A few coped by leaving school early or not attending in order to hide from potential attackers. Other children voiced their dissatisfaction with the area in which they lived and focused on fear of joy-riding or drugs. Hence many children in these low-income families did not face the future with confidence and optimism, but instead viewed their world as limited and impoverished.

School may be problematic in a number of respects for children from low-income families. For some school may be a place of danger rather than a site of learning. Problems are not always directly associated with the quality of the education. Many of the children in the study felt strong pressures to wear the ‘right’ runners or have the ‘right’ school bag. This in turn put financial pressure on parents to try to fulfil children’s need to fit in with their peers. Apart from the everyday costs of attending school, children may be excluded from some aspects of the overall educational experience by being unable to afford the costs involved (e.g. for ingredients or for the use of equipment). This is another factor which may also make them stand out in relation to their peers. Yet despite this, many children continued to be committed to the value of education in enabling them to actively change their lives. A high number indicated that they would like to stay on at school until they had completed their Leaving Certificate. Moreover, the majority held high job aspirations and were aware of the role which education could play in helping them to realise such intentions.

Leisure pursuits revealed further the limited world of children in low-income families. The majority did not participate in organised leisure activities but spent their free time ‘hanging around’ with friends in the area where they lived. The importance of the family was further highlighted when children came to discuss their social support networks. The majority relied on family members to the exclusion of other adults outside the household and friends in their own
age group. While this could be regarded as positive, it could also be taken as further evidence of the social isolation faced by low-income households.
Chapter Six

Children’s Economy

As will now be clear, the sample is one of the nation’s poorest households. Regardless of which poverty threshold was taken, the poverty rate in the sample was always double the national average. Hence, children in these households were growing up in difficult financial circumstances. We turn in this chapter to the economic aspects of children’s lives. Its focus is on children’s accounts of their financial situation, how they manage their money and whether they employ any strategies to deal with their low income. What access do these children have to resources? What kind of possessions do they own? Do they understand the situation with regard to family finances and do they contribute to the family income? The purpose of this chapter is to present children’s perspectives on and experiences of these issues and to place their financial situation in the context of that of the family as a whole.

Income

Almost three-quarters of the children had regular weekly money. Amounts were low, however, with almost a third receiving €6.30 or less. Pocket-money was the source of income for the majority of these children. Those children who had no regular weekly income were mainly from two-parent households. Interestingly, none of these households depended solely on social welfare. It may be the case that one-parent households and households living on welfare benefits try to compensate for disadvantages by ensuring
that their children have access to at least some regular weekly pocket-money. While most of the children had no more than a few pounds a week, almost one in five had weekly income ranging from €7.50 to €25. In the majority of cases, these amounts were earned through babysitting. In all cases, money was paid for babysitting children other than siblings; where babysitting was carried out within the household, it was generally unpaid. There were a few children whose weekly income ranged from €25 to €63.50. Most of these got their money through part-time employment. Overall, however, only one in seven children had access to some form of part-time work. Such a level of participation is reflected in other studies carried out in Northern Ireland and the UK which indicate that children from poor areas are less likely to work part-time due to lack of job opportunities locally (Hobbs and McKechnie 1997; Leonard 1998).

In addition to the regular sums of money outlined, some children had access to irregular income earned through doing messages or odd jobs. For example, almost half of the children received money for doing messages, mainly for neighbours or relatives. Amounts earned were typically low, ranging from 25c to €6.30 per message. The amount paid for errands was related to the distance travelled. For local shops within the immediate neighbourhood sums of between 25c and 60c were normal while for shops further afield the amount paid was usually between €1.25 and €2.50. One child, a 12-year-old boy from a household where the father was disabled, said that he occasionally did the weekly shopping in the local shopping centre and received €6.30 from his parents for this. He was an exception, however. Five children got money by carrying out odd jobs. This usually referred to household chores for money.

In order to build a fuller picture of children’s access to money, it is important to take account of money received from relatives or for special occasions such as Christmas or
birthdays. All but four children received money from this source. In some cases this was in addition to presents whereas in others it was in lieu of gifts. Parents often gave children money for birthdays (thus giving them control over what to buy) while being more likely to purchase their Christmas presents. It was also quite common for children to receive money from relatives for Christmas and birthdays. This happened also at other times of the year – just over half of the children said that uncles, aunts and grannies gave them money although the frequency was hard to determine since they used terms ranging from ‘often’ to ‘sometimes’ to ‘seldom’. Confirming the patterns of their parents, just under half of the children never received money from relatives. This was in the majority of cases due to a lack of contact between these children and their wider kinship networks.

**Contributions to Family Income**

While the average earnings of the children who had access to some form of paid work were small, these amounts may make a difference to the family’s overall economic well-being since income is so low. It is interesting to consider, therefore, whether children who earned money through part-time employment or babysitting ever gave up any of their earnings at home. All did, but in different ways. Half transferred a portion of their earnings directly into the household. One child, the eldest of three in a lone-mother family, said that, because of her family’s difficult financial circumstances, she sometimes contributed all of her earnings from babysitting to the household pool. This was despite her mother’s reluctance to take all of her earnings:

> Sometimes I’d give her all of the €12.50. She wouldn’t want to take it but I would force it on her.

All the indications were that interactions between parents and children over money within the household were less
straightforward than is commonly portrayed. In the above case, the child played an important role in contributing to household finances and, while her mother appeared uncomfortable with the child’s decision to donate all of her earnings to the household, it was the girl who was the active decision-maker.

In another lone-parent household, where the 14-year-old boy, the eldest of three children, engaged in irregular babysitting, earnings went into a common pool:

_I put the money into a jar for everyone._

This illustrates a role for children far removed from that of passive dependant. Some children were, from a young age, sensitive to their family’s financial circumstances and responded by taking an element of responsibility for contributing financially to the household.

If children did not contribute directly to the household, they did so indirectly by funding their own needs or buying presents for other household members. One 15-year-old girl, the eldest of three children in a lone-mother family, who earned €44.50 a week working in a chipper said that she did not give any money into the household. However, she went on to outline how she bought her own clothes as well as her lunch from her earnings and was saving up to buy presents for all the family for Christmas. This way of indirectly contributing to the family economy was mentioned by three other children:

_I’d buy presents and stuff._

_I’d buy clothes for myself and presents for my brothers and sisters._

Two children with no access to earnings other than pocket-money or money given as presents said that they would
contribute to the household if they had to. One 12-year-old boy who was the eldest of four children in a family where no member was working suggested that he would lend his parents the money which he received for Christmas and birthdays:

If they ask me for a loan, I’d say ‘Yeah’. I’d be giving back the money they gave me.

By funding their own needs, these children were trying to take some of the strain from their parents and at the same time free up household money to be spent on other things. While young adults gave ‘board money’ to parents when they left school and commenced full-time employment, the research indicated that younger children contributed directly and indirectly to the family finances prior to reaching the formal school leaving age.

**Spending**

Children were asked about how they spent pocket-money or earnings as well as the money which they received on special occasions such as Christmas or birthdays. Spending on clothes was the most frequently mentioned form of spending. The replies underlined the significance of clothes and having the ‘right’ clothes. However, it should be borne in mind that many children had only small amounts of regular weekly money at their disposal if any. Some children would rarely be able to buy clothes from their own money but they tended to say that they would save money to buy clothes. The majority of children who received money for Christmas and birthdays said that they would use this to buy clothes. The sums received were very small – for 10 children amounting to €25.30 or under. Hence this money was saved up to buy clothes rather than being used to buy outright the clothes which they wanted. As outlined in the previous chapter, children experienced pressure from peers from an
early age to wear 'acceptable' clothes. Many were aware of the negative consequences of not having the 'right' clothes and this may account for the popularity of clothing among children's overall spending patterns.

Just over a third of children spent money on items for immediate consumption such as sweets. The fact that a fifth or so spent money on food and snacks reflects the pattern of children's spending elsewhere (Balding 1996; Roker 1998). Only two admitted spending money on cigarettes and alcohol. There were only minor differences between the spending patterns of girls and boys. Not surprisingly, spending on make-up and jewellery (which was not a very important category overall) was confined to girls. Although snooker and pool were mentioned by both girls and boys as leisure activities, only boys spent pocket-money on these. Spending on football merchandise such as jerseys and rings (which was infrequent) was also specific to boys. There were few discernible differences between the spending patterns of children in one-parent and two-parent households, apart from those in the former being somewhat more likely to spend money on clothes than those from two-parent families.

Most children were allowed choice in how they spent their money; for only a minority did parents place some restrictions on spending. One girl was specifically warned not to spend money on drugs or alcohol and for one boy buying sweets was vetoed. Another boy said that he would not be allowed to use his money to get his hair bleached or his ears pierced. One boy described his parents' role in this regard as one of providing guidance rather than of directly influencing his decisions. Parental control over spending might conceivably be weakened in the case of children who earned their own money, although this distinction did not emerge strongly. As indicated above, most of those who earned money gave a substantial proportion into the household or spent their money on clothing.
Saving, Shortages and Borrowing

Saving emerged as an important aspect of children’s approach to handling money. The majority of children saved or tried to stretch their money. The exact meaning of ‘saving’ varied in relation to the amount of money involved. Children commonly tried to make small amounts of pocket-money last for a while rather than spending it all at once. Those children who earned money usually tried to put some away for a specific purpose such as buying presents or clothes. A small number saved money on a formal basis in the post office or in a credit union or bank. Two sisters told us that their parents were saving money for them and referred to this money as their own although how much access they had to it was unclear. These children lived in the highest-income household in the sample and their father held full- and part-time jobs. Not all children saved money, however. Five said that they would spend their money rather than trying to stretch it. All of these children were paid small amounts of pocket-money or received additional money from occasional babysitting.

When asked what they would do if they ran out of money and wanted to buy something small, the majority said that they would ask a family member for money, usually their mother. Only a handful suggested that they would ‘do without’ rather than ask for money. However, the responses show that some children had learned to do without things they wanted. Half of the children who indicated that they would ask their parents for extra money expressed a reluctance to do so. These children came from the poorest families and it was clear from their replies that they were conscious of their parents’ difficult financial situation:

*I’d probably stick it out because I wouldn’t really need it. Then, maybe I’d ask my ma but sometimes I’m slow to ask my ma because she has so many things to spend the money on.*
Children knew that their parents might not be able to give them money and that they would, therefore, have to do without. It was also clear that children curtailed their demands in response to parents' financial difficulties:

"I'd ask for it and I'd try and learn from my mistakes and not run out of money again.

I'd ask my ma and if she hasn't got it I can't have it and that's it."

Just over half of the children said they sometimes borrowed money. This was in most cases from a parent or sibling. Borrowing from friends was very rare. However, borrowing from parents or siblings was not always strictly borrowing as some children knew that they would not have to pay this money back:

"I wouldn't have to pay it back. I don't really borrow money, I just get money."

Whether parents were paid back or not depended on the amount received. For small amounts of money to buy sweets or other minor items, children felt that there was no expectation that this should be repaid. However, in one household, where the father was unemployed and the family managed on very little income, small amounts of money were given as advances on pocket-money only. One 11-year-old girl said that she borrowed money for sweets from her sister but that she did not have to pay her back. However, given that her sister is only 12 years old and had no independent income, the amount borrowed was likely to be very small. Children who borrowed larger sums would pay the money back. Five children stressed that they would pay back loans automatically without being asked. One child (the eldest of six living in a lone-mother family) indicated that he felt a sense of responsibility in terms of paying back borrowed money:
Almost half of the children interviewed said that they would never borrow money.

All of this suggests an image of children far removed from traditional notions of them as passive, economic burdens. These children felt a sense of obligation to live within their means and make their income stretch to meet their needs. They were also sensitive to the economic insecurity of their family and restricted their requests for additional money to satisfy their personal needs. It was clear that some children in low-income families practise budgeting and self-restraint from an early age.

**Possessions**

In order to find out about the things which children owned within the family, we asked them to list all their current possessions. They adopted different approaches to this activity. Some interpreted the question literally and listed items of furniture of which they had sole use such as a bed. Others gave very detailed answers, including small items such as photographs and toiletries, while still others mentioned only large items such as stereos or televisions. In general the children who listed ‘standard’ items such as beds and furniture among their possessions owned less than other children.

There was very little difference in ownership of possessions among children according to whether their father or mother was employed or not. Rather, gender and age seemed to have more influence on ownership of certain items than the family’s financial position. Boys were more likely than girls to own electrical items such as computers and Play- Stations. One in three boys owned a Play-Station.
It is interesting to note that Ireland now has the greatest penetration of Sony Play-Stations in the world after Japan (National Children’s Strategy 2000). Older children tended to have access to their own television. Four children owned mobile phones.

The pressure on children to ‘fit in’ with their peers may also manifest itself in ownership of goods. Having the right consumer goods can help some children get peer approval while lack of certain possessions may occasion a form of social exclusion. The research indicated that children were under pressure from peers to own certain goods and that this often translated into demands on parents. There were no significant differences in children’s possessions among the relatively better-off and less well-off families in the sample. However, this may mean that satisfying children’s wants places a disproportionate strain on the family budget in the poorest households.

Christmas Presents
We saw from the parents’ accounts that Christmas is an additional strain for low-income families. Research by O’Neill (1992) suggests that the poorer the family, the more effort is put into ensuring that children do not miss out on the ‘trappings’ associated with special occasions such as Christmas. How do children feel about Christmas? Do they get the presents they ask for?

When reflecting back on the previous Christmas, the majority of children felt that they had received the presents which they had asked for. The presents mentioned ranged from expensive items such as Play-Stations and stereos to fairly inexpensive things such as CDs and board games. Again there was no identifiable relationship between the family’s financial position and the type of Christmas presents received by the children. One 12-year-old boy who got a Play-Station was the eldest of four in one of the poorest
families. This compares with an 11-year-old girl from the household with the highest income in the sample who had received a desk diary and a toy. There was some indication that children within the same household received presents that were unequal in terms of monetary value. For example, one 15-year-old boy who was the eldest of eight children in a lone-mother household got a Play-Station while his 14-year-old sister got a desk diary and a candle set. For the most part, however, siblings tended to receive presents within the same broad price range.

Only a minority of children said that they did not get what they wanted the previous Christmas. These children came from the poorest households in the sample. The interviews showed that they had curtailed their wants and reduced their expectations in light of their families’ financial circumstances:

No I didn’t get what I wanted. I got a bottle of perfume. I didn’t mind. I don’t celebrate Christmas.

I don’t think about what I want … I have few wants and I never ask for anything. Anything I do get is a bonus. Whatever I get I’m glad of it.

