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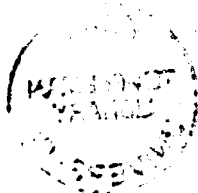
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**Living Standards Within Households:  
Learning from Non-Monetary Indicators**

**Sara Cantillon**

**January 2005**



**Doctor of Philosophy in Social Policy**

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## Abstract

This dissertation focuses on the distribution of resources within Irish households and the implications of that distribution for the living standards of different household members. In most research on living standards, income inequality and poverty, the assumption is made that individuals living in the same household have the same standard of living. If however, different individuals within households actually experience different levels of well-being, this could have major implications for our understanding of poverty. In particular, conventional practice could lead to the extent and nature of gender differences in the experience of poverty being understated, to poverty for some children being obscured, and to the capacity of policy to improve living standards being seriously impaired. Non-monetary indicators of living standards and deprivation are increasingly being used in measuring household poverty. This study demonstrates their use in exploring differences in living standards *within* households.

The aim of the present study was to develop a set of indicators suitable for the investigation of differences in living standards within the household – both differences between adults in a given household, and between adults and children – and to apply these indicators empirically to Ireland. This involved first designing a module of survey questions and refining them through focus group discussions with women experiencing poverty and social exclusion. The resulting set of questions was then included in the 1999 round of the Living in Ireland Survey. Research has then been carried out on the responses to this innovative set of specially-designed questions, focused on bringing out the scale and nature of differences within the household and teasing out the influences on the intra-household distribution of resources. In particular it looked at the role a woman's independent income might play and also at the impact of the presence of another adult at the interview. The results are revealing both in the specific Irish context and more broadly, from a methodological and substantive point of view.

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# **Chapter 1**

## **Introduction**

This dissertation focuses on the distribution of resources within Irish households and the implications of that distribution for the living standards of different household members. In most research on living standards, income inequality and poverty, the assumption is made that individuals living in the same household have the same standard of living. If however different individuals within households experience different levels of well-being, this could have major implications for understanding poverty and for the way anti-poverty policies are framed. In particular, conventional practice could lead to understating the extent and nature of gender differences in the experience of poverty, to obscuring poverty for some children and to impairing seriously the capacity of policy to improve living standards.

The chapter starts by distinguishing the terms household and family. It gives a brief overview of the issue of within household distribution discussed in detail in the literature review in Chapters 2 and 3. The overview here outlines why conventional approaches to the household as a unit of analysis might constitute a problem, discusses some alternative avenues of investigation aimed at shedding some light on the position of individuals within households and introduces the approach taken in this thesis. The chapter then states the central aim of the thesis and provides an outline of the chapters to follow. It concludes with an account of articles arising from this research presented at conferences and published in journals.

### **The terms “household” and “family”**

Households and families often empirically coincide and the words are often used interchangeably, particularly by economists, as if there were no conceptual distinction between them. The term household is usually used to define a group of people who have the same address and who share meals and/or living accommodation, although there are also an increasing number of single person households. The definition used by the Central Statistics Office (CSO) for the census in Ireland states that a household comprises

either one person living alone or a group of people, not necessarily related, living at the same address with common housekeeping arrangements – that is sharing at least one meal a day or sharing a living room. The term family is much more complex but in most societies has a formal legal definition. It is usually defined, including by the CSO, in terms of a unit of two or more persons living in the same household who are related to each other through blood or marriage such as a married or cohabiting couple, with or without children, or a lone parent with children. Thus, most families live in households, but not all households are families. This thesis employs an approach designed to investigate intra-household differences in living standards of individual members regardless of their marital or familial status. It therefore uses the term ‘household’ even though in this case the sample is primarily comprised of married couples with, or without, children.

### **The household as resource-sharing unit**

An objection raised with increasing frequency to conventional analysis of poverty and income inequality is that it neglects what goes on within households. The household is in effect treated as a “black box”, with little or no attention paid to differences among household members in access to and control over resources. As stated, conventional methods of analysing poverty and income inequality take the household as the income recipient unit, and assume resources are shared so that each individual in a given household has the same standard of living. Thus in presenting a profile of those falling below an income poverty line, for example, households below that income level will be identified and all persons living in such households will be taken to be poor. If different individuals within households actually experience different levels of well-being, this could have major implications for our understanding of poverty and for the way anti-poverty policies are framed (see, for example, Phipps and Burton, 1995).

Neither the issue of gender differences in the experience of poverty nor the situation of children have been ignored in recent poverty research, in Ireland or internationally. Concern about the “feminisation of poverty” over time has been a particularly important theme in US poverty research (Garfinkel and McLanahan, 1986; McLanahan, Sørensen



and Watson, 1989). Goldberg and Kremen (1987) reviewed the evidence for seven industrialised countries and concluded that the recent feminisation of poverty is not uniquely American, but has been most pronounced in the USA. However, in this research feminisation of poverty relates to the increasing proportion of poor households that are headed by a female, or to the increasing proportion of women in poor households – with poverty status determined on the basis of household income. As far as children are concerned, the relatively high risk of poverty faced by households containing children in many industrialised countries has come to be seen as a major concern. This has received particularly attention in the UK and the USA – both countries with particularly high child poverty rates (see, for example, UNICEF 2000; Piachaud and Sutherland 2000).

In the Irish case, Nolan and Watson (1999) looked in depth at the position of households where the head or reference person is a woman, examining their risk of being in poverty and the factors underlying it. They also looked at the position of women in the labour market, and the contribution made by their earnings to household income. Nolan (2000) looked at the position of Irish children, once again investigating in some depth their poverty risk, how it had been changing over time, and why it was higher in Ireland than in many other EU countries.

The position of both women and children in those studies was based on the situation of the household – in terms of income, or non-monetary indicators intended to capture the living standards of the household. The (explicit or implicit) assumption of equal distribution of resources and equalisation of living standards within households, which this entails, is the focus of attention here. Using data from the UK and Canada several recent studies have sought to illustrate how substantial the bias in this equal sharing assumption *could* be for a picture of poverty and income inequality,. This has involved adopting alternative sharing assumptions and recalculating conventional income poverty and inequality measures (Borooah and McKee 1994; Davies and Joshi 1994; Phipps and Burton 1995). The results show, unsurprisingly, that the assumption made about sharing can make a great deal of difference, particularly to the position of women and children. The crucial questions left open are just how much sharing actually does take place, and, as a consequence, how great are the differences in living standards among individuals within a household.

A number of different avenues of research have explored this empirically in industrialized countries.<sup>1</sup> One involves investigating how money and spending are managed within families. This research, usually applying qualitative approaches of investigation to small groups of households, has focused attention on differences in power and responsibilities between spouses, on the different allocative systems that operate, and on control of resources and decision-making (Pahl 1983, 1989; Vogler and Pahl 1994; Woolley and Marshall, 1994). Another approach uses large-scale survey data on household expenditure patterns on different types of commodities to estimate husbands' and wives' expenditure shares (Browning, Bourguignon, Chiappori and Lechene 1994). Another seeks to use expenditure data to test the pooling-of-resources hypothesis by looking at how UK expenditure patterns altered after policy switched some social transfers from husbands to wives (Lundberg, Pollak and Wales 1997).

This thesis employs an alternative and complementary approach, which can both help to assess the extent of differences in living standards within the household and directly inform anti-poverty policy. This approach involves the use of non-monetary indicators of living standards and deprivation, to look not at household poverty but at intra-household differences: specifically, to measure differences between spouses in the extent of deprivation being experienced, and to look at the position of children versus adults. While the development of direct measures of individual living standards faces a variety of challenges, it also has significant advantages compared with trying to draw inferences from small groups or from income or expenditure data for large samples. By helping to assess the extent of differences in living standards within households, they can make an important contribution both in terms of the measurement of poverty and more broadly by providing a window into resource-sharing within the household.

