

Poverty Elective

3. (b) *“an estimated 6000 premature deaths occur in Ireland each year as a result of poverty and inequality”* (Irish Independent, May 2003).

(i) State what you understand by (i) poverty and (ii) inequality. (8)
(2 points @ 4 marks each)

(i) **poverty refers to a lack of sufficient means to provide for essentials such as food, shelter and sanitation.**

(ii) **inequality - where there is discrimination on grounds of gender, race, religious etc.**

(ii) Identify **two** groups most at risk of poverty in Ireland and give reasons. (10)
(2 points @ 5 marks each)

- **The unemployed - lack of skills etc.**
- **One-parent families - dependent on welfare benefits also children, refugees/asylum seekers, elderly, homeless etc.**

(iii) Describe the effects of poverty on children. (12)
(3 points @ 4 marks each)

- **Children experiencing poverty often get caught in poverty trap**
- **Become early school leavers leading to lack of skills / qualifications**
- **Low self-esteem, ill health etc.**

(2004 OL)

(iii) Name and give details of any **one** Government scheme that helps to reduce expenditure for low-income families.

Name = 5 marks, details = 5 marks

Family Income Supplement -

- *Is a weekly allowance to help families on low pay. Not subject to income tax. Entitlement to a medical card is not affected. One or both partners must be working for 19 hours per week. Income must fall between set levels depending on family size etc.*

Back to School supports, Medical Card, Rent Allowance, Fuel vouchers, Community Welfare Officer etc.

(2005 OL)

3. (a) *While Ireland has become increasingly wealthy in recent years, it still has one of the highest levels of income inequality in the EU.*

(i) Define **each** of the following:

(a) *Relative Poverty*

(b) *Absolute Poverty.*

2 definitions @ 5 marks each

Relative poverty: People living below what society recognises as a basic standard of living.

Absolute poverty: People may not be able to physically survive due to lack of food, shelter and clothing.

(ii) Discuss the reasons why poverty continues to be a feature of modern society, In your answer include reference to the cycle of poverty **and** the influence of social policy on poverty.

4 points @ 6 marks each

(1 point must refer to the cycle of poverty and 1 point must refer to the influence of social policy)

Low wages for unskilled workers, lack of educational qualifications, long term unemployment, unequal distribution of wealth and resources, addictions, inability to manage money, social welfare system inadequate, failure of government to have an effective policy on alleviating poverty, financial deprivation, disadvantaged areas, high cost of housing, increase in the number of single parents etc.

Cycle of poverty - Children from lower socio-economic families generally do not get the same opportunities, and place less importance on education, than the children from the better off in society. They end up unemployed or in low-paid jobs and have their own children who are born into the perpetual cycle of poverty etc.

Social Policy on Poverty - Wages, Unemployment benefits, Employment opportunities. Social policy can perpetuate poverty as some believe that the benefits are generous and therefore there is little incentive to seek employment etc.

- (iii) Give an account of **two** statutory initiatives aimed specifically at eliminating poverty in Ireland.

*2 initiatives @ 8 marks each
(Name = 4 marks: Account = 4 marks) x 2*

Rent allowance, Family income supplement, Fuel scheme, Clothing and footwear allowance, Refund on prescriptive drugs, Jobstart, Back to work allowance, Supplementary Welfare allowance, Medical cards. Fás, Back to Education Allowance (BTEA),

NAPS - National Anti Poverty Strategy

Combat Poverty Agency

MABS - Free confidential advisory service, primarily to low income families who are in debt or at risk of getting into debt etc.

(2006 HL)

- (ii) Give a brief account of **three** different payments provided by the Department of Social and Family Affairs to families with children.

6 points @ 3 marks (names = 3 @ 3 , details = 3 @ 3)

(18)

Child Benefit is paid to everyone living in the state up to 16 years or 19 if in full time education or physically / mentally disabled or attending a FÁS / Youth Reach Centre.