When asked what they wanted for the following Christmas, most of the children identified a range of items varying considerably in expense. One 15-year-old girl (the youngest of four children) whose father was in part-time employment mentioned only one present, a Westlife CD. On the other hand a 12-year-old boy, the eldest of four in a household where the father was unemployed, wanted a Manchester United ring, football boots, a football jersey and two computer games. However, it is important to bear in mind that a quarter of the children did not know what they wanted for the following Christmas despite the fact that Christmas was pending at the time of interview. For some, this
uncertainty seemed related to awareness of the difficulties of their family to meet the obligations associated with Christmas. As one boy from a farming household stated:

*If you look for something and you don’t get it, it sours it [Christmas]. I just clear my mind and if I get something well and good.*

Apart from demonstrating uncertainty about requests for Christmas, it was clear that many children toned down their requests mindful of their parents’ financial situation. When asked what they would ask for if money were no problem, the majority of children mentioned presents different from those previously listed. Some fantasised about being able to afford things such as a mansion, swimming pool or expensive car. Yet even here, children’s dreams were tinged with a sense of realism as the following quote from a 12-year-old girl in one of the poorest families indicates:

*I would ask for a mansion and a car and … oh tickets to see Britney Spears. I love Britney Spears. You know I had a dream about Britney Spears. I dreamt she came to our house but when I woke up, I knew it wasn’t true. It was just a dream. Britney Spears wouldn’t come to a house like this.*

The majority of children, then, diluted their requests because of their awareness of the economic insecurity of their households.

**Awareness of Family Finances**

In order to find out the extent of children’s awareness of family finances, we asked them to estimate weekly household income and expenditure. This evoked a lot of uncertainty. In relation to the income, for example, all said that they did not know how much money came into the household per week. When asked to guess the amount,
about one in three felt unable to do so. Hence a minority of children did not seem to give much thought to household income. The remaining two-thirds were divided between those who provided reasonably accurate estimates and those who either under- or over-estimated household income. Older children tended to be more accurate in their guesses than younger children.

The case was similar with household spending in that most children had no idea how much was spent on these items. However, when prompted further, three-quarters were able to make estimates. Children found it easier to estimate how much was spent on food rather than on bills. This is probably due to the fact that children may accompany parents when shopping whereas items such as rent and electricity are not only more hidden forms of expenditure but children do not directly experience their benefits. Again there was a tendency for older children to give more accurate estimates compared with young children.

While the above discussion focuses on regular household income and expenditure, a further revealing insight into children’s awareness of household finances emerged from their reflections on where the money for irregular household expenses such as buying presents for Christmas came from. Again the majority found it difficult to consider from where their mother or father got the money. In one case, a 12-year old boy answered from ‘her purse’ while another 12-year-old boy said:

I don’t know. From my ma but I don’t know where she gets it from.

Children’s awareness of limitations on the family budget and of how money was distributed within the family was also explored. When asked if they thought their parents had to do without things to buy presents for them, three-quarters of children replied in the affirmative. When asked how they felt
about this, the most common response was for children to express negative and/or guilty feelings. Such views are illustrated by the following two quotes:

*I feel bad but she keeps on buying presents.*

*I feel kind of guilty that they leave themselves without anything and we get all the stuff.*

Almost a quarter of the children felt that parents should spend more on themselves even if it meant that they would then have to do without. Children from lone-mother families were especially likely to express such sentiments. The following encapsulates a common feeling:

*She should get stuff for herself. I think it’s stupid for her not to.*

While the guilt which parents, especially mothers, experience in not being able to provide for children’s wants is well documented, the possibility that such sacrifices may provoke feelings of guilt in children is less widely recognised. Our research indicates that children are for the most part conscious that parents make sacrifices on their behalf. It was also clear that some children experienced a sense of disquiet about the possibility that mothers in particular may have to go without in order to fulfil the material obligations associated with special occasions such as Christmas.

**Perceptions of Relative Poverty**

While some children in the study limited their aspirations, it was also important to find out how they regarded themselves comparatively and in particular whether they considered that they got more, less or the same as their peers for birthdays and Christmas and how they felt about this. Nearly half of the children who answered the question felt that they got
about the same, about a third thought that they got less and a handful felt that they received more than their friends. The following is a comment of one child living in one of the poorer households in the sample:

*I think I get less. It makes me sort of jealous. I would like to get more than I do.*

One girl suggested that she paid a high price for having less than their friends:

*Some people get the same, some people get more because they have a da and they work so they get more but I would guess that I get less than others because there is only us and ma. But it doesn’t bother me. It only bothers me when they get the runners and I can’t and then they start on me. It bothers them rather than me but then when they start on me it bothers me.*

Family size was identified by four children as an important factor determining what they received compared with their peers:

*I don’t know really. Like I get one or two big things and loads of little things. They might get two or three big things but no smaller things so it’s about the same. I’d say people with a big family would get less. With me and my sister there’s only two of us so we get more.*

In general children from families living on social welfare were much more likely to feel that they got less than their friends. More than half of the children from these families stated that they got less than others compared with less than a quarter of the children from families with other sources of income. In relation to household type, the most noticeable pattern was for children from one-parent families to be more likely to feel that they got more than their friends.
Children's Role in Making Decisions within the Household

Information on children's role in decision making within the household is scarce compared with that on adults (Brannen and Wilson 1987). Children are often assumed to lack the necessary competence in terms of sense and maturity to participate in decisions made within the household. According to O'Brien (1995), where external resources are scarce, children play a minimal role in decisions concerning internal redistribution. On the whole, our interviews backed up this interpretation since almost three-quarters of the children felt that they played a very passive role in decision making within the family. They gave three main reasons for their lack of input in deciding how resources would be allocated. Firstly, younger children related this to their age suggesting that they were 'too young' to play an active role in decision making. Interviews with parents supported this view since parents of younger children suggested that their children were too immature to have their views taken into consideration. This view is reflected in the comments of two mothers:

*It'd have to be me. They'd buy chocolate biscuits and cake. We'd have nothing else to eat.*

*If they had their say, there'd be no bills paid and we'd be in the shops every week.*

Secondly, a minority of children felt that discussions about money only promote rows:

*When I say what the money should be spent on, it ends up that everybody talks at once and if one says 'I want this', the other says 'I want that' and it ends up in a row.*

In this situation, someone had to take responsibility for
making decisions and this usually fell to parents. The third and most common reason given by children for their lack of involvement in household decisions related to the constant shortfall between income and expenditure experienced by the majority of households. Since most households had almost no surplus income, decisions on how money was spent became meaningless once the necessary expenditures on food and bills were made. This is reflected in the comments of two sisters from one of the poorest households:

Yeah, we talk about what she [mother] is going to do with the money and we all agree that it has to go on the shopping and bills.

No, because we all agree that messages, bills and the rent come first.

In the first case, the child suggested that she played an active role in decision making within the household, while the second child stated that she played no role. This implies a more complicated process of decision making than first indicated by the majority of children who answered ‘no’ outright when asked if they had any input into decision making. Scarcity of money coupled with spending on essential items such as food and bills diluted the need for family discussion about more optional expenditures.

When parents were asked about children’s role in decision making within the family, the majority indicated that discussions concerning money were often linked to its shortage rather than its distribution. But while several parents said that their children’s input into deciding how money was spent was limited given that there was no surplus income, a minority of parents said that they actively tried to demonstrate to their children how household income was spent:
They know where the money goes. They’re involved. Sometimes they think you’re lying to them. Then I’d tell them what we bought and what it cost us.

We’re opening up to them a bit more now, trying to give them an idea of what it’s like to pay bills, give them a chance to see what we spend it on.

Hence, while children appeared to play a minimal role in resource allocation within the family, parents gave greater responsibility to their children as they got older by trying to educate them about the realities of managing on a tight budget.

**Children’s Strategies for Getting What They Want**

Of course, it would be too simplistic to conclude that children had no bargaining power within the household. As the previous chapter demonstrated, some children would wear only certain brand-name goods and runners. This suggests that some element of negotiation takes place between parents and children in terms of allocating money to particular purchases. The interviews revealed that children employed four main strategies in order to encourage their parents to give them what they want. Chief among these was the tactic of persuasion, generally through repeated entreaty. This strategy, utilised by almost half of the children interviewed, is reflected in the following two responses:

*I would keep asking and asking and asking and asking and my da would have to give in.*

*I would just have to beg. I would say I want it. Sometimes he gives in and sometimes he gets moody if I ask and ask and ask.*

While the latter quote indicates that this strategy was not always successful, half of the children were of the view that
constant begging was effective in encouraging parents to 'give in'. However, some children in their replies demonstrated an awareness of the financial difficulties facing their households:

*I'd say to my ma and if I couldn't get it, I'd say it again and again but then if I couldn't get it, I would just wait until things got better and then ask again.*

A second strategy followed by children was to link their requests to providing help around the house or doing odd jobs. In some cases, this tactic was aimed at 'sweetening' parents so that their requests would be considered more favourably. As one child indicated:

*I'd be very nice. I'd do the washing and make the dinner and make them cups of coffee. It works sometimes.*

These children suggested that helping around the house was a preferred strategy to pleading. 'You get nothing for nothing' was a common theme here. Children outlined a range of chores they would perform in return for their requests being granted. The chores included cleaning up, running errands and doing odd jobs.

A minority of children utilised two further tactics. One child suggested that she would use school as an excuse to obtain money for personal spending knowing that, if the request was phrased in this way, her mother would 'never refuse'. In two other cases, children indicated that they would resort to deviant behaviour to get what they wanted. As one child outlined:

*I would probably be stubborn until they gave in. I would beg and keep on begging. Then I would probably throw a tantrum. I would kick doors.*
In the research by Middleton et al (1994), naughtiness was the most common strategy utilised by children from poor households. Among our sample, however, only two children claimed that they resorted to such measures.

**Parents’ Responses to Children’s Requests**

How do parents cope with their children’s demands? To what extent do they give in to these demands or resist them? Or is this too simplistic a representation of what happens? Do parents, like children, adopt a range of strategies for dealing with their children’s requests? Parents responded in two main ways to their children’s demands. In just under a third of families, parents were concerned to ensure that children learned the limitations of the family budget. This meant that rather than refusing children’s requests outright, explanations were given regarding the household’s ability to meet these demands. One father of three children tried to engage in dialogue with his children regarding the financial difficulties faced by the family:

> You can talk them out of things. It’s surprising. If you try and talk to them, it’s half the battle. You can bring them round to your way of thinking. They might feel hard done by … but you can talk to them.

The second main tactic employed by parents was to try and play for time by suggesting that, while the family might not be in a position to fulfil the child’s request at present, they might be able to meet it at some future date:

> We never say ‘no’ to them. I never believe in saying a direct ‘no’ to them. I say ‘maybe tomorrow when we have more money’.

Many of the remainder of parents said that their inability to meet their children’s requests often led to conflict within the family. One mother of six children told us:
They [the children] get into a temper over it, if you haven’t got it for them. Then there’s fighting between me and him [husband] over it. If I’m sticking up for them too much, there’s trouble between me and him.

To some extent this was linked to a perception held by fathers that mothers gave in more easily than fathers to children’s demands. As one father told us:

Sometimes they look for more than you can afford. Vera deals with them mostly. I think they know that I’m strict. I wouldn’t give in like she does.

However, this view was not borne out by the interviews with children. A minority of children in two-parent households indicated that they sometimes played one parent off against another. Children considered fathers rather than mothers as easier to get money from.

While parents deployed a number of counter strategies to deal with their children’s demands, in one in six households parents were aware that their children tempered their requests because they knew that the family could not afford to buy them extras. This is reflected in the following two responses:

He [son] knows our circumstances. He wouldn’t put pressure on us. He’s good like that.

They might look for something but if they know I haven’t got it, they won’t push it.

These quotes confirm that children sometimes curbed or tempered their requests out of an awareness of their families’ financial circumstances. They also suggest that children in low-income households learn to do without from an early age. Some of the interview material presents an
image of children far removed from that commonly portrayed.

**Overview**

There was a lot of variety in children’s income but almost a third had €6.30 or less to spend each week. Those who had income got it from a variety of sources including pocket-money, babysitting and part-time work. All ten of those who earned money outside the household contributed directly or indirectly to the household’s finances. Hence, from an early age, these children played a responsible role in the household in terms of augmenting the family budget. Just over a quarter of children had no income at all mainly because their parents could not afford to give them pocket-money and because they were unable to find part-time work. Few children had any savings but the majority tried to make their limited income stretch to meet their needs. This made them reluctant to borrow money. Sometimes small sums were borrowed from other family members but we came across no cases where children borrowed substantial sums of money.

The things on which these children spent their money did not distinguish them from other groups of young people. The same things were repeatedly mentioned with clothes and sweets being the two most popular items. The children did not appear to be overly materialistic – notably three out of four had toned down their requests for Christmas presents because of their family’s difficult financial situation. A similar proportion indicated that they were aware that their parents made sacrifices on their behalf and over one in three felt guilty about this. When it came to comparing themselves to others, just over half of the children felt that their circumstances were similar to those of their friends. However, over a third felt that they were worse off. Going on our results, it seems that children from an early age accept income inequalities and are aware that they are in an
unequal playing field in that they do not have access to the same standard of living as their peers.

While the majority of children felt that they played a passive role in terms of decision making within the family, households were arenas where bargaining constantly took place between parents and children. Adult justifications for spending household income were couched in terms of its scarcity and, while some children tried to increase the money devoted to their personal needs, many children accepted the limitations on household income and adjusted their demands accordingly.
Chapter Seven

Experience of Social Welfare and Other Services

Most people in the poorer sectors of the population have personal experience of the social welfare system. Indeed, many are highly dependent on it. This was true as well of the present sample: all families had either current or past experience of claiming a payment other than Child Benefit. In actual fact, people’s experiences of the social welfare system and their dealings with these and other officials formed an important component of their life experiences. These are the subject matter of this chapter which returns to the experiences and accounts of adults. We begin with the social welfare system, moving on to the Community Welfare Officer and the services offered and finally focus on respondents’ contacts with a range of other services. Both the services themselves as well as people’s experience of their treatment by staff are considered.

Experience of Contact with Social Welfare Staff

Almost half of respondents were positive about their experience with staff administering the social welfare services. They were referring here either to those who staff the local social welfare offices or else to staff with whom they have had contact when making their social welfare claims. Their positive replies related either to the service or the treatment they received from staff. The following comments reflect some of the positive views expressed about staff:
They’re grand. I used to see them once a month to sign on. I never had any problems.

They’re very friendly – very helpful.

A small minority of people reported negative experiences and were critical of social welfare staff. The criticisms usually related to a specific incident where people felt that they had been poorly treated. While an unsuccessful claim or the withdrawal of a payment were central to feelings of dissatisfaction, people tended to single out the manner in which they had been treated by staff. One woman described a visit to the social welfare office when her partner’s unemployment payment was stopped:

When we went down when David’s money was stopped, it was terrible. She was very rude. She was shouting and all and I said, ‘What’s happening?’ She said ‘This is David’s claim. It has nothing to do with you. I’m not doing anything until you sit down.’ I said, ‘This is my business. David is getting paid for me and Lorraine.’

The remaining group of respondents expressed both positive and negative opinions of their contact with staff. These people mentioned the context and understood the need for staff to act in a certain way but still found the experience a negative one. Thus, the compliments could be backhanded:

They were alright. There was one awkward one in Dublin, but everyone was alright bar her.

I found them okay. But you’re always dubious of those people. You feel they’re trying to see if you’re hiding something from them.