### **Aim of thesis**

The thesis analyses the distribution of resources within Irish households and the implications of that distribution for the living standards of different household members. The central aim of the thesis is to develop a set of indicators designed specially for the

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<sup>1</sup> The literature in this area dealing with developing countries has a different context and direction; interested readers are referred to Lawrence Haddad and Ravi Kanbur (1990) as a starting-point.

investigation of differences in living standards within the household and to apply these indicators empirically. This involved first designing a module of survey questions and refining them through focus group discussions with women experiencing poverty and social exclusion. The resulting set of questions was included in the 1999 round of the Living in Ireland Survey. Analysis of the responses to this innovative set of specially-designed questions focused on bringing out the scale and nature of differences within the household and teasing out the influences on the intra-household distribution of resources.

In applying these indicators, the thesis has five specific objectives:

- to examine differences in living standards between spouses/partners in the household;
- to examine differences in the living standards of children in the household;
- to assess differences in access to and management of household resources focusing in particular on the issue of the burden of responsibility for stretching scarce resources;
- to examine the impact of differences in living standards and in the control and management of household resources on the psychological well-being of individual household members;
- to assess the implications of the findings both for the conceptualisation of the extent and nature of poverty and exclusion, and for determining the use of non-monetary indicators as a way of capturing key aspects of intra-household decision-making and differences.

In addition, the thesis seeks to:

- assess the implication of the empirical findings in relation to the role of a wife's independent income;
- undertake a rigorous investigation of the impact of the presence of another adult the time of interview.

## **Structure of the thesis**

The thesis is an interdisciplinary, multifaceted endeavour marrying tools and issues from different fields of inquiry. It draws primarily on the disciplines of economics, sociology, social policy and to a more limited extent, psychology. It uses a conventional measurement approach within the poverty literature, while at the same time rejecting the unitary household assumptions that traditionally underlie it. The thesis employs a quantitative approach, but one that is informed and guided by the findings of qualitative approaches. It provides a critique of the conventional economists' approach to the household as well as presenting new empirical findings on the distribution of resources within households. It advances knowledge, at both a theoretical and methodological level, in relation to the conceptualisation of poverty and on measurement approaches.

The thesis has nine chapters that are structured as follows. Chapter 2 surveys the main theoretical and empirical contributions to the broad area of family and household dynamics from within the disciplines of economics and sociology. It discusses the assumptions usually made about the household as a resource-sharing unit and reviews the alternative analytical approaches to trying to open up the household "black box". Economics and sociology have two different emphasises in relation to this issue - the former on outcomes, the latter on processes. This thesis demonstrates that outcomes cannot be sufficiently understood in isolation from the processes that produced them. The first part of the chapter concentrates on presenting an overview of economic models of the household as well as providing a critical examination, particularly of the earlier models but also of the shortcomings of the newer ones. In so doing, it also reviews some of the empirical evidence for both sets of models. An implicit testing of these models is provided in some of the approaches taken within sociology and social policy, which have tried to shed light on the inner functioning's of the household and which are reviewed in the second half of the chapter. For present purposes, the main interest in these approaches is money management, particularly as it relates to income pooling and decision-making processes and especially as they relate to power differentials within the household.

Chapter 3 focuses on a particular approach used in poverty measurement at the household level, namely, non-monetary indicators, and assesses its potential as a means of investigating the situation of different individuals within the same household. The chapter begins with an overview of the poverty literature, examining the ongoing debates on its conceptualisation, definition and measurement, and gives a brief account of the current extent of poverty in the UK and Ireland. It looks at the issue of gender and poverty and raises the concern about use of the household as the unit of measurement in poverty research. It then goes on to provide some background on how non-monetary indicators have been used in measuring household poverty. The final section of the Chapter turns to the use of non-monetary indicators in analysing the position of individuals within households. It reviews the results of two previous studies, in Ireland and Sweden, which used non-monetary indicators to explore differences between spouses in deprivation levels. Chapter 7 presents a separate overview of the literature on child poverty in conjunction with the analysis of the data on non-monetary deprivation indicators for children.

Chapter 4 is the methodology chapter and, as such, provides the narrative of this research project. It begins by demonstrating the serious limitations in standard non-monetary deprivation indicators in assessing the extent of differences between spouses in lifestyle and levels of deprivation. Those limitations were the starting point for the present study which seeks to develop more satisfactory indicators specifically designed to reflect differences in living standards *within* rather than *between* households. It gives a brief personal account of the process through which a separate module of individual non-monetary indicators was included in the 1999 Living in Ireland (LII) Survey. It then provides an overview of the Living in Ireland Survey and a general summary of the sample under investigation. It locates the sample of couples analysed across a range of socio-demographic characteristics including equivalised household income, labour force status, wife's independent income, education, age, social status, geographical location, marital status and the presence, or otherwise, of children. The chapter then goes on to describe, on a question-by-question basis, the process for constructing the new

questionnaire and set of indicators and it explains how focus group sessions were used as a means of assessing and validating the approach taken.

Finally, Chapter 4 also examines the issue of data collection particularly in relation to the interview process. It examines the differences between interviews conducted with an individual husband, or wife, alone versus those conducted in the presence of a spouse or partner. This chapter presents some findings in relation to this issue and the multivariate analysis in Chapters 5, 6 and 8 returns to the subject.

Chapter 5 examines the relative position of spouses/partners within the household in terms of living standards and deprivation levels. This entails an in-depth investigation of each individual spouse/partner's responses to questions relating to levels of consumption/deprivation across a range of individual items such as shoes, overcoat, visits to the doctor, use of the family car, access to leisure activities and pastimes, to social entertainment, to personal spending money, and finally to education and training. The gaps between the wife's and the husband's scores on a number of summary deprivation indices, and the relationship between these deprivation scores and a range of individual and family characteristics, such as age, income group, social class and wife's independent income, if any, are also analysed. Finally, multivariate analysis allows us to identify and explore the determinants of the differences in deprivation between spouses and to assess both their significance and explanatory power.

Chapter 6 turns to an examination of access to, and management of, household resources, distinguishing between financial control and financial management. It focuses in particular on the issue of the burden of responsibility for stretching scarce resources. Specifically, Chapter 6 examines the relative position of spouses/partners within household in terms of their role in purchasing, decision-making, household budgeting, unexpected bills and in making ends meet. These patterns of financial decision-making are then examined across the relative poverty income thresholds.

Three summary measures of burden are constructed and the relationship between these and a range of socio-economic variables such as age, income group and social class, are analysed. As in the previous chapter, multivariate analysis, based upon a regression approach, allows us to identify and explore the determinants of the differences in burden and decision-making between spouses and to assess both their significance and explanatory power. Finally, the relationship between the summary measures of burden and the deprivation results of Chapter 5 are examined.

Chapter 7 focuses on the position of children within households. Unlike previous studies where the indicators employed have related only to adults, this is an attempt to assess whether household level poverty measures are adequately capturing children's situation. Children most often have little or no independent source of income and no real control over the management of family finances, and are thus particularly vulnerable.

The chapter begins by looking at indirect measures of childhood poverty and then at previous research which has incorporated direct deprivation indicators for children. It discusses the issues that arise in trying to measure deprivation and well-being among children directly and it presents the results for the set of indicators specially designed to focus on children.

Chapter 8 opens up a new line of inquiry, namely, the psychological well-being of individual household members. The individual non-monetary deprivation indicator questionnaire, which serves as the primary data source for this thesis, is embedded in a wealth of other information about the individuals and households including one which allowed the exploration of the relationship between individual deprivation and psychological well-being. Specifically, Chapter 8 correlates the measures of psychological well-being employed in the 1999 LII survey with the findings of intra-household inequality, as measured by access to, and control, over material resources within the household. It takes the results of the data analysis presented in Chapters 5 and 6 and examines their relationship with the results of the "outlook on life" module in the 1999 LII survey. The first half of the chapter provides an overview of some research

undertaken in related areas of work in this field, focusing in particular on the relationships between societal inequality and physical and psychological health; financial deprivation, financial strain, financial control and the psychological well-being of the household; and the household division of resources and power and women's psychological health. The second half of the chapter discusses the psychological measures and presents the results. It examines the determinants of differences in psychological distress between spouses and, in the regression analysis, assesses both their significance and explanatory power.