- *It is paid monthly to the parent / guardian*
- *There is no income limit.*

F.I.S. – a weekly allowance for families on low income

- *It is not subject to income tax.*
- *One member of family must be working 19+ hours per week and have been working for at least 3 months*
- *The government pays 60% of the difference between earnings and the limit set for the family*
- *Income limits are set according to number of children in the family etc.*

Lone Parent's Allowance – means tested.

- *Basic allowance plus increases for each dependent child.*

Clothing and footwear allowance available for June to September for school children etc.

(2007 OL)

3.(b) 'The proportion of people at risk of poverty in Ireland was one of the highest in the EU in 2004.'

(Measuring Ireland's Progress 2005 from CSO).

- (i) Identify **three** groups of people most at risk of poverty in Ireland today.
Explain why the groups named are affected by poverty.

3 groups @ 4 marks each

(12)

- *Long term unemployed*
- *Those suffering from an illness or disability*
- *Lone parent families*
- *Those living in deprived areas, children, immigrants, elderly, homeless, travellers etc.*

Explanation: 2 points @ 5 marks each

(10)

- *People in these categories can experience different levels of poverty*
- *Social standing may decrease their chances of getting a job*
- *Some groups (minority) can be discriminated against.*
- *Housing policy has concentrated low-income groups in one area – 'poverty black spots'*
- *Some born into cycle of poverty*
- *Addiction can also lead to poverty etc.*

- (ii) State the role of the *Combat Poverty Agency*.

2 points @ 4 marks each

(8)

- *Advises the Minister for Social Welfare on all issues relating to poverty*
- *Initiates and evaluates measures to prevent and eliminate poverty*
- *Examines the nature, cause and extent of poverty in Ireland*
- *Promotes greater public awareness of poverty*
- *Publishes a magazine "Poverty Today" every two months giving relevant, up-to-date information to the public etc.*

(2007 OL)

3.(b) 'Despite almost a decade of economic boom, Ireland still has a large proportion of people at risk of poverty'. CSO

- (i) In relation to the above statement discuss the extent and distribution of poverty in Ireland today. In your answer include reference to the cycle of deprivation in families. (20)

*4 points @ 5 marks each
1 point to relate to cycle of deprivation*

Number of people on poverty line decreased since 60's & 70's, increased during 80's due to recession, upturn in economy during 90's led to another decrease. High cost of living & housing today means number of people living below poverty line is increasing again. 20% of Irish households live below the poverty line, one in 4 children live below the poverty line. Ireland has the 4th highest poverty rate in Europe and the highest rate of child poverty. Groups at risk - elderly & disabled, unemployed, low-paid workers, lone parents, refugees, ethnic minorities, homeless, travelling community, small rural farmers etc.

Cycle of deprivation in families - one aspect of poverty contributes to another and creates a never-ending cycle within the family.

- (ii) Name and give details of two government schemes that reduce expenditure for low-income families. (10)

2 schemes @ 5 marks each

e.g. rent allowance, back-to-school clothing and footwear allowance, free electricity, telephone rental, tv licence, fuel allowance, school books grant scheme, school meals, medical cards, after school services etc.

(2008 HL)

3.(c) 'Poverty is more than not having enough money for material things.'

(Combat Poverty)

- (i) Give an account of the reasons why poverty continues to be a feature of Irish society.

3 reasons @ 6 marks each

(18)

e.g. low wages, lack of educational qualifications, cycle of poverty, addiction, high cost of housing, high taxes, unequal distribution of wealth and resources, inability to manage money effectively, economic recession, lone parent households, unemployment, poverty trap, etc.

- (ii) Name and give details of **one** voluntary initiative which helps to alleviate the effects of poverty in the community.

Name = 4 marks

(12)

Details = 2 points @ 4 marks each

*e.g. **St Vincent de Paul**; raises money in number of ways i.e. charity shops, church door collections, provides financial assistance to people in need i.e. paying emergency bills, visits needy families, old people and do housework, gardening, assist in buying school books & uniforms, provide emergency housing, holiday breaks, homework clubs, etc.*

Meals on Wheels, Lions / Rotary club initiatives, etc.

(2009 OL)