The assessment process for the lone parents’ benefit was experienced quite negatively. All lone parents’ criticisms of
contact with staff related to the initial assessment for the Lone Parent’s Allowance (now One-Parent Family Payment). Three of these women said that they had been asked intimidating questions about the status of their relationships. One of these women described her experience:

_The first time I applied for lone parents after my daughter was born, it was absolutely terrible. I was asked all kinds of questions and when I had to say the father wasn’t around, I was told I was lying. It was very bad._

**Perceptions of the Social Welfare System as a Whole**

The social welfare system came in for much more criticism than staff – about three-quarters of people responded critically when asked about how they felt they were treated by the social welfare system. Of the remaining quarter, half gave a positive assessment and the other respondents either interpreted the question to refer to the services offered by the Community Welfare Officer or did not respond.

Criticisms of the system centred on a number of issues: general attitudes to claimants; the level of payments; the relative treatment of specific groups within the system; and perceived inequality of treatment and abuse of the system.

The most common criticism, voiced by almost a third of people, was of a generally negative attitude towards claimants. It was not always clear whether such criticism was directed specifically towards staff or the system as a whole. However, comments were most often framed in terms of dealings with staff, probably because this is the point at which people interface with the system. In terms of the substance of the criticisms, people said that they were made to feel like recipients of charity. They also felt that they were viewed with suspicion by staff:
They treat you as scroungers who are pushing their luck.

It’s degrading. You feel like they’re taking it out of their own pocket.

Unemployment payments came in for specific criticism. Although only two people made particular reference to the treatment of the unemployed, their comments provide an illustration of people’s beliefs about the way they were viewed by staff and the system generally.

There was a lot of hounding to look for work. They’d try to send you on FÁS schemes – they were a joke. There wasn’t much work going then.

If you miss a signing day, they think you’re working and then they’re bringing you in nearly every day to sign.

A second criticism, identified by a fifth of respondents, was of the inadequate levels of payment. People pointed to the difficulties of managing on social welfare payments and argued that benefits were not sufficient to provide a reasonable standard of living:

I would just love to see them living on what we live on. I know they can’t just hand it out without some check on it but they could be a bit more flexible. Everybody has different circumstances. For people with six or seven kids, it’s hard. I know the children’s allowance went up but it could be a bit higher.

The third area of criticism, voiced by about a fifth of adults, related to perceived inequality of treatment of people on social welfare. There were two distinct themes within this general strand of opinion. Some people expressed the belief that there was general inequality of treatment within the system while others focused on policies in relation to
particular groups of claimants. A lack of transparency or clarity in the way decisions were made contributed to a perception of unfairness. This view was linked to a belief that one had to be dishonest in order to benefit from the system and that the system did not distinguish between ‘genuine’ and ‘undeserving’ cases. Among these respondents, ‘they’ or ‘them’ was used to refer not to staff but to other social welfare recipients who were seen to be either spoiling the system or else benefiting to a greater degree than was fair. In a context where provision was seen as being subject to abuse by some social welfare recipients, people felt aggrieved.

The more honest you are with them, the less you get. You’d be better not telling them everything.

Some people get whatever is going to them. I thought my money was wrong. The girl up the road gets €165 for herself and her husband and two children. It didn’t seem right compared to mine. There’s musicians around here and they’re able to work and sign ... I don’t know whether the social welfare are stupid or blind. They put down who they want to. I’m not able to help myself. To see other people working and claiming drives me crazy.

A more trenchant critique was voiced by a small number of people to the effect that the system resulted in discrimination against certain groups. These included one farmer who argued that some government grant schemes gave unfair advantage to larger farmers. However, the most common equality issue was about the relative treatment of two-parent and lone-mother families. Immigrants were also identified as a group which received preferential treatment. The following comments illustrate such views:

In my situation as a married woman, I can’t do FÁS courses because my husband is working. I think
government policy discriminates against married people. I don’t begrudge unmarried people with children but I think you’re discriminated against if you’re married.

Married people don’t have equal rights. Lone parents get more than us. Now I’m not being begrudging here but some of the refugees coming in seem to get more than us too.

The small minority of respondents who gave a positive evaluation of the system felt that they were treated fairly on the whole. Farm-based households, which tended to be the most positive about the income support system, dominated here.

In general, Dublin-based respondents were more critical than those living outside Dublin. The nature of the criticisms also differed in that Dublin-based families were generally more concerned about negative treatment of social welfare recipients. Such regional differences, however, reflected the distinctiveness of the farm households as a group. Thus, when other non-Dublin respondents were considered separately, they were as critical of the system as those living in Dublin. It should be noted, however, that members of farm households had had some difficult encounters with social welfare inspectors, usually in relation to assessment of income which was often more complicated in farm households as compared with other cases.

Lone mothers were more critical of the system than were two-parent households. In fact, all positive comments came from members of two-parent families (largely reflecting the views of the farming households). The particular aspects of the system which occasioned criticism also differed. Lone parents emphasised the negative attitudes of staff to a greater degree than people in two-parent families among whom the level of payments was more a source of criticism. It is interesting to note, however, that those in two-parent
households perceived lone parents as being treated more favourably than they themselves were, particularly in relation to eligibility for employment schemes and some of the payments made through the work of the Community Welfare Officer.

**Experience of Contact with Community Welfare Officers**

Despite the lack of spontaneous references to this service, it turned out that the vast majority of households had some contact with a Community Welfare Officer – whether recently or at some time in the past.

About half of those who had dealings with Community Welfare Officers were negative about their contact. The remaining respondents were roughly divided between those who were satisfied with the service and those identifying both positive and negative aspects. People's comments related mainly to applying for the various payments (such as Exceptional Needs Payments) under the Supplementary Welfare Allowance scheme. These payments were largely made on a discretionary basis and this seemed to be a source of widespread dissatisfaction and confusion.

People's criticisms of the service and staff focused on a number of different aspects of their contact. However, people generally found going to the Community Welfare Officer to ask for help a very stressful and sometimes humiliating experience:

> You feel degraded going in. It's like confession. ... You feel like a beggar on the street. 'Sorry, I can't help you.'

> You feel you're begging for money. I don't like going down there. You're queuing up and you don't know what to say. I get embarrassed.
Such general feelings of inadequacy were linked to the perceived attitudes of staff members towards applicants. Just over half of those who were critical of the service referred to negative attitudes on the part of staff:

*They put you down straight away ... they have no respect for you. They know you have to go and ask them for things and the way they treat you, you would think it was coming out of their own pockets.*

The theme of inequality of treatment which we encountered in relation to the social welfare system emerged here also, but it was very much a minority opinion. Five respondents expressed the belief that applicants were not treated equally and that staff awarded payments based on favouritism. This was closely linked to the discretionary nature of payments, a feature of the scheme which was viewed with suspicion. Comments in this vein were frequently accompanied by claims that other people abused the system and that the least deserving benefited most. The following is how such views were expressed:

*I know people getting cheques off the community welfare and they’re in the pub but when I go in, it’s a different story. Some people fleece the welfare but when Joe Soap asks there’s nothing.*

*When I was sick I got a letter from the hospital but they wouldn’t give me any money for winter clothes – they only gave me €38. Another woman walked in and got a new washing machine but I couldn’t get anything. They treated me terribly.... Unmarried mothers get a lot more.*

In contrast to these opinions, about a fifth of people were satisfied with the service and did not identify any problems in their dealings with staff. They included people who only used the service on a limited basis to apply for one of the
more ‘universal’ payments as well as those who had received substantial help with buying furniture and household appliances and who had had successful outcomes to their approaches:

They were okay. I got the Back to School money and a few times I got money for a Communion or Confirmation.

I went down a few times. The washing machine went and I went down for bunk beds that I couldn’t afford. There again, they were nice. I haven’t been refused.

As outlined earlier, a further fifth of those who had used the service expressed a mixture of satisfaction and dissatisfaction. People here recalled various approaches for help, some successful, some not. They also distinguished between individual staff members, some of whom were seen to be more flexible than others. One woman reported that she had been refused when she applied for help but this did not detract from her belief that she had been dealt with fairly:

They’re quite fair. But when we asked for beds, we were told we wouldn’t get beds.… Before they would give you some help with bills but not now. You sometimes wonder what are they there for.… But they treat people okay. I’ve never had any problems.

Some of the issues which were raised by people who were more openly critical of the service were echoed by those who were more measured in their criticism. Thus, the perception that applicants were frequently viewed with suspicion by staff was also raised in this context. But this was a minority view and should not be over-emphasised. One man could see why things needed to be checked carefully given the stated belief that the system was often abused:
We got help from them when we moved in here. They were lovely. I had no problem with them. We had nothing. We slept on the floor for a week. Then they came out to see if you bought the stuff. It was as if they didn't trust you. I suppose they want to see that you haven't drank the money. Anyway, they saw we bought everything we said we'd bought.

While the question of fairness and equality among applicants was a spontaneous and common theme in people's assessment of their contacts with the Community Welfare Officer, we also asked specifically whether in their view the service was fair.

It was the opinion of the majority of respondents that the system was unfair. Some people felt that their own case had not been dealt with fairly. However, the most common responses referred to perceived inequalities in the way discretionary payments were made generally. In relation to the treatment of applicants, the most widely-voiced criticism was that the system did not operate fairly and did not distinguish between 'genuine' and 'undeserving' cases. Of the 40 respondents who replied to this question, a quarter expressed their criticism in this manner. People's comments revealed a belief that there was no guarantee that one would be treated fairly and also pointed to the absence of transparency in how decisions were made. The following illustrate this general view:

The system is definitely not fair. There seem to be some members of the community who get payments hand over fist. I had one query – I had a letter from the doctor to say that I needed an orthopaedic bed for my back and they said they didn’t pay for luxuries. At this stage, I don’t lower myself to go into them. They put you off.

It’s completely unfair. They have their own specific cases that they want to favour.
In the context of a general concern with equality, almost a fifth of respondents identified particular groups of people which were seen to be treated more favourably than others. Thus, some members of two-parent households felt that lone parents benefited unfairly and a number of respondents stated that immigrants received more help than Irish people:

_We were told we were entitled to free milk. When I went down, I got six tins and I was told if we weren’t married, we would have got it until the child was finished with it. In that instance married families are being discriminated against._

_The blacks coming in – they get everything. They get houses, phones, prams, social money. They’re on a different thing than us, the Community Welfare Officer was telling me._

One woman living outside Dublin believed that there was inequality in the way the system operated in different areas of the country:

_I don’t think it’s as flexible down the country. In Dublin, I've heard if you’re looking for a machine they send you down to the shop for the price of it. I don’t think it’s the same everywhere. It’s two different health boards but it’s the same government._

A small minority of respondents considered the system fair. Not having experienced any problems with the service, their view was that people were generally treated fairly. One woman here stated that she had no problem with the practice of calling to people’s houses to investigate the validity of requests for help. Another woman related an instance where she had been refused help but deemed the system as a whole to be fair. Thirdly, one man’s comments suggested that he viewed the scheme as being designed to
respond to exceptional cases, rather than as ‘standard’ entitlements, and he believed that the system met this objective.

It is noteworthy that more people were critical of the system as a whole than of contacts with individual staff. Some of those who commented positively on their dealings with the Community Welfare Officer were of the view that the system in general was not fair. Thus, one woman gave a favourable assessment of the local Community Welfare Officer while maintaining that people were not treated equally by the system as a whole.

While only three respondents indicated that they had used intermediaries in their dealings with the social welfare system, it is a point worthy of comment. Those identified as intermediaries include social workers, doctors and politicians. One woman explained that the social workers and the doctor had intervened on her behalf when she applied to the Community Welfare Officer for help:

> Without the social workers, I wouldn’t have got the dryer. When I went down first she said she couldn’t help us. You feel terrible. I had to get a letter from the doctor to say the kids were wetting the beds. I would like to ask for clothes for myself but I can’t.

As was the case in relation to contacts with social welfare staff, lone parents were more likely than those in two-parent households to direct their criticism at the attitudes of staff towards claimants. However, there were no differences among lone-parent and two-parent households on whether the community welfare service was fair. Nor was there any marked variation according to a Dublin/non-Dublin breakdown. The majority of people were critical of the service. In general, however, the community welfare service seemed to feature more prominently in overall perceptions of the social welfare system in Dublin. Two-thirds of these
respondents compared to a half of non-Dublin based respondents expressed the view that the system was unfair.

People regarded their contacts with Community Welfare Officers more negatively than those with social welfare staff in general. Of those who had had contact with a Community Welfare Officer, half evaluated this negatively compared with a quarter for social welfare staff. This may reflect both the higher local profile of Community Welfare Officers and the fact that people have more direct contact with them. Overall, therefore, a general dissatisfaction with the system of community welfare prevailed, relating to both the application procedure and the way in which decisions were made.

**Information and Other Needs**

When asked if they had sufficient information about the payments made by the Community Welfare Officer, the most common response was negative. In a number of these cases, people told us how they had discovered that they would have been eligible to ask for help in relation to particular expenses (the cases cited were funeral expenses and interview expenses) after the event. Five people emphasised that information was not readily accessible but had, instead, to be sought out.

A minority of respondents felt that their information was sufficient. These people obtained information from different places, identifying both formal and informal sources. Thus, they mentioned getting information from the booklets and leaflets on entitlements as well as the Citizens Information Centres. Some others had secured information through their involvement in community work.

Most people seemed unsure about what they were entitled to ask for under the community welfare provision. In this situation, people reported putting limits on what they applied for, perceiving that they could not make repeated approaches for help:
I got the Back to School grant. There’s no point going for anything else. Three years ago she helped me with two new beds. I wouldn’t be able to go down again for a while.

There appeared to be a problem with information about entitlements to social welfare benefits also. When we asked people specifically about this, about half said that they did not have sufficient information or were unsure of their entitlements. In terms of households, this translates into 12 cases where information was lacking. These included six two-parent families where neither partner felt adequately informed.

As in relation to information on the community welfare schemes, people identified both formal and informal sources of information, emphasising the formal sources. These included especially booklets on entitlements and information centres. Only one had used the internet for this purpose. People who felt that their information on entitlements was insufficient frequently mentioned the difficulty of accessing information. There was a perception that there were ‘hidden’ entitlements and a number of people stated that they had learned about certain schemes by word of mouth. This was seen to represent a failure of the official information channels since getting information through word of mouth depended on chance. Also, as one woman pointed out, this was not a very reliable source of information:

I’d say we’d be entitled to more. I don’t really know. As regards what people say, you don’t know if they’re lying and you’re making an idiot of yourself asking for something.

In relation to the difficulties of accessing information, the following comments give a flavour of the perception that not all entitlements were well publicised or easily understood:
The social welfare system is based on codes – it’s hidden behind codes. We found out about the domiciliary care allowance through the school.

The only way I know is from booklets on what I’m entitled to. But it’s a different language. When I bring them home, I can’t make head or tail of them.

Lone parents were most likely to feel informed about their entitlements. Overall though, roughly a third of lone-parent and two-parent households considered that they were not adequately informed about their entitlements. Location seemed to make a substantial difference in this regard – people in Dublin seemed to be less informed.