Chapter 9 summarises the main empirical findings across the four areas of inquiry: differences in living standards between spouses in the household; differences in access to, and management of, household resources; differences in the living standards of children in the household and the impact of differences in living standards and in the control and management of household resources on the psychological well-being of individual household members. It assesses their implications and possible avenues of future research. It highlights the results in relation to the two additional areas of inquiry, namely, the role of a wife's independent income and the impact of the presence of another adult at time of interview, and assesses their importance at a theoretical and methodological level. While the empirical results presented are based on data for Ireland, the methodology is equally relevant outside the Irish context. The thesis demonstrates that carefully designed non-monetary indicators employed in large-scale surveys provide a potentially fruitful approach to tackling sensitive and analytically difficult issues relating to the allocation and control of resources within the household. The results also demonstrate the value of having information on non-monetary deprivation indicators specifically designed for and targeted at children. The chapter concludes with some reflections on the research undertaken and on how the issues of intra-household resource distribution and power dynamics contribute to broader material and ideological processes in society.

Finally, as a work in progress, parts of this thesis have been presented at various conferences and lectures including the Eastern Economic Association Annual Conference in New York, January 2001, in the Public Research Seminars organised by the Combat



Poverty Agency, February 2002 and at internal research seminars in the Economic and Social Research Institute, at University College Dublin and at the University of Kent (Canterbury). Several sections of this thesis have already been published. The discussion of the process of formulating specially designed non-monetary deprivation indicators, in Chapter 4, was published in *Feminist Economics*, 2001, Volume 7, Number 1. Some of the initial findings from Chapters 5, 6 and 7 were published by the Combat Poverty Agency, *Sharing Household Resources*, 2004, Institute of Public Administration. The findings in relation to adult presence have been accepted for publication in *Radical Statistics*. The findings in relation to deprivation and psychological well-being in Chapter 8 are being submitted to the *Journal of Economic Psychology*.

## **Chapter 2**

# **Economic and Sociological Theories of the Household**

### **Introduction**

The broad areas of family and household dynamics have been the subject of intensive research from a wide variety of disciplines. The particular focus of this thesis is on the control and allocation of resources within the household particularly in terms of living standards of individual household members but also in terms of the decision making processes within it. This primary goal of this chapter is to survey the main theoretical and empirical contributions to this area. To this end, it discusses the assumptions usually made about the household as a resource-sharing unit and reviews alternative analytical approaches to trying to open up the household “black box”. Economics and sociology have two different emphases in relation to this issue - the former on outcomes, the latter on processes. This thesis is interested in both. Indeed the thesis demonstrates that outcomes cannot be sufficiently understood in isolation from the processes that produced them. The first part of the chapter concentrates on presenting an overview of the economics models of household as well as providing a critical examination, particularly of the earlier models but also of the shortcomings of the newer ones. It also reviews some of the empirical evidence for both sets of models. An implicit testing of these models is provided in some of the approaches taken within sociology, and social policy, which have tried to shed light on the inner functionings of the household. The main interest in these approaches is money management, particularly as it relates to income pooling and decision-making processes and particularly as they relate to power differentials within the household.

### **Economic models of household behaviour**

Traditional economic theories of household behaviour are based on neoclassical economics and are commonly divided into two types: unitary models of household behaviour and collective models of household behaviour (Mattila-Wiro, 1999; Alderman

et al., 1995).<sup>1</sup> Unitary models assume that a household behaves as if it were a single, individual decision-maker/consumer, and that as a single unit, it will act to maximise the total utility of the unit, i.e. the total utility of all its members. Collective models, on the other hand, recognise the potentially conflicting preferences of the individual household members and conceptualise a form of decision-making which takes into account the differing positions and choices of individual members. The collective model is often lauded as a helpful progression of the unitary model since it allows, ostensibly at least, for the examination of the distribution of resources within households. However, the degree to which the collective models represent a straightforward advance on the unitary models is uncertain, because although the multiplicity of positions within the household is acknowledged, it is still presumed for the most part that the final choice will maximise the total utility of the unit rather than of the individual members.<sup>2</sup> This is a point will be referred to later in the chapter.

### Unitary models

Unitary models of household behaviour conceptualise the family as an autonomous, rationally behaving unit which will function to maximise its own utility. The unitary model does not consider inequalities of resources between the individual members of the family, but neatly evades the problem of differentiating between the welfare of the unit as a whole and the welfare of the individual members by assuming that the combined resources of the unit are equally divided between the family members (Borooah and McKee, 1994; 69). Similarly the unitary model does not envisage different aims or preferences between the family members but instead sidesteps issues of internal conflict through a series of hypotheses which posit various methods of decision-making that satisfy all family members. Thus there is an array of tellingly named unitary theories which assume a single family utility function fulfilled by the apparently representative choice of the family unit – i.e. “altruistic”, “common preference”, “consensus”, and

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<sup>1</sup> For a technical review of the economic models see Ermisch (2003) and Bergstorm (1997).

<sup>2</sup> The non-cooperative (collective) model may function as an example of an exception to this, where the utility (the outcome), rather than the decision-making contribution (the process) alone, of the individual members is considered

“benevolent dictator” theories.<sup>3</sup> Bergstrom argues that these may all be usefully classified as unitary theories, which is not, he points out, to assume that the families act as single agents, but rather to assume that “a family in aggregate behaves ‘as if’ it is maximising a family utility function” (1997; 33). Thus the family unit is conceptualised, in essence, as a single consumer which seeks to maximise its own utility through the use of the family pooled resources. This can be seen as a direct application of neoclassical consumer theory to the workings of the household. A further characteristic of many unitary models is that they not only conceptualise the family unit as a consumer, but, also in line with neoclassical economic theory, often conceptualise the family unit as a producer. As such, the household is assumed to act like a firm as it produces business and agricultural outputs, invests in real assets and generates non-commodifiable products such as children, care and happiness for the welfare of the family.

The two leading models which provide the theoretical basis to the unitary approach to family behaviour are Samuelson's consensus model and Becker's altruist model. Samuelson's model used traditional consumer demand theory in determining a maximised social welfare function of the individual utilities of family members.

the preferences of the different members are interrelated by what might be called a “consensus” which takes into account the deservingness or ethical worths of the consumption levels of each of the members. The family acts as if it were maximising their joint welfare. (Samuelson, 1956)

Thus, Samuelson does not attempt to provide an explanation as to how the family managed to achieve a consensus for resource allocation regarding joint welfare nor how this consensus is maintained. Becker's altruist model addressed these questions and explained how resources were distributed within the family (Becker, 1974, 1981).

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<sup>3</sup> This family of theories includes Becker's “rotten kid” theorem (1974, 1981) which hypothesizes that in a household characterized by selfish children and a benevolent parent, it is in everyone's interests to maximise total family utility since the child's welfare depends on the parent and the parent's happiness depends on the fulfilment of the child's demands. Thus even though the parent and children have different utility functions, the family is hypothesized to act as though it had a single utility function.

## **Becker's new household economic theory**

One of the most well known and regularly cited examples of a unitary model of the household is Becker's New Household Economic Theory (1981). Becker's theory conceptualises the household as *both* a producer and a consumer, and combines this conceptualisation with an analysis of time as a scarce resource, which, as much as family income, affects attempts to maximise utility. In keeping with unitary theory Becker bypasses the issue of competing utilities and envisages a single family utility function. Becker conceptualises a three-way framework for the maximisation of this utility, as "households optimise not only in their choice of consumer good, and their supply of labour to the market, but also through their allocation of time and resources to household production" (Folbre, 1986a; 11). Bergstrom has argued that this represents a "fruitful source of insight into the working of families" (1997; 22), and indeed, in 1992, Becker was awarded the Nobel Laureate in Economics "for having extended the domain of microeconomic analysis to a wide range of human behaviour and interaction, including non-market behaviour."