Perceptions of Changes in the Social Welfare System

When asked if they had seen any changes in the social welfare system during the period of time in which they had been claiming benefits, the most widely-held view was that there had been no significant change. People approached this question in terms of identifying improvements, however, and so their replies indicate a widely-held belief that there have been no significant positive changes. Of those who responded, just over three-quarters were of this opinion; most of the remainder stated that there had been improvements in the system.

People tended to express their views in very general terms. Among the minority of people who gave more detailed responses, the level of payments emerged as the principal issue. The annual increases in the rates of payment were seen as negligible in the context of price rises and increases in household charges – with rent increases being the most frequently mentioned example of the latter. This kind of point was made repeatedly:
You get a raise and then it’s taken off you a few weeks after. It’s the same system all the time.

There’s not really any changes. Every time you get a rise, something else goes up like rent or the electricity.

There were some positive comments in relation to the rates of payment, however. Of those who identified improvements, two women referred to the recent increase in Child Benefit as a welcome development. Another woman, who thought that the system had remained essentially unchanged, commented that the allowances paid towards back-to-school expenses were very helpful.

While those who believed that the system had improved were in the minority, small numbers of people stated that progress had been made in relation to the provision of information, the attitude of staff to claimants and the procedure for collecting payments:

Definitely there is a change for the better. I remember when there was all these different leaflets and they’d say ‘Look at leaflet B13’ or something. Now everything is on the one leaflet and I got a booklet recently with all the things for lone parents.

It’s improved a lot. The hatches and the buildings look better and the people are more polite. ... I think their attitude is no longer condescending. In the past, as far as they were concerned you were trying to rip them off.

As noted earlier, two people stated that the situation of social welfare recipients had actually worsened. In both cases the underlying point related to the level of payments. One woman expressed the opinion that it had become more difficult to live on social welfare benefits over time and in the other case the introduction of a new payment for farmers had resulted in a reduction in the actual amount received.
There were no real differences in opinion between lone-parent and two-parent families – the majority view in both was that there had been no significant changes in the social welfare system overall. Opinion on this matter did not vary much either by place of residence. However, consistent with their evaluation of the system as a whole, Dublin-based families placed more emphasis on the way in which any increase in payments was undermined by inflation and increased charges.

In recent years, consultation with users of the social welfare system has been introduced in an effort to identify specific problems and to make the system more responsive. When asked if their views on social welfare had been sought, three people had participated in surveys and in one case this was a survey on farming conducted by the local partnership organisation.

We now turn to people’s use of a range of services which may be available to them.

Use of Budgeting Facilities and Advice
The Household Budget Scheme is a facility whereby certain bills can be paid by weekly deductions at source from a social welfare payment. Local authority rents, electricity, gas and telephone bills can be paid in this way. Half of the households in the study had not used this scheme, some because they did not qualify. One woman who did not qualify would like to have the opportunity to do so:

_I don’t use it. If my income came from a source that I could, I would use it. It’s a fabulous idea … it should be available to all on social welfare. There are some houses where the husband goes to the pub and drinks the rent and there’s no money for food. It’s guaranteed housing._

In about half of all families, respondents were either using
the scheme at the time of interview or had done so in the past. The scheme was most commonly used to pay rent, with just two households also using it for electricity bills. In the majority of cases, people gave a positive evaluation of the scheme explaining how it had allowed them to avoid falling into arrears:

*It’s brilliant. I was behind with the rent. Before, when I’d get a bill, say the ESB, I’d say ‘I’ll pay half of that this week,’ and when I’d go to pay it, the money would be gone.*

Three respondents identified some problems with the scheme in practice although they considered the facility to be good overall. One complaint related to the fact that the deduction made for certain bills (usually rent) might be lower than the amount owed due to limits on the deductions which can be made. This it was felt diluted the benefit of the service since people had to make the remainder of the payment themselves. One respondent who had used the scheme in the past had had the opposite problem in that the weekly deduction was greater than the amount agreed. In her view the higher payment should not have been made without her permission.

A second relevant service is the Money Advice and Budgeting Service. Offering assistance in relation to debts and arrears, advisors mediate between clients and debtors and assist people in making repayment arrangements. The service aims to encourage people to use alternative sources of credit to moneylenders (which involve costly repayments). Eleven households had used the service, four of which were using the service at the time of the study. Of these 11, six gave a favourable evaluation. For people with substantial debts and arrears, the Money Advice and Budgeting Service had been very important in helping them to deal with the situation:
They’re brilliant. They put us on our feet. They give you a lot of encouragement…. We owed a fortune to everyone.

When I moved here first, I got into a mess. You can’t avoid it. You’re going to get into trouble – there’s so little. I went down to them. Then I sort of sat down and sorted things out myself. They were very good, very helpful.

Another woman pointed to the important role played by the advisors in mediating between those in debt and the organisations to which money was owed:

We had trouble with the rent. You have to go through the Money Advice and Budgeting Service…. Only for the fact that they stand up and talk, there would be more people in trouble.

There were two households in which the service had not been found to be of use or did not meet particular needs. Having to meet the repayment agreements constituted another bill in these people’s eyes.

Contact with Statutory Services
The provision of high quality services is of central importance in any community and can be particularly important in helping to alleviate the problems faced by those on low incomes. In this sector we explore people’s experience of a range of basic and other support services.

Schools and Teachers
Schools impinged on the lives of almost all families. Most, though, described their contact as mainly limited to particular occasions such as parent-teacher meetings. This suggests some distance between schools and parents, a point confirmed by the fact that only a small number of parents felt
that they could approach teachers if they had a problem. In the few cases where there seemed to be specific problems in relation to children, parents had more regular contact with schools. In two cases, parents had contacted the teachers in relation to children who were ‘mitching’. Another couple had a lot of contact with schools due to suspensions and discipline problems. A further two women talked about their contacts with schools in relation to bullying.

The majority of parents were satisfied with schools and teachers and gave a positive assessment of their contact with them. People’s comments were on the whole focused on their dealings with teachers. Thus, the positive evaluation of contacts seemed to denote positive past experiences and confidence that they could approach teachers with specific problems. Children from three families attended special schools – two schools for children with learning or behavioural problems and one residential school for young offenders. Parents expressed high levels of satisfaction with these schools although in one case this was combined with a general dissatisfaction with the education system. It was notable that only two parents made any reference to their children’s academic progress or to the performance of the school in this regard.

Any criticisms that were expressed related to such matters as the handling of bullying by schools, an over-emphasis on discipline and conversely too little discipline, perceived discrimination against children from certain areas and the overall ethos of the school. In relation to bullying, one woman stated that the school had made genuine efforts to deal with it but that she was doubtful about the capacity of teachers to handle such situations effectively. One of the parents whose children had been skipping school was critical of what she saw as a lack of discipline in her son’s school. Two non-Dublin based parents commented on negative attitudes in some schools towards children from certain local authority housing estates.
The Local Authority
Most of the families in the study had had contact with the local authority in relation to housing provision – just three families had never lived in local authority housing. At the time of the study, 19 households were renting from the local authority and six were buying or had bought their houses from the council. Three families were in privately-rented housing (one of these had moved from a council house) and one couple who owned their house had had it built themselves.

People’s evaluations of the service provided by the local authority were overwhelmingly negative. This confirms the results of other research (Guerin 1999). The main variations lay in the focus and strength of people’s criticisms. Only one respondent, based outside Dublin, considered his dealings with the local authority satisfactory. By far the most common criticism was the standard of maintenance. Almost two-thirds of people had experienced long delays in getting any repairs done. In three households, people had carried out repairs themselves, despite the fact that it was the local authority’s obligation to maintain the houses. There was a general lack of confidence about approaches to the local authority in relation to repairs.

The second issue concerned the way in which arrears were dealt with by the local authority. The main issue here was rent arrears. People emphasised the difficulty of reaching agreement with the council on arrears and most felt that they had been dealt with harshly. In one family, the father recounted how he had received an eviction notice and, although the issue was later resolved, he felt that the council had adopted a very inflexible stance on arrears.

The other criticisms related to specific rather than common themes. Of the four families which were purchasing their house from the local authority, two reported problems in making the necessary arrangements. This was seen to be
partly due to general inefficiency and partly to a failure to facilitate people to buy their houses. Other criticisms related to the inefficiency of the service and the perceived negative attitudes of staff. The following comments – the first from a woman in Dublin and the second from a man living outside Dublin – reflect some people’s experiences of the local authority:

They’re diabolical. They’re rude and they end up putting people in arrears. … My electricity went one day and I had to call the ESB in the end. He told me the house could have gone up in smoke after the way the council left it. The council would have left me in the dark. They didn’t care. They’re useless.

They were very awkward – demanding interest on the loan. Then they gave us a bombshell – the sum went up from €6,349 to €25,400. They had been putting interest on the loan and when we fell behind with the repayments, it went up a lot. It was all very demanding – letters coming out in the ’80s and ’90s when there was no work…. They could have been a lot more helpful.

Households’ living arrangements highlighted the generally inadequate provision of public housing and the absence of affordable, private-sector housing. These problems were particularly acute in Dublin. In one case a lone mother and her son shared the house with an adult daughter, the daughter’s partner and their child. The young couple had previously lived in a privately-rented house which they found to be too costly. In effect the level of rent allowance was too low to make private-sector housing affordable for them. They were on the local authority housing list but both were critical of the housing allocation system which forced them, as they saw it, back on the family. Another illustration of the problems of securing suitable housing is provided by the case of a lone mother who had moved to Dublin from
another part of the country. This family lived in a privately-rented house and, although they were on the council housing list, they had lost ‘points’ when they moved from temporary bed-and-breakfast accommodation to their current house. While this woman stated that she would like to move to a council house, she was unwilling to go back to temporary accommodation, which would be necessary for her to regain her position on the list.

The Public Health Nurse
For the majority of families, their contact with the public health nurse was associated with visits made following the birth of children. Since this service is primarily concerned with children’s development, mothers were the main recipients. Less than a third of households were in contact with this service at the time of the study. In three households, the contact with the nurse was due to an illness of one of the parents and in one of these plus two additional households the contact related to children’s illnesses.

People generally expressed very high levels of satisfaction with this service. The general verdict was that nurses were helpful and supportive. Just two respondents voiced any criticisms. One woman who had been ill reported that she had a difficulty with one nurse while another stated that, while the service was helpful, there was a delay in receiving speech therapy for her child.

Other Health Services
Most of the adults interviewed had some routine contacts with doctors or other health services. In a third of households, respondents had more regular contacts with the health services due to illness among adults or children. As in relation to contacts with the public health nurse, the majority gave a favourable assessment of the health services. While two people reported some difficulties with individual doctors,
the most general comment on the health services came from one man who distinguished between the staff and the service as a whole:

_The health service is great in terms of the staff but the health service as a body isn't good._

**Social Workers**

About a third of families had had contact with social work services. In half of these cases, the contact related to children. In two lone-mother families, the children had been taken into care in the past and in the other families the contact related to bereavement, children’s illness or special needs and teenagers’ disruptive behaviour.

Five families had been in contact with a local Family Resource Centre (which is linked to the social work service offered by the Health Boards, the staff of which include social workers and child care workers). Two other families had been in contact with social workers in relation to illness and accommodation problems. On the whole people gave a favourable assessment of such services and tended to view the contacts as a source of support. One lone mother whose children had been in care was critical of her contacts with social workers at that time since she stated that many staff were not sufficiently experienced to provide support in crisis situations. A similar criticism was voiced by a woman who had not had personal contact with the service but was involved in community and youth work. She was critical of the lack of appropriate services for troubled teenagers in the local area.

**Contact with Voluntary and Community Services**

Families’ contacts with voluntary and community organisations were quite extensive. However, it was mainly the VdP with which they were in contact – about a third were
in fairly regular contact with the VdP (which was the most widespread voluntary organisation). These were all based in Dublin. The widespread contact with the VdP was an artefact of the method of sample selection which relied heavily on this charity for referrals. However, a number of families contacted through other agencies also had contacts with the VdP.

For the most part people were appreciative of assistance received from the VdP. A small number of people even said that they would find it almost impossible to manage without this assistance. However, people also expressed unease at being in a position of having to depend on charity. In some cases this was exacerbated by derogatory comments from neighbours when people were seen to be receiving help. There were some, although isolated, comments about negative attitudes on the part of volunteers and some criticisms of the vouchers and foodstuffs distributed by the organisation.

_They help us out. You feel a bit down having them coming to the house, but what can you do. When your back is to the wall, you have to sort something out somewhere._

_Everybody knows they're visiting and they shout 'Oh, so you're getting your dinner from the Vinnies again. Are the Vinnies feeding you again?' It just makes you feel really low._

Nine households were in contact with the local clergy or were involved in church activities. The nature of the contact varied. Two women identified nuns who lived locally as a source of support. In four households, one or both partners were involved in church and parish activities. In the other three cases, contacts with priests or nuns were limited to visits in response to illness or limited involvement in church activities.
Among the non-Dublin based families, four had contacts with the local partnership organisation. This is again associated with our method of sample selection since these families were all contacted through the partnership. In the three farming families, members had taken part in various training programmes run by the organisation. In the fourth family, a (lone) parent who was involved in community work had links with the partnership through her work. All gave positive assessments of their contacts.

Some other support agencies were also mentioned – Barnardos, a local youth service and a housing advice centre – but by no more than one or two respondents. The majority of families had little or no contact with community organisations but three lone parents were involved with a range of community groups.

Overview
There was little evidence of a feeling of ‘quality’ services at the receiver end. While we cannot comment on the manner of service delivery, it is noteworthy that three-quarters of our respondents were critical of and negative about the social welfare system as a whole. Perceived negative attitudes towards claimants, inadequate payment levels and perceived inequality of treatment of particular sectors of the population by the system were the main sources of criticism. The local community welfare service provoked even more dissatisfaction. It was widely perceived to be unfair. However, while people were often critical of particular encounters with staff members, they tended to make a distinction between the system and the staff who administered it. The latter tended to be viewed more positively than the ‘system’ or ‘service’ as a whole. Thus, those who were critical of the rates of payments or policies in relation to particular groups were often satisfied with the service provided by staff. In relation to the community welfare service, while similar distinctions between the
system as a whole and the staff were made by some respondents, comments about this service were often quite personalised. For example, it was not uncommon for people to mention the Community Welfare Officer by name when discussing their contacts.

When we looked at the extent to which our respondents utilise or have access to a range of services, it tended to vary from household to household. The most widespread contact was with health services and people appeared to be relatively positive about these. They were also quite positive about their contact with schools and social workers although it must be said that expectations in regard to these seemed rather low. One agency of which people were very critical was the local authority. The standard of maintenance was very widely criticised as was the way in which the council deals with arrears. This led people to be negative about the area in which they live. Voluntary organisations provided a vital line of support to people.
Chapter Eight

Conclusions and Policy Implications

This chapter places the study in its policy context, drawing out the main implications of the findings and making policy recommendations. In order to do so we first take an overview of people’s situation, searching for the factors which both draw them together and set them apart. With regard to individuals, the results raise issues about the financial, physical and social well-being of both children and adults. Thinking in more collective terms, the welfare of the family as a unit needs to be addressed as do people’s social support networks and their embeddedness in their local area. The policy issues which arise therefore range across many domains including family policy, child policy, incomes policy, anti-poverty policy, social service policy, employment policy and community development policy. The first part of the chapter undertakes a policy-oriented analysis of the needs of families and children. It draws on and builds on the analyses in previous chapters. The policy implications of these are then discussed and a set of policy recommendations follows. To draw the chapter to a close, the final section offers some suggestions for future research.

The Needs of Low-Income Families

The vast majority of households in this study require a higher income. There were only three out of the 30 which did not have pressing income need. These three were all strongly connected to employment: in two the father was employed
on a full-time basis and the mother had part-time employment and in the other case, a lone-mother family, the woman had availed of the opportunity for recipients of the One-Parent Family Payment to raise their income through employment. This woman worked in regular employment (rather than on an employment scheme) and hers was the sole ‘only child’ family in the study. Overall, then, all but these three families required an increase in their income. Not alone do the high poverty rates found indicate that income was much too low, they also suggest that any increase in income must be substantial. When we asked people how much extra they would need a week to be able to make ends meet, most estimated that their household income would have to increase by at least €127 a week.

When assessing what would best help these families, it is important to take people’s own wishes into account. As we illustrated earlier, access to employment figured very prominently in this respect. In all but a minority of cases people wished to be in paid work, rather than, for example, to remain on benefits. This was especially the case for women: 15 of the 19 women without paid employment at the time of interview expressed an interest in working. A very small minority of respondents expressed negative attitudes towards ‘dependence’ on welfare, the implication being that they would like to replace social welfare income with earnings. However, potential loss of benefits was an important concern for people. Thus most women envisaged earning extra income from employment while retaining social welfare entitlements, such as a medical card and Back to School Clothing and Footwear Allowance. Lone parents generally found the possibility of combining earnings with the One-Parent Family Payment attractive. So the question of raising income has to be considered in broader terms than an increase in benefit rates alone.

In an attempt to be specific for policy purposes, we found it helpful to undertake an evaluation of each household’s
needs in the context of what kind of policy response would best help them. This builds on the overviews presented in Chapter One but it should be noted that it is based on the household’s overall resource situation (rather than just the financial situation which was the basis for Table 1.12). As we can see from Table 8.1 it is possible to identify a set of pressing needs for all households except those three which were considered to be managing well on their current income.

The rate of benefits was the main issue in nine households. In five of these cases the reference was to the rate of benefits paid on employment schemes. Such schemes were very important for the individuals who were participating in them, not least because it was their opinion that without them they would not be in employment. The households affected here were all two-parent households. For the men involved, a combination of long periods of unemployment, poor employment opportunities locally and age presented considerable barriers to securing alternative employment. In two households women had paid work and in the other three cases women faced obstacles in relation to a lack of skills and a scarcity of local employment opportunities. Against this backdrop employment schemes shine a bright light. Their levels of payment were too low, however. The second set of four households for which an increase in welfare payments would be the most significant improvement did not appear to have any immediate possibility of employment. In three of these, an illness of one or both partners prevented them from taking up employment. In the third, the husband’s decision to farm on a full-time basis was made possible by the Farm Assist scheme. For all of these families, an increase in welfare benefit levels was essential.

The next grouping consisted of six households where either the head or the second partner would have liked to be eligible for employment schemes or to have had access to
better childcare facilities so that they could take up a scheme or paid work. The four households in which the latter point was made were all headed by lone mothers. Such barriers are also relevant for the next grouping of three households which, in addition to assistance in taking up paid work, required help with their housing situation (either cheaper or better accommodation). In relation to housing, two households, tenants in the private-rented sector, faced insecurity of tenure and rising rents. The other family was on a local authority housing list but had been forced to live with one partner’s mother due to a lack of affordable alternatives.

<table>
<thead>
<tr>
<th>Table 8.1 Needs’ Profile of Families</th>
<th>Number of households</th>
</tr>
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<tbody>
<tr>
<td>Managing on income and current resources</td>
<td>3</td>
</tr>
<tr>
<td>A raise in rates of payment:</td>
<td></td>
</tr>
<tr>
<td>• employment schemes</td>
<td>5</td>
</tr>
<tr>
<td>• in general</td>
<td>4</td>
</tr>
<tr>
<td>A removal of barriers to labour market entry (especially re childcare and eligibility for employment schemes)</td>
<td>6</td>
</tr>
<tr>
<td>Assistance in taking up work + assistance re housing</td>
<td>3</td>
</tr>
<tr>
<td>Greater assistance with the costs of and needs associated with illness</td>
<td>5</td>
</tr>
<tr>
<td>Help with budgeting</td>
<td>2</td>
</tr>
<tr>
<td>Intensive support</td>
<td>2</td>
</tr>
</tbody>
</table>

Then there were five households which were unlikely because of illness to improve their links to the labour force. There was some form of chronic illness in all of these households. In two both adults were ill and in the other three the task of caring for an ill partner and limited suitable employment opportunities worked against the possibility of
earning an adequate income from employment. What would be of greatest help to these households is better financial assistance with the costs of illness and greater insulation against the reduction in income that is associated with serious illness. Of the remaining four households the most pressing need in two was for budgeting and debt management assistance. Both of these households had arrears which were considerably in excess of the average, even though their incomes were towards the upper end of the income distribution for families in the study. The final two households we would classify as ‘multi-problem’. In one there were serious problems in relation to bullying of children and general safety in the local area. The other household was experiencing difficulties in relation to overcrowding and parenting together with severe income shortage. What these households would most benefit from is some kind of regular non-directive support as well as assistance with specific needs.

**The Needs of Low-Income Children**

In order to identify the implications of life on a low income for children, the idea of risk is helpful. We can identify three potential risks which these children may face as they approach the future. The first is the risk of exclusion from the social world of their peers. A second risk which may be faced by children in these low-income households is that of leaving school early or of not achieving their full potential. Thirdly, these children may be exposed to the risk of growing up in a harsh environment and of turning to drugs, joy-riding and, additionally for girls, (early) lone motherhood. We venture to suggest that 21 out of the 28 children we interviewed faced one or more of these risks.

Twelve children in our opinion faced the risk of exclusion from the social world of their peers. They came from the poorest households in our sample; their parents were unable to afford the brand-name goods which dominated the world
of their friends, neighbours and fellow pupils. Exclusion for these children meant not having access to the type of clothes and runners considered *de rigeur* by the majority of teenagers (and increasingly children). They experienced relative deprivation in terms of dressing differently from their peers and therefore of ‘standing out’. For some being different had resulted in bullying which in turn negatively affected other aspects of their lives. Two were already on medication to cope with the trauma of being bullied.

Seventeen children were in our view at possible risk of leaving school early or of under-achieving. About half of these faced difficulties at school because of the aforementioned risk of being excluded from the world of their peers. They were children who wore different runners from their classmates and carried non brand-name school bags. Two had already dropped out of school because of bullying while three others identified bullying as the most negative feature of their school lives. The other eight children expressed more general dissatisfaction with school. They felt bored with it and considered non-educational factors such as ‘meeting friends’ the best thing about school.

Nine children appeared to be vulnerable to the risks associated with growing up in an insecure environment, including that of falling in with the ‘wrong crowd’. While the first two risks affected children irrespective of whether they lived in Dublin or outside it, this latter risk was mainly one for children from Dublin. All of these children were also subject to at least one of the other two risks identified. The two girls who had already left school spent their leisure time drinking alcohol in the local park. Two other girls living outside Dublin suggested that there was nothing to do in their area except hang out with the ‘lads’ outside the local chipper. The four children interviewed in one household seemed to be at risk on all three fronts. This family had multiple problems, especially as regards health (and is placed in the last row of
Table 8.1). The family was one of the poorest in our sample and we consider it to be in need of intensive support.

Only six of the 28 children were in our opinion less likely to face these three risks. However, we must qualify this by adding that we do not consider these children to be risk free but rather as experiencing lower levels of risk. Such children are evenly divided between the Dublin and non-Dublin households. Two, who came from the family with the highest level of income in our sample, indicated that they were able to dress like their peers and liked school; they did not speak of their neighbourhood in a negative way. In the other Dublin household, the boy of 12 suggested that he did not feel pressurised to wear brand-name clothes, although he was aware that this could change as he gets older. The remaining three children lived outside Dublin in households where at least one parent was working.

**Policy Implications**

While almost all of the families in our study fell below one poverty threshold or another, their members led impoverished lives not just because of financial shortages but also because of an insufficiency of services and of the capacities and resources needed to change their situation. There is a constellation of factors involved. Along with income these span the domains of health, education and the local environment.

One major difficulty is health. We saw earlier that in something like two-thirds of families there were some health problems. The latest research results on poverty trends nationally indicate that the risk of poverty for households headed by people who are ill or disabled has risen sharply (Layte et al 2001). They now appear to be one of the most vulnerable groups of all in Irish society. In the present study the state of people’s physical and mental health was often poor as was their general quality of life. The income which
people had available to them made a healthy diet difficult if not impossible. A related matter was intergenerational transmission of ill-health, especially in terms of health-related practices and behaviour. Along with income, this is a question of knowledge and information about appropriate health-related behaviour. Underlying all of this is access to services. It is well known that a two-tier health service such as that prevailing in Ireland runs a high risk of structural inequalities in access to services and also with regard to the quality of service received. Access to both hospital in-patient and out-patient services may be involved along with non-medical health services such as speech therapy, psychological services, social and other services. While people did appear to make frequent use of health and some other services, their generally poor state of health spoke volumes about the negative reality of health service provision in Ireland at the present time.

In relation to education, the main issue was very low levels of human capital and basic skills. Many of our sample had low educational achievement. Only 16 out of the 50 adult respondents had completed their education to Intermediate/Group Certificate level or beyond which meant that two-thirds had no school qualification at all. This had left some people with literacy and numeracy problems. Nor did the respondents have the opportunity to acquire skills through employment. If they were involved in paid work, it was mainly unskilled and provided few if any training or developmental opportunities. It is pessimistic but nevertheless true to observe that many parents' negative experience of school and the education system was being repeated in the lives of their children. Some parents also said that they lacked the confidence and knowledge to help their children with school work. There were other, more severe barriers to children's educational progress, however. The costs involved, both direct and indirect (in terms of foregone earnings), can be high for families living on low
income and the young people may have nowhere to do their homework and may know no one who can demonstrate at first hand the benefits of staying on in school.

Finally in relation to the local area, the question for policy is two-fold: how are low-income areas to be improved and how can low-income communities be made to function as communities. There is a whole series of policy issues involved here, some of which are already being addressed. The issues include matters of safety and security in the locality as well as the quality and availability of services locally. Especially important in this respect are housing-related services as well as a local presence for basic services. In relation to the nature of local community life, it is important to build or rebuild local networks of support and to create opportunities whereby people can participate and cooperate locally.

Policy Recommendations
The background here is that Ireland has, in relative European terms, quite a highly developed anti-poverty policy. A broad-ranging and innovative National Anti-Poverty Strategy (known as NAPS) has been in place since 1997. This has made poverty an explicit focus of policy and consists of a set of targets, accompanying administrative structures and monitoring procedures. As well as poverty and income adequacy, other areas targeted include unemployment, educational disadvantage, urban disadvantage and rural disadvantage. A Review of the National Anti-Poverty Strategy was published in 2002 and stated the government’s ongoing commitment to a continuation of the Strategy as well as setting new targets, identifying new target groups and making plans for new institutional structures (Department of Social, Community and Family Affairs 2002). The significance of poverty and social exclusion policy has been heightened by the entry of the EU into this field in 2001. Now Ireland’s anti-poverty measures
are set in the context whereby all member states have to submit on a two-yearly basis a national anti-poverty and social exclusion plan (known as NAPincl) for the approval of the Union.

Income and Social Welfare Rates
Social welfare payments being set at too low a level was the single most widespread cause of poverty in the households we studied. While we recognise that significant improvements have been made to benefit rates since the study was carried out in late 2000, the question of benefit adequacy (which it is worth remembering was one of five principles set out for reforming welfare benefits by the Commission on Social Welfare in 1986) must continually be raised. In this respect while the target set out in the Review of the National Anti-Poverty Strategy of €150 a week for the lowest welfare payments to be achieved by 2007 is welcome, the absence from the review of a wide-ranging set of targets in relation to social welfare payment levels is noteworthy. Following the review the only two targets set are a general target of €150 a week for the ‘lowest rates of social welfare’ and a target whereby basic child income support (i.e. Child Benefit and Child Dependant Allowances) is to reach 33-35 per cent of the minimum adult social welfare payment rate (both targets to be met by 2007). Such targets are welcome – it is clear from the households in our study that people cannot live for any period on existing social welfare levels. There remains the matter of the rates of payments for other benefits, however. This is not addressed by the review. Nor does it set targets for reducing the numbers falling below an income poverty line. While we welcome the target of a 2 per cent ‘consistent poverty’ rate by 2007, it must be pointed out that income improvements are critical. In addition, there is the matter of a broader strategy whereby Irish social policy should put in place a guaranteed minimum income and the NAPS take this as its departure point in a broader move to
redistribute income and opportunities for participation in Ireland.

In times of high employment and a move to a vision of welfare which encourages people to provide for themselves, the following point needs to be emphasised: the primary function of social welfare is to support those who are not or cannot be in paid work. People are out of employment for many reasons. There are many for whom labour market enforcing mechanisms and tax cuts are inappropriate and may be penalising. Among our sample of households, most of those who could work were employed. The remainder were made up of people who could not be employed at all (mainly because of health problems or care responsibilities) or those who could be facilitated to be employed by a better support architecture. Low pay is another important part of the low-income constellation and while there have been recent improvements, especially in increasing taxation allowances and the introduction of a minimum wage, the financial return from work for those on low incomes needs to be continually addressed.

There is also the matter of regular and irregular expenses. The families we spoke to had little or no leeway in their income and spending. Hence, any irregular or unexpected expense, even if inconsequential in another setting, had the potential to throw their finances into disarray. It is under such circumstances that people turn to credit (and sometimes to moneylenders). Credit and debt tended in some of the families to have the effect of significantly reducing their financial capacity. It was noticeable that many of these families were using credit for very routine expenses. The virtual absence of supplementary welfare, apart from the Back to School Clothing and Footwear Allowance, from these families’ lives was noticeable. It is time that this set of provisions was, if not replaced, then significantly overhauled. The recommendations of the recent report of the National Economic and Social Forum (2001) in
this regard are timely and well-placed, especially the recommendation for the introduction of user-friendly guidelines for the different payments under the Supplementary Welfare Allowance. The current review of the operation of the Supplementary Welfare Allowance scheme by the Department of Social and Family Affairs provides an opportunity to address these inadequacies. A restructuring of the role of the Community Welfare Officer should also be considered.

Income Levels – Recommendations

- Early progress should be made towards the **achievement of the target set for the lowest social welfare payments** (€150 a week). Similar targets should be set for other payments, including training and employment schemes, as part of an overall strategy to combat income poverty in Ireland.