## **Criticism of Becker**

However, Becker's theory may reasonably be regarded as problematic on several counts. Firstly, analysis of Becker's theory of time (1965) reveals a plethora of underlying assumptions which affect the predictive ability of the model and which mark the model as one which is insensitive to, or worse, one which sanctions the patriarchal structures which contribute to an unequal gendered distribution of power and resources within the family. Becker's formula for the maximisation of household utility may be characterised as follows: first, time is converted into market goods and income through market place labour. Second, in the home, these market goods and income are combined with time to produce the non-market goods or "basic commodities" such as children, health, meals, leisure and sleep. Finally, the household will maximise the household utility function through selection of an optimal combination of these basic commodities. Becker strictly differentiates between a public work place where income is earned, and a privatised home, where consumption, leisure and household production are conflated as "foregone" or "lost" income (Becker, 1965). Even "productive consumption", such as sleep and

food, which indirectly contribute to labour market participation, are characterised by Becker as lost income. As such, Becker's theory contains an implicit devaluation of work carried out in the privatised sphere of the family – unless the household work involves the reproduction of labourers for the market place or the consumption of market goods, it is necessarily constructed as wasteful leisure time. Despite identifying leisure as one of the basic commodities, and thus as a form of non-market work, Becker appears inclined to classify all non-market work as leisure: "...the less leisure chosen the larger the money income and the smaller the amount foregone" (1965; 498). This dichotomising of production work and leisure time makes invisible and devalues the care work and love labour carried out within the home and further contributes to the cultural, political and material subordination of women who traditionally carry out the bulk of this work (Feinman, 2004; Baker, Cantillon et al., 2004).

A second problem which derives from Becker's theorisation of time is his notion of the specialisation of labour within the household. This mirrors the theory of advantage in international trade whereby nations are predicted to benefit from their differing capacities by an arrangement whereby each nation agrees to specialise in the area in which it is most proficient (Krugman and Obstfeld, 1991). Becker applies this Ricardian model to the household to posit that time is re-arranged within a household such that whosoever is relatively efficient at market activities will concentrate in this area, leaving others in the household to allot their time to non-market or consumption activities. This "consumption", as discussed above, includes not only domestic labour but also the vast amount of care work carried out in a given household. This supposition thus acts as a substantial justification for the gendered division of paid and unpaid labour within society, by implying that the over-proportionate representation of men in the paid and relatively high status market place and the over-proportionate representation of women in low valued, non-remunerated domestic labour is nothing more than a function of differing biological abilities to succeed in different domains. Similarly this theory explains the gendered division of labour within the marketplace as a strategic utility maximisation exercise whereby the less market-talented individual in the family unit relinquishes her (and I do mean *her*) career to free up more time for the necessary "consumption" within the home which the more talented individual does not have time to carry out.

Furthermore, by conceptualising the household as a rational, self-interested production unit seeking to maximise some apparently empirically observable utility function, Becker disregards powerful cultural and ideological forces which operate in hegemonic ways to persuade the relatively less powerful that their subordinate position is in their own interest – that it represents the maximisation of the household's, and by extension, their own utility.

There is some critique of Becker's theory of comparative advantage in the economic literature, but this is restricted by its unwillingness to move outside an economic framework in order to assess the claims of Becker's work. For example, Mattila-Wiro (1999; 14-5) mildly argues that Becker fails to acknowledge that specialisation "can also be a disadvantage" because his theory does not take into account situational change such as divorce or recession which may render the individual's specialised skills inadequate or unneeded. An excerpt from Mattila-Wiro's work is worth quoting in full, as it demonstrates, firstly, the lack of analytical rigour which one might expect from a politicised critique of Becker's specialisation theory, and secondly, because it highlights a peculiar quality of her and Becker's modelling which seems to confuse what is essentially a descriptive theory with a prescriptive one.

Evidence shows that specialization, when taken to the extreme, can lead to a loss of skills in even the most basic tasks within a household. During recession, when the market situation of a household deteriorates, household members have no skills for appraising the new situation or for keeping their non-market economy in balance. This leads to a deterioration of well-being which contradicts Becker's claim that specialization induces economic gains. (Mattila-Wiro, 1999; 14-5)

It appears as though Mattila-Wiro is arguing that the application of the specialisation model, and not the recession itself, causes the purported de-skilling. Indeed, Becker, Bergstrom, Mattila-Wiro and many others working from within this neoclassical economic paradigm seem to believe that application of a model to a given household will dictate the outcomes of that household, as if application of the model and not the underlying phenomena it is supposed to describe is actually directing the course and outcomes of the household processes. This is furthermore problematic in terms of assessing the empirical evidence provided to support such models of household

behaviour, because it appears as though the theories are abstractly deduced first, and then the “evidence” is used to test the theory, rather than that the theory be derived from empirical evidence (Woolley, 1988; Manser and Brown, 1980). That this is a common and unquestioned procedure is demonstrated by Borooah and McKee (1994), who, when attempting to theorise on levels of intra-household inequality for which there is no data, confidently reject the idea of collecting such data but instead suggest that a workable solution to the problem is “to construct, *on the basis of plausible assumptions* about the nature of intra-family sharing, from the available data on family incomes, data on the incomes of individuals within that family” (1994; 69-70, italics added). This indicates that the theory and the assumptions of neoclassical economics hold precedence over empirical evidence for many of the researchers in this field, something which is necessarily problematic for the construction of models which will genuinely go some way towards generating workable policy solutions to empirical realities (Kurien, 1996; Mattila-Wiro, 1999).

### **The feminist response to Becker's model**

The central objection made by feminist economists to the new home economics regards the methodology where it is argued there is a blatant inconsistency in relation to the basic explanatory device of a rational self-interested individual and the family utility function where all family members act as if they all have the same preferences for food, clothing, and leisure (Woolley, 1993; Ferber and Nelson, 1993). It is argued that this inconsistency is side-stepped by colluding in the false division of the private and public spheres. Becker assumes altruism in the family and selfishness in the market place yet this dichotomy has been shown to be without basis. England (1989) argues that altruism can be found within the market place where, for example, male collusion to keep women out of “their” jobs can be thought of as selective within-sex altruism. Secondly, there is little discussion of why conflict is absent from families. A consequence of the family utility function is that conflict within the family cannot be addressed. It assumes a theory of the family in which individuals act unselfishly, and consequently, this theory conflicts with the assumptions on individual behaviour in other spheres of life.



The biggest feminist criticism of Becker's model concerns the fact that the head of the household's unique capability is ascribed to his altruism rather than his power over household resources.

What actually distinguishes the "altruist" from the other family members in the model is not exceptional sympathy for his fellow members, but power. The "altruist" does not keep all the income for himself it is true, but what makes him the head is that he is the person *who has the power* to transfer general purchasing power *among* all members (net transfers to the altruist are not ruled out) as *he happens to care* about their welfare. (Nelson, 1994; 129, emphasis in the original)

That his position is a function of his power is further emphasised by looking at the position of other family members who may be more altruistically inclined but who do not have the opportunity to act upon it because they lack power, whether that be in the form of economic independence, bargaining position or the extent of their say in decision making. As for the terminology, Becker maintains his references to the altruistic head as male and to the selfish beneficiaries as women and children are arbitrary and have no connection at all to the fact that it is generally men who have greater access to money. Thus there is little recognition, let alone, discussion of male power nor the effects of such power differentials within the family. Bergman summarises the general feeling: "to say that the new home economists are not feminist in their orientation would be as much of an understatement as to say that Bengal tigers are not vegetarians". (1987; 132)

### **Empirical evidence for the unitary models**

Most empirical testing of the unitary models of household behaviour appears to have been carried out from within a neoclassical economics framework and as such, the majority of the critique has been focussed, with the exception of the feminist critique, on the superficial rather than the deep structural aspects of the models. This is particularly clear from the fact that many theorists dissatisfied with the unitary models have advocated recourse to the collective models, which as alluded to earlier and discussed later, represent changes in the surface shape of the model rather than in the underlying,

formative assumptions. Nonetheless, empirical evidence suggests that many theorists are advocating this shift from unitary to “collective” models with good reason, as much of the empirical testing of the unitary model has revealed flaws in the income pooling hypothesis, which is central to unitary theories of household behaviour (Browning et al., 1994; Anderson et al., 1995). This questioning of the income pooling hypothesis is not simply an esoteric academic exercise, however, as research has shown that discounting intra-household resource inequalities can lead to an under-estimation of poverty levels by 18 to 23 per cent (Haddad and Kanbur, 1990). Such underestimation can lead to a misdirection of funds in targeted policy initiatives, as often the poverty of those most in need of assistance can be obscured by the relative wealth of the family unit of which they are part but from which they fail to proportionately benefit.