- Not alone do low-income households need to be better assisted with their regular income but they also need **better help with irregular expenses**. Provisions under the Supplementary Welfare Allowance scheme need to be urgently reviewed to improve their capacity to meet irregular but essential expenses.

- A possible change in the role of the Community Welfare Officer to be more proactive in both identifying and meeting local needs should be considered.

Meeting the Needs of Low-Income Families with Children

We welcome especially the recent round of increases in Child Benefit and the plans to continue to make this benefit more generous. Furthermore, one of the most welcome features of the Review of the National Anti-Poverty Strategy
is that it identified a range of groups which are at high risk of poverty and set targets to be achieved by 2007 in relation to them. Among these groups are women, children and young people, Travellers, older people, those with disabilities, migrants and members of ethnic minority groups. The targets set relate to poverty rates and, depending on the group involved, refer to life expectancy, participation in employment and education, birth weight, standard of housing and facilities for respite care. We welcome all of this but we wish to point out that concerted strategies, rather than targets alone, need to be put in place. This is especially urgent in relation to children, for whom any improvements should be framed as a first step towards realising the vision of the National Children’s Strategy (which will be discussed further below).

The following are some specific suggestions to better deal with the needs of low-income families with children:

**Needs of Low-Income Families with Children – Recommendations**

- **There should be a significant increase in Child Dependant Allowances** across social welfare payments as well as a concerted move towards standardising these in line with an up-to-date and comprehensive benchmark of the costs of children and a national standard for an adequate income for children. All reforms of payments for families with children should be informed by a recognition that both the costs and needs of children vary with age.

- We support the recent call by the National Economic and Social Forum (2001) for the **Back to School Clothing and Footwear Allowance to be paid automatically to recipients of means-tested payments**. In addition, the broad range of costs associated with schooling should be recognised to
include meals, footwear, clothing, books and participation in educational activities. The results of our research suggest that having to find the money for these poses a significant barrier to full participation in both primary and second-level education. While the Back to School Clothing and Footwear Allowance is of some assistance in this regard, it is relatively insignificant overall in helping low-income families with the costs of educating their children. We therefore suggest that the Allowance should be significantly expanded and should as a priority offer assistance to families at regular intervals throughout the school year. It should also, in line with a Combat Poverty Agency recommendation (2000a), incorporate a pre-school allowance for children aged three and four years.

- A child health programme which would aim to enable all children to have access to health services and to improve their health-related behaviour should be introduced. In this respect the intention stated in the Health Strategy (Department of Health and Children 2001) to develop an integrated programme for child health by Dec 2002 is to be welcomed. A medical card for all children aged 18 and under should be considered in regard to such a programme. Adequate health care is not just a matter of financial assistance, however, but also involves the availability and easy accessibility of services to low-income families. Hence the local base of services has to be improved as do waiting lists. An increased focus on local health centres, especially those in disadvantaged communities, is a vital step in this regard. In relation to health-related behaviour, we echo the call of the Open Your Eyes to Child Poverty Initiative17 (2001) for the implementation in primary schools and among parents and young adults of holistic (lifeskills) health education and health promotion programmes.
Against All Odds – Family Life on a Low Income in Ireland

- Early childhood interventions targeted at the most disadvantaged children have a proven effectiveness rate (Danziger and Waldfogel 2000). In this regard the health and education initiatives planned in the 2001 Health Strategy are welcome. These include the extension of measures to promote healthy lifestyles among children, the expansion of mental health services for children and adults and the drawing up of standards for health surveillance and screening. All initiatives should work towards providing a set of integrated interventions, informed by a policy whereby early childhood education is available as a right for all children.

- The anti-drugs initiatives should be more proactive in targeting young people from low-income backgrounds and in their implementation should be integrated with other national strategies (such as the National Alcohol Strategy).

- Efforts to target early school leaving must be increased. This means increased resources for programmes such as Early School Leaver Progression and the School Completion Initiative.

- There needs to be an equitable strategy to assist families with childcare and associated costs. Low-income families have fewer childcare options than those in other income sectors. Moreover, only one social welfare programme – the One-Parent Family Payment – currently incorporates a specific childcare disregard. We suggest that a similar level disregard be available to all social welfare recipients and low-paid workers.
Children-Specific Measures

Children also have to be considered in their own right (rather than just in terms of the needs of their families). In relation to children the goal of social policy should be to provide them and their families with the resources to combat the risks that they face. In this study we have identified three major risks for children in low-income households: the risk of social exclusion, of educational exclusion and of growing up in a deleterious environment. The government has already made a commitment to promote the rights of children through the National Children’s Strategy. This is in our view a major development in Irish public policy. Initiating a broad-based series of measures to recognise and treat children as social citizens, it offers we believe the legitimacy and focus for a broad-ranging assault on poverty and deprivation among families with children. Its rights orientation makes it especially attractive in this respect.

Children’s experience of education can have a major impact on their quality of life, their self-esteem and their future life chances. As well as the financial resources needed for their education, the national planners must think of the social side. Here bullying has to be challenged. While many schools have anti-bullying policies, these do not always succeed and in any case the scale and nature of bullying is such that it cannot adequately be addressed by school-specific measures. Moreover, the rights of the ‘victim’ may be overshadowed by the ‘rights’ of the bully. This is counter to the philosophy of a rights-based approach.

Some of the parents who participated in our research had left school with no qualifications and were experiencing literacy difficulties. The White Paper on Early Childhood Education (Department of Education and Science 1998) outlines the benefits of involving parents in their children’s early education. Such a strategy needs to try and redress parents’ difficulties in their own right and for their own sake as well. In addition, some of the children in our sample
missed school because of the costs of engaging in some school activities or, less frequently, because the family could not afford breakfast.

All those involved in the provision of education, including the national planners as well as schools and others at community level, need to be aware of the pressures on children to wear brand-name clothes. Some of these pressures could be reduced were schools to adopt a policy on the types of school bag and runners to be worn to school and other measures to minimise differences among children. However, there needs to be wider recognition of the pressures which children face to ‘fit in’. The trend towards a ‘common culture of acquisition’ whereby children are expected to have a certain set of goods needs to be acknowledged. This fundamentally influences the costs associated with children’s clothing needs and the pressures faced by their families. Adequate clothing takes on a new definition in an era when mass advertising promotes particular tastes in children’s clothing and actively targets children as consumers. The pressures created by advertising translate into pressures exerted on parents by children.

Communities also need to be provided with more resources to encourage children to engage in constructive leisure pursuits. Some children may get into trouble because there is little else to do. Objective D of the National Children’s Strategy endorses the adoption of policies to provide children with access to ‘play, sport, recreation and cultural activities to enrich their experience of childhood’ (2000: 57). Such inputs are crucial in order to ensure that children are provided with opportunities to engage in active rather than passive leisure and to reduce the risk of becoming involved in dangerous activities. To be effective the cost of such facilities, however, needs to be considered since there is no point in having an abundance of leisure activities if poorer children are unable to afford to take part.
Caring about the local life of children also means ensuring that children feel safe in their local area. In Dublin, in particular, a more pro-active approach to handling the problem of drugs and joy-riding is needed. In order to make a real difference to the lives of children, the National Children’s Strategy will need to prioritise bottom-up approaches to meeting children’s needs. Some children continue to fall through the net of existing services so a more integrated approach is needed. There is a real challenge for the Strategy and other policies to provide local responses to meeting children’s needs while retaining a nationally-coherent approach to promoting the well-being of children throughout Irish society.

The following measures we suggest should be a priority:

**Children-Specific Measures – Recommendations**

- **A major anti-bullying programme** needs to be put in place for children. School should be one focus of this but it needs to be directed to other public and private spaces also. Teachers and other public servants need to be provided with the proper training to deal with bullies and bullying. Moreover, the personal consequences for individuals of confronting bullies need to be addressed. The rights of the children who are being bullied have to be to the fore.

- Measures need to be put in place to offer parents supportive assistance to raise their level of literacy in a way that does not undermine their self-esteem. These schemes should be in place for parents of children up to Leaving Certificate.

- **Initiatives such as Giving Children an Even Break**, a programme targeting additional resources on areas and primary schools suffering disadvantage, should be extended to second level.
● A more pro-active policy is needed to encourage children from poorer and over-crowded households to use education support services. It is our view that community organisations have a key role to play in the provision of needed services. Not only would this improve the availability of services but it might also contribute to the development of stronger communities. Hence we suggest, along with the Open Your Eyes to Child Poverty Initiative (2001), that community organisations should be facilitated and resourced to provide a programme of breakfast clubs, homework clubs and school lunch programmes for children across the age range.

● Schools need to develop more after-school activities especially those which include a ‘play’ element in order to enable children with little money to engage in leisure pursuits which offer constructive alternative ways of spending their free time. The scheme of Special Projects for Disadvantaged Youth has an important role to play in this regard.

● Stricter and more responsible guidelines for advertising need to be put in place in order to counter and control the new trend towards exploiting younger and younger children as the new mass market of the future.

Children cannot, however, be separated out from the families in which they grow up. Providing a child-centred approach to tackling disadvantage and social exclusion requires adopting a strategy that treats adults and children both as individuals and as members of families. Children’s well-being is fundamentally bound up with that of their parents and carers. A study such as this one is well-placed to identify and show the connections across spheres of life. We have identified a series of cross-cutting processes which
run counter to the prevailing philosophy of social services whereby services are divided into discrete policy areas. We see the need for an integrated approach to meeting the needs of these individuals and families.

An Integrated Set of Services
The importance of services to low-income people and their families should never be underestimated. Despite many initiatives to improve the local service base – especially the Integrated Services Process – we found no evidence of a coherent service response at local level. Among the participants in this research, the service-related ‘success stories’ are the Money Advice and Budgeting Service, the Family Resource Centres and in the rural areas the partnership programmes. We should point out that ours was not a study of service effectiveness. However, there was little evidence of ‘quality’ services at the receiver end. These people and their households were relatively isolated from such an experience. There was no local housing service to speak of and the idea of an integrated housing and welfare service remains an ideal.

There is no doubt but that progress is being made towards an improved set of services. The concept of integrated services has also penetrated policy making in Ireland. For example, the Supporting Parents Strategy, which was produced under the Best Health for Children initiative in 2002, recommends the development of integrated and co-ordinated services for parents. Such services should be available in a variety of settings and at key stages. A series of recommendations are also made about how they should be delivered in a co-ordinated way.

From a service perspective ‘integrated’ should have three references. The first is that an adequate response must aim to improve households’ access to services, income and other resources. Action on one front alone is
inappropriate; policy has to think in terms of the resource capacities of low-income households as a whole (with capacities conceived of in a broad way). The second meaning of 'integrated' is that there is a need for policy to respond or act with regard to four levels simultaneously: households/families, individual adults, children, and the local areas in which households are located. A third meaning of ‘integrated’ is in the sense of a ‘package approach’ by which we refer to a tailored response to the needs of particular families in particular situations.

**Integrated Services – Recommendations**

- We endorse the concept behind the **Family Services Project as a model of service provision for low-income families and suggest along with the National Economic and Social Forum (2001) that it should be mainstreamed**. This project, which operates only in a small number of areas, aims to provide enhanced access to information and services for families in their local area. The development of a one-stop shop concept is integral to it and the overall goal is to improve the personal circumstances of individuals and families. It is especially important to see how a service like this would function in a rural area.

- There is a key need for a **single but holistic reference point for family services and needs**. The role of a national family support service is vital in this regard and should, we recommend, be a primary concern of the newly-established Family Support Agency.

- Our results confirm the need to extend the **NAPS to new target areas, such as health**. This has to some extent been done by the Review of the National Anti-Poverty Strategy which contains health-related targets and by the 2001 Health Strategy which gave a lot of
attention to the reduction of health inequalities. However, it is important that targets be extended beyond reducing gaps between the lowest and highest socio-economic groups and that they are made part of a more ambitious and integrated strategy to combat all inequalities. At least a fifth of the households we studied are poor and workless because of serious health difficulties. This suggests the need for the revised NAPS programme to work in tandem with the Health Strategy and a range of other programmes.

Local, Area-Focused Activity
Locality is crucial for people at all income levels but it takes on a special resonance for those living on low incomes because, with fewer opportunities to leave the local area, they spend far more of their lives in a particular area than is true of other income groups. There has been a consistent effort in recent years to devote greater attention to the local level and to improve the local quality of life. The Revitalising Areas by Planning, Investment and Development (RAPID) programme is a notable and welcome development. Focused on 25 of the most disadvantaged areas in the country, its aim is to oversee investment in a broad range of local services (including health and education). Other specific local programmes include the Area-based Partnerships which are intended to combat social exclusion by adopting a partnership approach and integrated local action plans.

One aspect of locality which has received little policy attention is the extent to which informal networks of support exist locally. The reference here is to ‘community’. The existence of community or neighbour support should not be taken for granted. Our results suggest that one must problematise the meaning of ‘community’ for a significant
minority of households in our study which were directly touched by negative aspects of life in their locality. It is far from uncommon for neighbour to turn against neighbour. This manifests itself in a form of bullying of people and families – something which is associated with children rather than adults. A significant minority of the adults we interviewed share with their children the experience of being bullied outside their home. Rather than being integrated into the local community, most of our respondents were actually isolated in the local community. Outside of their immediate families, people’s level of social support was low. Local social cohesion becomes very important in this context.

Local, Area-Focused Activity – Recommendations

- We fully endorse developments such as RAPID. The results of our study highlight that local authority services, especially those pertaining to housing and local amenities, should be prioritised along with health and education services under RAPID. Apart from quantity there is also the matter of quality of services. For example, the quality of maintenance of the physical environment is extremely poor in some areas, especially in the west Dublin suburb where we carried out our research. In addition, there are few if any facilities for young children and their older brothers and sisters.

- A second crucial element to ‘locality’ in policy should be the fostering of community development. The logic of many policies takes for granted the existence of collective spirit and support. We found little evidence of this and we have little sense that our families are part of a ‘community’ or, indeed, that ‘community’ in the sense in which that term is normally understood exists in the areas in which our respondents live. The RAPID programme could make a contribution in this regard if it were to adopt a ‘community first’ approach.
Further Research
While Ireland’s policy architecture is impressive, large research gaps exist in relation to those living on poverty and low income. It would appear that this is being recognised in that the Review of the National Anti-Poverty Strategy indicates the need for a formal information or data gathering strategy. We would like to suggest some priorities for the research programme which is planned for in this context.