The income pooling hypothesis is central to the unitary models of household behaviour because it posits that all household resources are evenly distributed in an attempt to maximise the household utility. Therefore it is considered inconsequential if one person in the family controls the resources since all resources are assumed to contribute to the maximisation of a single utility function. As the feminist critique above indicated, potential intra-household material and power inequalities are automatically discounted. However, evidence to suggest that resources are not always pooled and that substantial inequalities within the household unit do exist, has cast doubt on the income pooling hypothesis and by extension, on the unitary model of household behaviour. For example, research shows that an increase in the non-earned income of a wife has a different effect on family labour supply than an increase in the non-earned labour of the husband, a finding which contravenes the unitary model supposition that resources will be pooled to maximise a single utility (Schultz, 1990). A study based on differences in incomes of husbands and wives in Côte d’Ivoire found that consumption of food rose with increases in the wife’s share of the family income, while consumption of alcohol and cigarettes rose in accordance with increases in the husband’s share of the family income (Hoddinott and Haddad, 1995). Similarly, Pitt and Khandker (1994) demonstrated that family education and consumption choices varied in accordance with whether the husband or wife was given control of a fixed amount of credit in a Bangladeshi credit-based family

provision scheme. A study using data compiled for a Brazilian expenditure survey showed that the family's health was differentially affected by increases in the mother's versus the father's unearned income. In the case of child survival probabilities, the effect is almost twenty times bigger (Thomas, 1990). Finally, data compiled from a series of different studies have concluded, independently, that family welfare changes in line with the individual who controls the resources within the family (Duggan, 1995; Strauss and Thomas, 1995). These studies provide strong evidence to suggest that resources are not pooled within families. This goes against Becker's model which, based on pooled income assumptions, reasons that the effects of increases in income should go equally towards maximisation of utility, regardless of who controls that income increase.

### **Collective approaches to intra-household allocation**

Concerns over the theoretical underpinnings of the unitary model have led to a number of alternative approaches that focus on the individuality of household members and explicitly address the questions of whether and how individual preferences lead to a collective choice. While often referred to as bargaining models the case is made for the more generic label of "collective" models on the grounds that some such models "do not explicitly address bargaining and because the phrase can be neatly juxtaposed with the term 'unitary' models" (Haddad, Hoddinott and Alderman, 1997). The cooperative approach begins with the assumption that individuals form a household because the benefits of doing so outweigh the benefits from remaining alone. This situation could occur because of the existence of economies of scale associated with the production of certain household goods, or because there are some goods that can be produced and shared by married, or co-habiting, couples but not by single individuals. In any case the idea is that household formation generates a surplus that can be distributed across the members. Much of this is in common with that of unitary models - the point of departure comes from the rule governing this distribution.

It should be noted at this point that there is some confusion in the household economics literature as to whether or not the collective models constitute a definitive alternative to the unitary models in terms of processes (decision-making) and outcomes (utility). On

the one hand it is argued that collective models “concentrate on the individuality of household members rather than on joint decision-making or only on one utility function”, while on the other hand arguing that collective models cannot conceptualise multiple utility functions and are only different from unitary models in terms of their ability to envisage joint decision-making processes (Mattila-Wiro, 1999). Meanwhile, Alderman et al. call for an academic and policy shift to collective models on the basis of their supposed greater ability to explain the decision-making processes of households, but do not even consider the potential for the collective models to conceptualise or explain multiple utility functions within a single household (1995). On reviewing the literature, there seems to be a case for arguing that, on the whole, the collective models do *not* provide a means to examine the multiple utility functions of a household but instead can only lend insight into the decision-making processes which go towards a single utility function. This characteristic may be less to do with the fact that there is some academic aversion to recognising multiple utility functions within a household and more to do with the fact that the collective models are embedded within the neo-classical economic tradition which makes it difficult to conceptualise social rather than simply individual (albeit three individuals in a group) phenomena. Nonetheless, the collective models are more sensitive than the unitary models to differences of interest and power,<sup>4</sup> at least in terms of intra-household processes, if not intra-household outcomes. Furthermore, the collective models are not a cohesive family and can be divided into at least three distinct categories – cooperative sharing models, cooperative bargaining models and non-cooperative bargaining models – of which some may be more helpful than others in opening up the black box of intra-household behaviour.

### **Cooperative sharing models**

Both the sharing and bargaining cooperative models are presumed to be pareto efficient (hence the reason they are often referred to as “efficient cooperative models”), in that

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<sup>4</sup> The understandings of differential power relations written into the collective models are necessarily weak, based as they are on purely individual interactions, and not on larger cultural, social or political forces. A useful analogy might be to compare the collective model’s understanding of intra-household power relations to a theory of racism which explains racism as a series of individual bullying cases. Both look to the individual psychology of the actors rather than to institutionalised, structural and often culturally sanctioned inequalities to explain what they construct as an apparently isolated power differential.

they describe a situation where no one in the household can be made better off without someone being made worse off. The sharing rule describes a set-up where the total income is divided between the household members (of which there are usually presumed to be two) who then attempt to maximise their individual utility functions in accordance with the pre-ordained budget constraints. Some versions of this model assume that there are no public goods involved (Bourguignon et al., 1993), while others claim that the household members first determine the level of public goods expenditure and then allocate the remaining income in accordance with the sharing rule (Alderman et al., 1995). Alderman et al. commend the sharing model because, firstly, they argue that the model can show how the household's consumption of various goods is affected by individual incomes, and secondly, because the rules concerning the distribution within households are derived from data and not simply assumed, and as such, make for good comparisons between alternative models. Mattila-Wiro (1999) supports this contention to a certain extent, and even adds that, given that the sharing rule identifies the intra-household distribution of resources, it could be usefully employed in policy formations concerning taxation and direct transfers. However, she goes on to argue that this potential is destroyed by the widespread failure to define the sharing rule in appropriate or workable terms. Furthermore, she casts doubt on the very existence of the sharing rule by pointing to a study by Ruuskanen (1997) which concluded that in 75 per cent of the cases tested, evidence for the existence of a unique sharing rule was dubitable. Empirical evidence from sociological studies, discussed in the second half of this chapter, also undermine the sharing rule.

Beyond these specific criticisms, it is difficult to see how the cooperative sharing model represents any sort of advance on the explicitly unitary models which are based on assumptions of income pooling. It is difficult to see how this model adds any level of theoretical sophistication in terms of process *or* outcome – the assumption that the household is sharing the resources throws no light on issues of power or resource distribution, and it remains as difficult as before to see from the outcome whether or not the consumption decisions made represent the preferences of the individual or the household. Furthermore, this model does not show how individual incomes affect

household consumption any more than the unitary models discussed could – in fact, the empirical evidence cited in regard to the unitary models demonstrates how, as the woman's share of income rises, the consumption patterns of the household change. Perhaps this can be explained by the notion that some variants of the "collective" model are in essence unitary models, as previously suggested, and that therefore, no significant difference is to be expected.

### **Cooperative bargaining models**

Bargaining models of household behaviour begin from the assumption that two people get, or remain, married because the benefits of marriage are greater for each of them than the benefits of remaining single. Such benefits include production and consumption processes such as "love", "companionship" or indeed, children, which could not be "achieved" by a single person in isolation. The allocation of the benefits accrued from the union is determined by what is known as the Nash bargaining solution, where the couple cooperate in accordance with the rules of a fore-ordained bargaining system. Within this model, failure to cooperate results in the "fall-back" or "threat-point" position, where the couple will threaten divorce in the case of mutual utility functions not being met by the marriage arrangements (Manser and Brown, 1980; McElroy and Horney, 1981). Fear of marriage dissolution, and with it loss of the gains associated with the union, shape the bargaining processes, as any solution is considered more advantageous for both partners than marriage break-down (Sen, 1985).

Many theorists have argued that the cooperative bargaining model has greater explanatory power than the unitary model because it ostensibly allows for: (i) the conceptualisation of different utility functions (Manser and Brown, 1980); (ii) explicit identification of the intra-household decision-making processes (Mattila-Wiro, 1999); and (iii) examination of intra-household control of different income sources (McElroy, 1990). Indeed, the empirical evidence supports the contention that the cooperative bargaining model allows for greater insight into both the control of resources and the nature of the decision-making processes within the household. McElroy (1990) examined rural families in developing countries faced with deciding whether the son

should migrate to the city or work on the farm and found that application of the Nash bargaining solution helped illuminate questions of resource allocation and the mutual decision-making processes used in resolution of the problem. Jones (1986) found the Nash bargaining model useful in the analysis of household production in north Cameroon, where the woman's cooperation in growing rice on the male-controlled rice-field was dependent on her receiving adequate monetary and nutritional compensation for her contribution. Inadequate compensation resulted in the woman's non-cooperation in the rice production, a situation which adversely affected both parties since their joint welfare depended on a well-tended rice field. Even though both parties owned their own separate means of production in the form of sorghum fields, the net benefit of individual labour in these fields yielded lower returns than their joint labour on the rice field, and thus, the break-point was shown to represent a situation less advantageous than one arrived at through a cooperative bargaining mechanism. Mattila-Wiro argues that the successful application of the bargaining model to household processes is very important for policy formation because "if the criteria controlling the allocation of intrahousehold resources and labour are not known, projects may be founded on unrealistic assumptions as to the participation of household members in the production of certain crops or income distribution within the household" (1999; 26).

However, there is a case for arguing that such wholesale commendation of the cooperative model could be dangerous, particularly in light of the fact that none of the authors reviewed cautioned against the universalising of the results of such modelling. In fact, an implicit assumption of the universability of the results seems to pervade much of the work carried out in this area, as evidenced by the lack of articulation of the culturally determined parameters of many of the studies (Bergstrom, 1997; Alderman et al., 1995). For example, Jones does not acknowledge that the very gendered nature of the division of labour and control of resources in north Cameroon must be culturally determined or sanctioned, and as such does not conclude, as one reasonably might, that one may not extrapolate from the results to non-Cameroon regions. Seiz (1991) goes one step further and argues that even on a localised level where the same cultural mores and expectations hold sway, the dynamic nature of households means that inflexible, universalising formal

models cannot contribute much of use to household analysis. However, recognition of these flaws does not entail rejection of the cooperative bargaining model as a useful tool for the analysis of intra-household behaviour, for it could be argued that even as it fails to fully convince of its ability to determine intra-household resource allocation and decision-making, it nonetheless performs a useful function in drawing attention to the significance of the power dimension to the dynamics of intra-household behaviour. Indeed many theorists have argued that the bargaining model has helped economists recognise the inherent limitations of models which fail to conceptualise power relations within the household, even if they do not fully transcend such limitations in their own specific “collective” formulations (Mattila-Wiro, 1999; Duggan, 1995; Folbre, 1986a).

So much for the ability of the cooperative bargaining models to specify the nature of intra-household control of resources and decision-making. What of the related claim that the cooperative bargaining models can conceptualise a multiple utility function? Mattila-Wiro (1997) has claimed that the cooperative bargaining model not only allows for the conceptualisation of multiple decision-makers but also for the idea of a multiple utility function within the household – but how well does this claim stand up to scrutiny? The Nash bargaining solution, which is premised on the notion of divorce as the ultimate threat-point, implicitly assumes some version of the idea of pooled resources. That is, if divorce is conceptualised as the ultimate break-point, the assumption must be that each party would be better off remaining in the union than leaving it, and thus the sum of utilities must be conceptualised as greater than the individual utilities in isolation. Therefore, if both parties are perceived to become worse off through breaking the union and thus separation of the resources that each brings to that union, the divorce threat-point must imply some notion of resource pooling. Resource pooling in the unitary models, as argued earlier, implies that all household resources are equally distributed in order to ensure maximum household utility. Given that resource pooling is implicitly presumed to occur in the cooperative bargaining model, the only difference seems to be in the perceived distribution of the resources *after* they have been pooled – that is that rather than all resources being distributed equally in order to ensure maximum household utility, all resources would be distributed in accordance with the rules of some bargaining



mechanism so as to ensure maximum household utility. When examined from this perspective, there seems to be very little difference between the unitary model and the cooperative bargaining model in terms of the way in which intra-household distribution of resources affects total household utility. This is not the same as arguing that there is no difference between the two models in terms of the conceptualisation of utility functions. However, because of the way the cooperative bargaining model is set up, it is very difficult to separate out these supposed individual utility functions from the overall combined household utility function – after all, it appears as if the couple must divorce in order for the individual utility functions to be recognised, which is somewhat self-defeating in that divorce represents the break-point of the model, that is, the point at which the model is no longer valid. Bergstrom levels a similar criticism at the divorce-threat model when he argues that “the outcome of the bargaining depends only on the total resources available to the household and on the utilities that each would receive if they divorced” (1997; 39). Accordingly, he compares the cooperative bargaining model to a typical unitary model (Becker’s “rotten kid” theorem) on the basis that in both, “the well-being of each household member is determined by total family income, independently of intra-family income distribution”. Furthermore, the idea of divorce as a threat-point ignores the wider context within which divorce takes place such as the weak labour market position of some married women. In conclusion then, it appears as though the cooperative bargaining model delivers less than it promises, and that its claims to help specify intra-household resource control and individual utility functions in particular are pipped at the final post.

### **Non-cooperative bargaining models**

Many theorists have questioned the feasibility and real life applicability of divorce as a threat-point, arguing that it is implausible to suggest that a couple will consider divorce each time they have a disagreement<sup>5</sup> (Woolley, 1988; Phipps and Burton, 1995; McElroy, 1992). Instead, these and other theorists have advocated the use of the Nash equilibrium model which is premised on the idea of a non-cooperative bargaining solution where a

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<sup>5</sup> Bergstrom concludes “burnt toast” is the more likely threat, but agrees divorce is nevertheless always in the background as the ultimate penalty for a couple that are unable to mediate their disputes (1997).

“division of labour based on socially recognized and sanctioned gender roles” rather than divorce functions as the threat-point of the marriage (Lundberg and Pollak, 1993). In this model, equilibrium exists when both parties adhere to a non-negotiated division of labour as ordained by traditional gender roles. According to Mattila-Wiro, this “voluntary contribution equilibrium acts as a threat point from which bargaining evolves” (1999; 27); that is, it is presumed more beneficial for both partners to maintain the implicit gender-specific division of labour than to enter into expensive bargaining processes which would render both parties worse off than if they had stayed with the original set-up.

Such models are referred to as non-cooperative because the division of labour is not negotiated and mutually arranged. Instead, each spouse operates from within his/her own separate economic sphere and responds to the other’s decisions by altering his/her own level of voluntary contribution to household goods (Alderman et al., 1995). The marriage is held together by the utility achieved through the shared production and consumption of public goods, something which could not be achieved to the same level by two independently optimising individuals. The Nash non-cooperative equilibrium is set up so that resources are divided within the household such that different members can hold the advantage in different circumstances. The well-being of each individual is determined by the level of individual resources and the amount of leverage that these resources, combined with the threat of refusing to cooperate, will produce. Individual well-being is not so much affected by the threat of divorce, which is unfeasible in any case, as by the threat of non-cooperative behaviour which prevents each member from achieving maximum utility through the consumption of public goods. It could be argued that divorce would also prevent each individual from achieving maximum utility through consumption of public goods. But Bergstrom seems to suggest that the threat of non-cooperation is more effective for this reason: whereas divorce will affect one person more than the other because of a non-equal split of the gains of marriage, non-cooperation will affect both individuals equally because the marriage is premised on the mutual benefits of public goods and so that it remains in both their interests to stay married and employ other threat-points to achieve maximum utility (1997; 44).