A co-ordinated research programme should have the goal of ensuring that a sufficient stock and flow of information exists to inform policy making about the lives of those on low income. This programme should include both qualitative and quantitative information. However, the bias, in the initial years anyway, should be towards the former since there is much less qualitative information available and a qualitative approach is also far more likely to be able to focus on the quality and reality of people’s lives. In line with the approach suggested by the World Bank (Narayan 2000), we endorse the view that we have to look at the world, and public services and provision especially, through the eyes of poor people themselves. Therefore, such studies should allow people who are considered or consider themselves to be socially excluded to be involved in framing the research themes and design. They have context-specific knowledge which is unique to them. The matter of methodology is relevant here. We suggest that the method of Participatory Poverty Assessment, developed by the World Bank in the 1990s (and described in Narayan 2000), should be considered as a potentially useful approach in Ireland. This is a participatory research process which seeks to understand poverty from the perspective of a range of stakeholders (especially people who are themselves poor) and to involve them directly in planning follow-up action. Not alone does this approach have the goal of engaging people actively in the process but it seeks to empower them as well.
Our study indicates a need for more research on a number of topics. First, better information is required on the links between health and low income. The study, while small-scale and broad-ranging, showed illness and poor health to be quite widespread among low-income families. However, little is known generally about the nature and causal direction of that set of relationships. We suggest that a longitudinal study of the relationship between poverty/low income and ill health and the range of inputs needed to help people with health problems engage in appropriate economic activity should be initiated as a matter of priority. The National Longitudinal Study of Children, which was announced in April 2002, will shed light on some of these issues for children.

Community still remains something of an unknown concept despite considerable policy and research attention. One of the strongest indications from the current research is that ‘community’, as that term is normally understood to embrace supportive local social relations and local organisation, may not exist for low-income families. Our research and that of others (Fahey 1999; Bartley 2000) highlights the importance of social factors in shaping the local quality of life. We still know too little about social embeddedness and the bonds of reciprocity and trust which (should) form part of the local social fabric. We therefore suggest that these should comprise a second theme of research on low income. More information is needed on the connections between place and identity, what links people together in communities and what separates or divides them. We also need to have a better idea of why community programmes work in some areas and not in others and why some people participate in organised community activities and others do not.

More research on the impact of policy (including the NAPS) on poverty and income inequality is also needed. Much too little is known about how changes in benefits and
services actually impact at the receiver end. We suggest that, as a matter of routine, the Department of Social and Family Affairs and other government departments should undertake research to monitor and identify the effects of all policy changes once they are implemented. A similar recommendation is made by the Social Welfare Benchmarking and Indexation Group (Department of Social, Community and Family Affairs 2001).

The National Children's Strategy is welcome not just because it argues for the implementation of a 'whole child' perspective but because it recognises the importance of research and makes a commitment to finding out more about the lives of Irish children. This means gathering more information about the everyday worlds of children in a range of different social and economic contexts. We suggest the following as priorities for research within the context of both the Strategy and NAPS:

- more extensive research on the costs of children
- more focused indicators of poverty among children (at present the needs and patterns of adults dominate)
- greater involvement of children in defining what poverty and low income mean to them
- an overhaul of the way poverty and social exclusion are defined in order to better represent a child-centred perspective across age groups.

With regard to research on children, the new National Longitudinal Study of Children could be a major vehicle in tracking both the incidence and effects of poverty on children over time. We suggest that indicators and target groups for this purpose be developed and built into the study.

Specific research also needs to be carried out to broaden and augment understanding of the risks associated with childhood. This would identify risks of childhood and evaluate programmes aimed at reducing such risks. We also consider that there is a need for more research into
children’s experience of education. This should be interpreted not just as educational experiences but in terms of the social world of the school which involves inclusion and exclusion from the peer group as well as from educational opportunities.

Bullying should be a further priority for research. There is little or no information available at a national level about the extent of bullying or its effects. We need especially to know which children bully and which are bullied. Our research suggests not only that bullying is widespread among children but that it is also something which adults in low-income families experience. Lone-mother families are especially valuable in this context. We would like to know how widespread this is and the extent to which people are or feel intimidated in their local areas. This could be one example of research which links the experience of children and adults.

Our final suggestion is for specific funds to be earmarked for research on low-income families as part of a co-ordinated focus on the family. There is no reason, for example, why the Families Research Programme, which was operated by the Family Affairs Unit of the Department of Social, Community and Family Affairs and is likely to be continued under the new Family Support Agency, should not earmark a portion of its research funds for research on low-income families. Funding for such research should not be confined to this source, however, but should be spread across a range of statutory organisations and policy units.

Finally, at a time of unprecedented economic growth in Ireland, a substantial number of people continue to live in poverty. Combating poverty and low income requires action beyond the economic domain. Based on the experiences of people themselves, this research shows that life on a low income routinely involves vulnerability, insecurity and fear. The elements of poverty outlined so graphically by the
individuals and households in the study underline the need to actively work towards an inclusive society. They also demonstrate that this in turn necessitates action at household, local community and national levels. The task for policy makers is to promote policies which will enable and empower all to be full and active citizens. This requires the active involvement of families in identifying the resources necessary not just to meet their needs but to enable them to expand their options so that they can be full participants in society.
Appendix One

Background Details on the Fieldwork and Sample

Sample and Area Selection
The criteria for selecting the sample were family type, labour market position and urban/rural location. The sample was therefore intended to reflect different family structures (two-parent and lone-parent families), various sources of income (social welfare, low-wage employment, farming) and urban or rural area of residence. Once we had decided on the areas on which to concentrate, respondent families were recruited through a number of locally-based organisations in the three fieldwork locations.

Selection of Contact Organisations for Referral of Respondents
To initiate the process of contacting potential respondents, we first identified a small number of key organisations which operate locally and were likely to be in a position both to assist us in contacting families and to link us with the locality and other local agencies within it. Our choice was guided in the first instance by the nature of the agency. It was important to choose those agencies which could put us in contact with the required range of low-income households. The suggestions and in some cases privileged access provided through the auspices of members of the Research Advisory Committee proved very helpful in securing the assistance of the agencies. In order to standardise our
approach as much as possible, we limited our initial contacts to the partnership organisations and the local conferences of the VdP. These organisations assisted us in one of three ways: by agreeing to approach families on our behalf; by providing us with the names of potential respondent families; or by referring us to individuals or agencies better placed to help us. We also built up a list of further agencies, subsequently making contact with three training and employment services, a housing advice centre, a local authority, two local offices of the Money Advice and Budgeting Service, two Family Resource Centres and a community-based project which aims to improve the delivery of statutory services.

In each case, we first contacted agency personnel by telephone, giving a brief outline of the study and asking if they would be in a position to help us gain access to suitable families. We then followed this up with a letter giving a more complete account of the project and an assurance that all participants would remain anonymous and that the information collected would be strictly confidential. One of the team of three researchers also paid a number of visits to these agencies during July and August.

Not all of the agencies succeeded in linking us with families. In total, we contacted 16 agencies, nine of which were able to put us in contact with people who agreed to be interviewed. The distribution of referral sources is found in Table A1.1.

The Sample
As shown in Table A1.2, we conducted interviews with 30 families – 20 in Dublin and 10 in areas outside Dublin. In all 42 families were contacted, giving a response rate of 71 per cent. Given the sensitive and demanding nature of the study, this rate of response could be considered on the high side. It will be obvious from the table that the referral procedure was more successful in the non-Dublin areas. This we
believe is because of the very thorough consultation process engaged in with families by the principal contact agencies in both of the non-Dublin locations. The lower response rate in Dublin is partly attributable to the fact that some families had been insufficiently consulted and informed. There were some instances when we assumed that access had been granted only to find when we turned up to begin the fieldwork that the family had not been informed about the research. In some of these instances, the householder agreed on the spot to be interviewed.

Table A1.1 Source of Contact with Families in the Sample

<table>
<thead>
<tr>
<th>Location</th>
<th>Source of contact</th>
<th>Number of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dublin</td>
<td>St Vincent de Paul (VdP)</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Community Employment Scheme</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Integrated Services Process</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Money Advice and Budgeting Service</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Welfare Society</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Housing Advice Unit</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Family Resource Centre</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Another interviewee</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20</td>
</tr>
<tr>
<td>Non-Dublin</td>
<td>Partnership organisation</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>County Council</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Money Advice and Budgeting Service</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>VdP</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30</td>
</tr>
</tbody>
</table>

These were all regarded as completed interviews although some children in the age group did not consent to be interviewed. In all we obtained complete information on all family members in 24 households. In the remaining six households, interviews were completed with the parents but one or more of the children or other adults either refused
directly or did not make themselves available to take part. Since the essential information was obtained, we decided to treat these as completed families.

**Table A1.2 Number of Families Contacted, Interviews Completed and Non-Responses**

<table>
<thead>
<tr>
<th>Sample</th>
<th>Number of families contacted</th>
<th>Number of families interviewed</th>
<th>Number of non-responses</th>
<th>Response rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dublin</td>
<td>32</td>
<td>20</td>
<td>12</td>
<td>63%</td>
</tr>
<tr>
<td>Non-Dublin</td>
<td>12</td>
<td>10</td>
<td>2</td>
<td>83%</td>
</tr>
<tr>
<td>Total</td>
<td>44</td>
<td>30</td>
<td>14</td>
<td>71%</td>
</tr>
</tbody>
</table>

**Details of Non-Respondent Families**

In relation to the 14 non-respondent families, one was not suitable for the study, one person refused to give any information on income and in 12 cases we did not gain access due to direct (five) or indirect (seven) refusals by one or both parents. Where we failed to either speak to an adult or arrange a suitable interview, this was judged to be an indirect refusal following three or more (usually face-to-face) contacts. In five cases the woman was willing to participate but her spouse/partner refused to do so. In these instances, we decided not to proceed with the interview.

**The Organisation of Fieldwork**

In the majority of cases we contacted the families ourselves to arrange the interviews. In about half of the cases, where people either did not have phones or did not supply a number, we called to the house to make the necessary arrangements. With regard to children, contact was first made with one or both parents and only then did we seek to negotiate access to the children. Hence, parental consent was always secured first. However, we did not assume that parental consent was equivalent to child consent. We also
got the consent of each child individually to participate. Prior to the interviews, we explained the purpose and content of the study to each participant. We also reassured them that all of the information provided would be strictly confidential, that they would remain anonymous and that we were independent of any contact organisation(s).

The number of visits required to interview all relevant family members was closely linked to household composition and the availability of family members. On average we visited each house twice.

Given that the research design was based on individual interviews with different family members, the ideal situation was a private interview with each person. In most cases, it was possible to hold separate interviews with each partner of a couple, although children were often present especially during interviews with women. In such situations, there tended to be frequent interruptions so as the fieldwork progressed we attempted to interview parents during school hours where possible. This also meant that, to gain access to children, we had to visit the household after 4.00pm when they had finished school or during the weekends. It was also sometimes difficult to secure private interviews with children. However, in all but five cases parents were not present during the interview.

The interviews with adults generally took between an hour and an hour and a half to complete and those with children a half to three-quarters of an hour on average. The majority of the interviews took place in people’s homes, but three interviews were conducted in a local community centre or café.

The interviews were emotionally traumatic for us as researchers. We were unprepared for the level of poverty which was especially bad in some Dublin households. While we cannot say if the interview was traumatic for the respondents, their feedback would suggest that they found it a cathartic experience.
Pilot Interviews
The interview schedule was tested via seven pilot interviews. The piloting served two main functions in the research: highlighting the strengths and weaknesses of the interview as a whole as well as of individual questions; helping to indicate priority topics and questions in what was an overlong interview schedule. The main changes made to the adult schedule following piloting were to exclude a number of topics from the interview. Among these subsequently covered in less detail were health, leisure and some questions on style of life. The pilot interviews also served to refine the form and wording of many individual questions. Some minor changes were made to the sequencing of topics. As a result of the pilots the children’s interview schedule was also altered quite substantially. In general one of the main changes made was to the length of the schedule which was shortened considerably. In addition the more open-ended questions were moved to the beginning of the interview and the section on children’s knowledge of matters relating to the household finances was expanded considerably.

Profile of the Respondent Population
Tables A1.3 to A1.7 present the key details of the sample. There were 19 two-parent and 11 lone-mother families. The number of persons in the family ranged from two to nine, with half falling into the two to four person category. In relation to the number of children per family, two-thirds had three children or less and one-third had between four and eight children. It should be noted that the sample included just one (lone-mother) household with eight children. Of the 10 families with more than three children, eight were headed by two parents.

The 30 families yielded an individual sample of 78 respondents. Tables A1.4 and A1.5 present the most important details about these people. It will be seen that of
the 78 individual respondents 50 were adults and 28 were children. In the adult sample there were 31 (62 per cent) women and 19 (38 per cent) men. The predominance of women was due to the fact that all of the lone-parent families were headed by women. All but one adult respondent was a parent, the young woman in question being 19 years old and living with her parents. Of the parents, 49 per cent were in the 35-44 age group, 22 per cent were under 35 years and 28 per cent were aged between 45 and 60 years. The age profile of the parents reflected the fact that we sought interviews in families with children aged between 12 and 16 years.

The two-parent families included 16 married couples and three cohabiting couples. Among the lone parents, there were five single women and six who were separated or divorced.

The 28 children in the sample were made up of 17 girls and 11 boys (Table A1.6). The pre-defined age group for children to be interviewed was 12-16 years. However, during the fieldwork, where we came across children aged just under 12 who were anxious to be interviewed and felt rejected when they were excluded, we decided to proceed with the interviews. Thus, the final child sample included two 11-year-olds. Among the child sample as a whole, older teenagers predominated, with 36 per cent aged between 11 and 13 and 64 per cent between 14 and 16.

Women working full time in the home made up 40 per cent of the sample – by far the largest single category (Table A1.7). The higher percentage of women engaged in home duties on a full-time basis in the Dublin sample was related to the higher proportion of young children in these households. Fourteen per cent of respondents were sick or disabled and 12 per cent were unemployed. All of the unemployed were from the Dublin sample. People employed on a full- or part-time basis made up 28 per cent of the total
sample. Three households were engaged in farming on a full- or part-time basis.

**Demographic and Other Details of the Sample**
The following are the main characteristics of the respondents.

**Table A1.3 Characteristics of Families in the Sample**

<table>
<thead>
<tr>
<th>Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-parent</td>
<td>19</td>
</tr>
<tr>
<td>Lone-mother</td>
<td>11</td>
</tr>
</tbody>
</table>

**Number in family**

<table>
<thead>
<tr>
<th>Number</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 – 4</td>
<td>15</td>
</tr>
<tr>
<td>5 – 6</td>
<td>9</td>
</tr>
<tr>
<td>7 – 8</td>
<td>6</td>
</tr>
</tbody>
</table>

**Number of children per family**

<table>
<thead>
<tr>
<th>Count</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 3</td>
<td>20</td>
</tr>
<tr>
<td>4 – 8</td>
<td>10</td>
</tr>
</tbody>
</table>

**Number of children in each family type**

<table>
<thead>
<tr>
<th>Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-parent households – 2 children or less</td>
<td>12</td>
</tr>
<tr>
<td>Two-parent households – more than 2 children</td>
<td>7</td>
</tr>
<tr>
<td>Lone-mother households – 2 children or less</td>
<td>8</td>
</tr>
<tr>
<td>Lone-mother households – more than 2 children</td>
<td>3</td>
</tr>
</tbody>
</table>

* The number of family members refers to all those living permanently in the house at the time of interview.