The non-cooperative bargaining model also offers a way to explain the much replicated finding that redistribution of household income towards the woman has a strong positive effect on child welfare within the family (Schultz, 1990; Hoddinott and Haddad, 1995; Pitt and Khandker; Thomas, 1990). As reviewed in an earlier part of the chapter, this finding contravenes the income pooling hypothesis of the unitary models which claims that all household resources are evenly distributed in an attempt to maximise the household utility. Unlike unitary models which are premised on a single utility function, the Nash non-cooperative equilibrium model rejects the income pooling hypothesis and posits that some resources are held individually, while others are combined to produce public household goods, in an attempt to maximise multiple utility functions

It was suggested earlier in the chapter that only one of the “collective” models reviewed came close to fulfilling claims of adequately conceptualising not only multiple decision-making processes but also multiple utility functions within a household. The Nash non-cooperative bargaining model can certainly conceptualise differential resources within a family as well as lend insight into pluralistic decision-making processes. Furthermore, it can conceive of conflicting aims within a family, that is, different visions of what constitutes family utility, as demonstrated by the ability of the husband and wife to bargain for competing versions of what is good for them and what is good for the family. However, there is a case for arguing that different, competing visions of utility are not the same as simultaneously achieving multiple competing utilities. In the studies reviewed, for example, there was no incidence of both increased proportional levels of alcohol consumption and increased proportional levels of child welfare. Depending on who had a proportionately greater income, or a more weighty bargaining power, one utility function won out, and the household experienced either greater child welfare *or* increased alcohol consumption. Once again, as in the case of the unitary models reviewed, there is no way of telling after the fact whether the end result has come as a result of competing aims and complicated decision-making processes, only that a particular (and singular) utility function has been achieved. Thus although the Nash non-cooperative equilibrium model comes closest to achieving multiple utility functions within the family, the bargaining

requirement ensures that either a single, mutually satisfactory utility outcome is achieved, or that the threat-point is achieved and no maximisation of utility occurs at all.

Therefore, in conclusion, the Nash non-cooperative bargaining model, constrained by the methodological individualism of its underlying neoclassical assumptions, fails to adequately conceptualise the achievement, *ex post facto*, of multiple utility functions within a family.

### Unitary versus collective models

The degree to which the collective models represent a straightforward advance on the unitary models is uncertain and within the literature discussion of this point can be inconsistent and confused. For example, Mattila-Wiro posits that the collective models represent an advance on the unitary models because they allow for a focus on individual decision-making and multiple utility functions (1999; 19), yet goes on almost immediately to retract this claim by arguing that “collective models only imply *different decision-making rules* than those apparent in the unitary model” (1999; 20; emphasis added). There thus exists an ambiguity in her work as to whether collective models can conceptualise multiple distinct *outcomes* (the utility of individual household members), or simply multiple distinct *processes* which lead to a single outcome (competing interests of the individual decision-makers).

Alderman et al. similarly advocate use of the collective models over the unitary models because of their purported ability to explain “how individual preferences lead to a collective choice” (1995; 5). In this regard, Alderman et al. appear to be concerned with the collective as opposed to singular *processes* of decision-making, rather than with the outcomes of this decision-making. Furthermore, they claim that the concept of a “collective” model is particularly useful because it can be “neatly juxtaposed with the term “unitary” model”, which suggests that they regard collective and unitary models as oppositional entities. However, such a conceptualisation could be said to mix means-ends characterisations because whereas the “unitary” of the unitary models refers not only to the imagined singular decision-maker, but also to the single outcome of the decision, the “collective” of the collective models refers *only* to the collective decision-making process

and not to any set of multiple outcomes of the decision-making. As such, the collective-unitary distinction made by Anderson et al., and others is problematic as it does not fully compare like with like.

Bergstrom (1997) sidesteps these potential confusions between collective and unitary models by avoiding use of that particular distinction in the first place. Instead he suggests that what others refer to as the collective models differ from the unitary models only in so far as they represent a family unit characterised by pluralistic decision-making rather than singular decision-making. However, this does not get around what may be the central problem of the unitary/collective model distinction, which is this. Because the outcome of the pluralistic decision-making is a single choice, there is no way of differentiating from the outcome whether the decision had been pluralistically or singularly arrived at, and as such, the so-called “collective” model is difficult to distinguish from the unitary one – even if this is characterised, à la Bergstrom, as simply representative of differences in process rather than outcome.

### **Underlying assumptions of neoclassical theories of the household**

The difficulties arising from attempts to differentiate between unitary and collective models of household behaviour stem from the underlying assumptions of neoclassical economics which inform both sets of models. One of the central tenets of neoclassical economics is the doctrine of “methodological individualism”, which contends that all economic phenomena can be explained by the decisions, aims and actions of individuals. This doctrine, which refutes the idea that social phenomena – including ideology, culture and the state – are anything more than the combined cognitive constructions of individuals, conceptualises collective actions as temporally and spatially parallel sets of individual actions. This excerpt from *Human Action* by Ludwig von Mises of the Austrian school of neoclassical economics demonstrates clearly the centrality of individual actions to “collective” behaviour, according to the dictates of methodological individualism:

If we scrutinize the meaning of the various actions performed by individuals we must necessarily learn everything about the actions of collective wholes. For a social collective has no existence and reality outside of the individual members' actions. The life of a collective is lived in the actions of the individuals constituting its body. There is no social collective conceivable which is not operative in the actions of some individuals. ... Thus the way to a cognition of collective wholes is through an analysis of the individuals' actions. (1996; 43)

This understanding of collective action as an aggregate of individual actions explains why attempts to differentiate between unitary and collective models of household behaviour must necessarily be something of a wild goose chase. Since the collective models are, for the most part, informed by the understandings of methodological individualism, they are, in essence, no more "collective" than the unitary models; unitary models examine how a single individual arrives at a single solution which is applicable to the collective family, and collective models examine how several single individuals arrive at a single solution which is applicable to the collective family. The underlying methodological individualism ensures that while the processes may be conceptualised as pluralistic, the outcomes can only be conceptualised, *ex post facto*, as the single and distinct choice of a rational, self-determining, autonomous unit. For this reason, Bergstrom's use of the term "pluralistic decision-making families" (1997; 37) in place of "collective models" represents a more accurate and intellectually honest depiction of what is being conceptualised in such models, because it definitively refers to the process rather than the outcome. It might be noted that Bergstrom is the least likely of the theorists reviewed to problematise neoclassical economics or methodological individualism; however, those theorists who ostensibly challenge the (neoclassical) assumptions of the unitary model through an espousal of the collective model are not circumventing the problems inherent in unitary models but must instead expect to meet with them on different terrain. In short, any attempt to construct a viable alternative to the unitary model without first unpacking the assumptions of neoclassical economics, and in particular, methodological individualism, is bound to fail.

In light of this it is not surprising that, more and more, theorists have come to argue that traditional models of household behaviour have failed to open up the household "black

box". In fact, the neoclassical assumptions underpinning both the collective and unitary models have been held increasingly responsible for this failure, and many theorists have begun to call for alternative ways of conceptualising household behaviour (Mattila-Wiro, 1999; Bergmann, 1995; Folbre, 1986b; Deere, 1995). However, because of the confusions between unitary and collective models as outlined, many theorists have looked to these "collective" models as the alternatives, with, as might be expected, unremarkable results (Alderman et al., 1995). This is why it could be argued that theorists need to move beyond the neoclassical paradigm itself in order to conceptualise new insightful models of household behaviour. However, *within* the neoclassical paradigm, the "collective" models are more helpful than unitary models in explaining intra-household behaviour, once it is acknowledged that it is the processes and not the outcomes of that behaviour which are at issue. The possible exception to this, as identified earlier, is the non-co-operative approach.