# This refers to all children aged 16 years and under living at home at the time of interview. It includes the grandchildren of the principal householder in one case.
Table A1.4 Status of Individual Respondents in Family

<table>
<thead>
<tr>
<th>Family status</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent</td>
<td>49</td>
</tr>
<tr>
<td>Other adult*</td>
<td>1</td>
</tr>
<tr>
<td>Children</td>
<td>28</td>
</tr>
<tr>
<td><strong>Total n of respondents</strong></td>
<td><strong>78</strong></td>
</tr>
</tbody>
</table>

* This refers to an adult daughter.

Table A1.5 Sex, Age Group and Marital Status of Adult Respondents by Family Status

<table>
<thead>
<tr>
<th>Position in family</th>
<th>Parents</th>
<th>Other adults</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Number</td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td>Women</td>
<td>30</td>
<td>1</td>
<td>31</td>
</tr>
<tr>
<td>Men</td>
<td>19</td>
<td>–</td>
<td>19</td>
</tr>
<tr>
<td>Total</td>
<td>49</td>
<td>1</td>
<td>50</td>
</tr>
<tr>
<td>Age group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 25</td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>25-34</td>
<td>7</td>
<td>–</td>
<td>7</td>
</tr>
<tr>
<td>35-44</td>
<td>24</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>45-54</td>
<td>8</td>
<td>–</td>
<td>8</td>
</tr>
<tr>
<td>Over 55</td>
<td>6</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>49</td>
<td>1</td>
<td>50</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>32</td>
<td>–</td>
<td>32</td>
</tr>
<tr>
<td>Separated/Divorced</td>
<td>6</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>Single</td>
<td>5</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Living with partner</td>
<td>6</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>49</td>
<td>1</td>
<td>50</td>
</tr>
</tbody>
</table>
### Table A1.6 Sex and Age Group of Child Respondents

<table>
<thead>
<tr>
<th>Sex</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Girls</td>
<td>17</td>
</tr>
<tr>
<td>Boys</td>
<td>11</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age group</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>11-13</td>
<td>10</td>
</tr>
<tr>
<td>14-16</td>
<td>18</td>
</tr>
</tbody>
</table>

*n = 28*

### Table A1.7 Labour Market Position of Adult Respondents

<table>
<thead>
<tr>
<th>Labour market situation</th>
<th>Dublin</th>
<th>Non-Dublin</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working full-time in home</td>
<td>16</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>Unemployed</td>
<td>6</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>Full-time employment</td>
<td>6</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>Sick/disabled</td>
<td>4</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Part-time employment</td>
<td>2</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Full-time farming</td>
<td>–</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Farming + off-farm employment</td>
<td>–</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>34</td>
<td>16</td>
<td>50</td>
</tr>
</tbody>
</table>
### Appendix Two

**Supplementary Tables**

Table A2.1 Median Weekly Household Equivalent Income by Principal Household Characteristics

<table>
<thead>
<tr>
<th></th>
<th>number</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>All households in sample</td>
<td>30</td>
<td>115.7</td>
</tr>
<tr>
<td><strong>Household type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two-parent</td>
<td>19</td>
<td>118.5</td>
</tr>
<tr>
<td>One-parent</td>
<td>11</td>
<td>106.3</td>
</tr>
<tr>
<td><strong>Household size</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 – 4</td>
<td>15</td>
<td>122.2</td>
</tr>
<tr>
<td>5 – 6</td>
<td>9</td>
<td>130.1</td>
</tr>
<tr>
<td>7 – 9</td>
<td>6</td>
<td>89.8</td>
</tr>
<tr>
<td><strong>Number of dependent children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 – 3</td>
<td>19</td>
<td>122.2</td>
</tr>
<tr>
<td>4 – 8</td>
<td>11</td>
<td>96.2</td>
</tr>
<tr>
<td><strong>Household composition</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 parents, 0-3 dependent children</td>
<td>11</td>
<td>118.5</td>
</tr>
<tr>
<td>2 parents, 4-8 dependent children</td>
<td>8</td>
<td>111.9</td>
</tr>
<tr>
<td>1 parent, 1-3 dependent children</td>
<td>8</td>
<td>147.2</td>
</tr>
<tr>
<td>1 parent, 4-8 dependent children</td>
<td>3</td>
<td>95.0</td>
</tr>
<tr>
<td><strong>Location</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dublin</td>
<td>20</td>
<td>105.1</td>
</tr>
<tr>
<td>Outside Dublin</td>
<td>10</td>
<td>127.8</td>
</tr>
</tbody>
</table>
### Table A2.2 Sources of Household Income

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social welfare only</td>
<td></td>
</tr>
<tr>
<td>Social welfare</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
<tr>
<td>Other income packages</td>
<td></td>
</tr>
<tr>
<td>Full-time work</td>
<td>2</td>
</tr>
<tr>
<td>Farm + part-time work + casual work</td>
<td>2</td>
</tr>
<tr>
<td>Full-time work + social welfare</td>
<td>3</td>
</tr>
<tr>
<td>Part-time work + social welfare</td>
<td>3</td>
</tr>
<tr>
<td>Part-time work + social welfare + casual work</td>
<td>1</td>
</tr>
<tr>
<td>Casual work and social welfare</td>
<td>3</td>
</tr>
<tr>
<td>Social welfare + pension</td>
<td>1</td>
</tr>
<tr>
<td>Full-time work + part-time work + social welfare</td>
<td>1</td>
</tr>
<tr>
<td>Full-time work + casual work + social welfare</td>
<td>2</td>
</tr>
<tr>
<td>Farm + part-time training + social welfare</td>
<td>1</td>
</tr>
<tr>
<td>Full-time work + part-time work + casual work + social welfare</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
</tr>
</tbody>
</table>
## Table A2.3 Main Social Welfare Payments Claimed by Households

<table>
<thead>
<tr>
<th>Payment Description</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>One-Parent Family Payment</td>
<td>7</td>
</tr>
<tr>
<td>One-Parent Family Payment + Domiciliary Care Allowance</td>
<td>1</td>
</tr>
<tr>
<td>One-Parent Family Payment + FIS</td>
<td>1</td>
</tr>
<tr>
<td>One-Parent Family Payment + Rent Supplement</td>
<td>1</td>
</tr>
<tr>
<td>Unemployment Assistance/Benefit</td>
<td>4</td>
</tr>
<tr>
<td>Disability Allowance</td>
<td>2</td>
</tr>
<tr>
<td>Disability Allowance + Unemployment Assistance</td>
<td>1</td>
</tr>
<tr>
<td>Invalidity Pension</td>
<td>2</td>
</tr>
<tr>
<td>Invalidity Pension + Unemployment Assistance</td>
<td>1</td>
</tr>
<tr>
<td>Supplementary Welfare Allowance + Rent Supplement</td>
<td>1</td>
</tr>
<tr>
<td>Back to Work Allowance + FIS</td>
<td>1</td>
</tr>
<tr>
<td>FIS</td>
<td>1</td>
</tr>
<tr>
<td>Farm Assist</td>
<td>1</td>
</tr>
<tr>
<td>Back to Work Allowance</td>
<td>1</td>
</tr>
<tr>
<td>Domiciliary Care Allowance</td>
<td>1</td>
</tr>
<tr>
<td>None</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
</tr>
</tbody>
</table>
# Table A2.4 Median Weekly Personal Income of Adults according to Demographic Characteristics

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults in sample</td>
<td>50</td>
<td>174.4</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>19</td>
<td>208.8</td>
</tr>
<tr>
<td>Female</td>
<td>31</td>
<td>136.8</td>
</tr>
<tr>
<td><strong>Age group</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16-24</td>
<td>5</td>
<td>195.0</td>
</tr>
<tr>
<td>25-34</td>
<td>7</td>
<td>163.9</td>
</tr>
<tr>
<td>35-44</td>
<td>24</td>
<td>170.6</td>
</tr>
<tr>
<td>45-54</td>
<td>8</td>
<td>253.4</td>
</tr>
<tr>
<td>55+</td>
<td>6</td>
<td>121.2</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married/living with partner</td>
<td>38</td>
<td>125.0</td>
</tr>
<tr>
<td>Single/separated/divorced</td>
<td>12</td>
<td>246.4</td>
</tr>
<tr>
<td><strong>Location</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dublin</td>
<td>34</td>
<td>171.2</td>
</tr>
<tr>
<td>Outside Dublin</td>
<td>16</td>
<td>177.8</td>
</tr>
<tr>
<td><strong>Labour market status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed full-time</td>
<td>9</td>
<td>311.0</td>
</tr>
<tr>
<td>Employed part-time</td>
<td>8</td>
<td>149.3</td>
</tr>
<tr>
<td>Unemployed/ill</td>
<td>13</td>
<td>157.4</td>
</tr>
<tr>
<td>Home duties</td>
<td>20</td>
<td>143.8</td>
</tr>
<tr>
<td><strong>Primary income source</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social welfare</td>
<td>33</td>
<td>170.5</td>
</tr>
<tr>
<td>Employment (full or part-time)</td>
<td>7</td>
<td>248.8</td>
</tr>
<tr>
<td>Employment or training scheme</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(full- or part-time)</td>
<td>5</td>
<td>311.0</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>57.9</td>
</tr>
</tbody>
</table>

* Calculated on the basis of the source of income which makes up more than 50% of total personal income.

\[ n = 49 \text{ here since 1 adult had no personal income. In the 'other' cases, no one source of income made up more than 50\% of total personal income. 'Other' also includes individuals whose primary source of income is from pension or casual work.}\]


Table A2.5 Household Tenure and Proportion in Arrears with Rent/Mortgage by Tenure Type

<table>
<thead>
<tr>
<th>Tenure type</th>
<th>Number</th>
<th>Number in arrears with rent/mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local authority rented</td>
<td>19</td>
<td>14</td>
</tr>
<tr>
<td>Privately rented</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Local authority mortgage</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Owned</td>
<td>3</td>
<td>n/a</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29</strong></td>
<td><strong>15</strong></td>
</tr>
</tbody>
</table>

n=29 since two family units were sharing one house.
Notes

1 See Buhmann et al (1988) for an analysis of the merits and consequences of different equivalence scales. Their work and that of others (Johnson and Webb 1991; Mitchell 1991) makes it clear that poverty estimates and the composition of the poor are especially affected by the choice of equivalence scale. However, the actual choice of scale is by no means simple; to paraphrase Rainwater (1988) there is no straightforward way to tell which is the correct equivalence scale to use. The ESRI scale was chosen here for the reason that it facilitates the comparison of our results with those of the ESRI. However, it should be noted that this is a scale which is quite ungenerous in the adjustments it makes for family size. In this regard it is relevant to note that the most widely used scale in international research today – the OECD scale – makes an adjustment of .7 for an additional adult to the head and .5 for children aged 16 years and under.

2 This is income net of rent allowance. Only two households in the sample received rent allowance but the sums involved were quite large and so including them would push up the average income by about 4 per cent. This in our view represents an artificial increase since the allowance does not constitute available income. Hence we decided to omit rent allowance from the calculation of household income.

3 The matter of the sex of the household head is relevant here. This was assigned on a two-step basis. In the first instance the main earner of the household was identified. In all cases except two, this was one of the spouses/partners. In the latter two cases, we assigned the headship to the highest earning parent. In all we had 13 female-headed households, all but two of which were lone-parent households. Since the sex of the household head dovetails so closely with the type of household, we decided to proceed with the analysis by using the type of household variable only.

4 Note that we have to deal in fractions of a labour unit here because of the diversity in the nature and amount of paid economic activity. Children’s employment by its nature is not equivalent to that of adults. For example, children who earned money from babysitting four hours a week were treated as a quarter of an earner.
5 We did not include Child Benefit here because, as a universal payment and given that it is paid to all households with children, it is not a payment which significantly differentiates households in terms of their standard of living.

6 The practice of using a number of poverty thresholds has become commonplace. This may be partly because it has proved difficult to get a consensus on a single measure of poverty. In the last decade or so, one can see a tendency, in both Ireland and elsewhere, for a number of income thresholds to be used simultaneously or else for income poverty measures at one point in time to be supplemented with measures over time or measures of lifestyle (such as possessions, leisure activities, eating patterns and so forth). See for example Gordon and Townsend (2000).

7 The figure at the 60 per cent threshold is 86 per cent.

8 However, it is important to note that if one takes 40 per cent of mean income as the poverty threshold, then the poverty rate is higher among one-parent families (45 per cent as against 37 per cent for one-parent families).

9 In working out personal income, a key decision had to be made about to which adult income intended for the household should be attributed. This was mainly the case in relation to social welfare benefits. In these cases, we tended to follow the logic of the social welfare system itself. Hence, where people were claiming benefits for their partners and children, we allocated this income as the personal income of the claimant (on the grounds that it is the claimant’s decision on how to allocate it). Following such logic, women were always assigned the income from child benefit as well as that from other child-related payments (domiciliary care allowance and dietary allowance). In farm families, where the notion of collective income is also relevant, we allocated the relevant income from the farm to the man. The rationale here was that the norms around farm ownership are such that when the farm has been the man’s inheritance, as was true in all three cases, he is generally accorded priority as regards both ownership and disposition of the associated income.

10 Where spending took place on an other than weekly basis, we worked in the interview to calculate a valid weekly amount. If this was not possible, we asked for the sum last paid and for the period which it was to cover and made the calculations ourselves.

11 This should be treated with caution, however, since it was difficult for people to calculate.
However, it should be noted that the national data were collected in June and July whereas the expenditure data in the present study pertain to winter months.

According to the ESB, token meters are installed following disconnection or where there are difficulties paying the bill.

This is an independent voluntary service for individuals or families, primarily those on low incomes, who need guidance in managing their finances in order to avoid getting into difficulties with creditors and moneylenders.

At the time of interview, the scheme was available to most social welfare recipients, but those on Disability Benefit, Old Age Pension, Carer’s Allowance and Back to Work Allowance were not eligible.

Consistent poverty is measured by income as well as indicators of lifestyle and deprivation.

This is a combined initiative among the following organisations: Barnardos, Combat Poverty Agency, Children’s Rights Alliance, Focus Ireland, National Youth Council of Ireland, Pavee Point, People with Disabilities in Ireland and the VdP.

Interviews were conducted in a total of 34 households but four were unusable due to the refusal by one person to give any information on income and the refusal of three interviewees’ partners to take part in the research.
References


Against All Odds – Family Life on a Low Income in Ireland


References


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Against All Odds gives expression to the direct voices of people experiencing poverty. Thirty families speak of their experience of the day-to-day struggle associated with poverty. Parents and, importantly, children and young people tell us about how they manage their money and how they view their lives and the localities in which they live.

Against All Odds not only expands our understanding of the lived experience of poverty, it also points clearly to policy directions that are required to bring an end to poverty. From a Combat Poverty perspective, there are two key policy issues in the study which need to be addressed. These are adequacy of income and provision of services. Without adequate income and high quality services, the struggle against poverty becomes a losing battle.

The study is of interest to all those concerned about the wellbeing of families and children in Irish society during a time of unprecedented prosperity. It is of particular relevance in the light of current government policy concerns about child and family poverty, as set out in the revised National Anti-Poverty Strategy Building an Inclusive Society.