### **Some further critiques of neoclassical theories of household behaviour**

In addition to the problematic assumptions embedded within the neoclassical models of household behaviour already discussed, namely, the problems of methodological individualism, the implicit devaluation of care work and domestic labour, the tendency to model "reality" on the pre-conceived models rather than vice versa, and the implicit universalisation of culturally-specific results, there are two other central problems with these models which render them fairly ineffectual in shedding light on the inner functionings of the household.

The first problem may be characterised as a socialist or class-based critique of the neoclassical models of household behaviour. An implicit assumption of the models reviewed is that all households have the resources necessary for maximisation of utility and that failure to maximise utility necessarily results from conflicting aims or a failure to cooperate rather than from anything so basic as simply not having the resources to participate fully in the markets which contribute to family utility. Kurien (1996) usefully draws attention to the fact that for many poor households, survival rather than utility maximisation functions as the central organising logic of household behaviour. Thus, as

Folbre points out, family behaviour may be shaped not by the demands of efficiency, but by the cultural and traditional dictates of their social class – “Households within a given class may share a common ‘strategy’ of household allocation and production [which is] shaped by political struggle and class consciousness” (1986a; 12). The introduction of the notion of class strategies, as opposed to individual household decisions, indicates an awareness on Folbre’s behalf of larger structural social forces which shape the apparently autonomous “decisions” made within the isolated family unit, an awareness that is conspicuously missing from much of the purely economic literature on household behaviour. When examining the data on individual living standards within households later in this thesis, particular attention is paid to the situation of individuals in households below the poverty line.

The second problem, or set of problems, embedded in the neoclassical models of household behaviour concerns the conservative, patriarchal epistemology which informs both the unitary and “collective” theories. The bargaining models certainly have advantages over the new home economics especially, as Sen says, in capturing the idea of “the co-existence of extensive conflicts and pervasive co-operation in household arrangements” (1990; 125). The model is, however, insufficient in many respects. The most significant deficiency is its assumption that *a priori* individual household members are equal. Feminist theorists have challenged the normalised versions of the family to be found in the neoclassical models, where the family is always presumed to consist of two heterosexual parents and their offspring. This makes non-traditional families invisible and has debilitating consequences for families headed by single parents, same-sex partners, or non-sexual alliances who may be subsequently written out of, or misrepresented in, various policy initiatives (Bergmann, 1995). Furthermore, many of the unitary theories presume, and implicitly endorse, the existence of a wholly unequal relationship within the family where the submissive female bows to the demands and control of the authoritarian, rationally-driven male head of the family. Such economic modelling exists in a symbiotic relationship with cultural constructions of femininity in the western world, whereby the power relations predicated on the dichotomous



juxtaposition of the rational and active male with the passive, irrational female are further naturalised and reinforced through their propagation in “rational” economic theory.

This is further complicated by the tendency of these neoclassical theories to model “reality” – and hence the policy initiatives – on their theoretical assumptions, as previously discussed. This means that policy informed by these economic theories is likely to reinforce, within the family, the gendered inequalities which stratify the wider society. This is not only the case within the unitary theories such as Becker’s model of household economics, or the “benevolent dictator” models, which explicitly construct a dominant, male decision-maker as head of the family, but is also the case in the so-called collective models which have been widely endorsed for introducing the notion of a power differential through the concept of bargaining within the household. Within these theories there is nothing to suggest that the “wife” may have less bargaining power than the “husband” – both are presumed to bring equally valuable resources to the marriage, and indeed, the assumption seems to be that nothing more than wily negotiating tactics are necessary for either to gain individual maximum utility. However, the bargaining power of the woman *inside* the household is categorically and inextricably related to the power of the woman *outside* the family in terms of her economic wealth, her status and her political power, such that a woman with poor production power, low wages and minimal political clout in society has little bargaining resources to bring to familial relations (Deere, 1995; Folbre, 1986b) Given that, even now in an era of apparent equality for woman, women are second-class citizens in terms of earning potential, political representation and cultural power it is perhaps to be expected that women will, in general, also remain second class citizens within the home. However, because of their isolation from wider societal factors, the neoclassical models of household behaviour, including the “power-aware” bargaining models, all fail to properly conceptualise strategies, structures and patterns of inequality within the household – patterns which crucially position the woman in subordinate position.

Another aspect underlying this view is the assumption that people choose their domestic arrangements freely. Such a view ignores important constraints on choice. Jenkins (1994) argues that this justification for using the household unit centres on the revealed preference argument: within household inequalities should be discounted because those affected by the inequalities accept them. Underlying this view is this assumption that people choose their domestic arrangements freely, in which case it can be asked why, if they chose to live with inequality, is this something to be concerned about? Even leaving aside the enormous sociological and feminist literature on gender constraints in relation to marriage and on the compulsory nature of heterosexuality itself (Rich, 1980) this argument has particularly little force when applied to children, ignoring as it does their situation and vulnerability (Chapter 8).

### **Sociological theories of the household**

Early sociological theories of the household subsumed questions of intra-household behaviour to functionalist questions concerning the role of the family in the reproduction of societal systems. The most prominent example of this was Parsons' conceptualisation of the family as a specialised unit in the development of capitalism (Parsons, 1949), and many sociologists since then have persisted in viewing the family as a central cog in the perpetuation of social stratification (Goldthorpe, 1983; Goode, 1964; Humphries, 1977). This materialist approach to household behaviour was critiqued by feminist theorists in the 1970s and 1980s who argued that the Parsonian assumption of intra-household harmony in the adoption of complementary labour roles was intrinsically flawed, and as such cast doubt on the related supposition that the family was a fundamental unit in the propagation of capitalism. Rather, they argued, the family functioned as a constitutive unit of the system of patriarchy (Millett, 1969; Firestone, 1974; Delphy, 1977), and that, as a result of the oppressive relationship between the sexes, intra-family behaviour was essentially antagonistic rather than harmonious (Finkelhor, 1983).

Despite this recognition of the power dynamic within the family, this feminist perspective has been (justifiably) criticised, along with Parsons' theory, for its exclusive focus on the *function* of the family at the expense of any examination of its internal workings (Marsh

and Arber, 1992). As such, sociologists began to move away from macro-sociological explanations of the family towards micro-sociological investigations of intra-household behaviour. The parallel development of the hugely influential new home economics, discussed in detail above (Becker, 1965; 1981), was heavily implicated in this conceptual shift, although conflicting epistemological origins meant that the sociologists always questioned the simplistic assumptive basis of the new household economics which conceptualised household behaviour solely in terms of utility and outcome, as discussed in the earlier part of this chapter. While maintaining Becker's focus on daily life, sociologists developed an alternative perspective which prioritised processes over outcomes, and which, no doubt influenced by the earlier feminist functionalist accounts, injected a much-needed analysis of power into the study of household behaviour. Indeed, as will become clear, it could be argued that much of the work of the sociologists functioned as an empirical testing of the conjectural and even hypothetical foundations of the new household economics - a point returned to later in the chapter.

### **Early analysis of power in the household**

One of the first sociological attempts to conceptualise the power dynamic of the household was carried out by Blood and Wolfe (1960), who developed a resource theory of power in order to examine the distribution and control of resources within the household. They conceptualised power as the degree to which a given individual has control over household decisions regarding income and large expenditures. This conceptualisation of decision-making as a power dynamic marks a change from economic theories of the household which saw decision-making as a power-free strategic manoeuvre employed in the attempt to maximise some balance of individual versus household utility (Becker, 1965, 1981). Blood and Wolfe (1960) correlated "social status" – that is, income, occupation, education and ethnicity – with power and found that there was a direct relation between the husband's status and his control over the decision-making processes, a finding which points to the inadequacy and descriptive paucity of theories which fail to acknowledge the power dimension of intra-household decision-making processes. However, despite the relative conceptual sophistication of Blood and Wolfe's theory of power, it nonetheless lapses into a reductionist mode, reminiscent of

economic theories of the household, as it explains the greater power of higher income husbands as indicative of a greater “sharing” of marital responsibility rather than a lopsided power differential. This surprising conclusion is reached through a questionable logic which assumes that since low status husbands have little or no role in the decision-making process (possibly because, as Morris 1990; 104 suggests, there is no high level expenditure to be decided upon) the greater involvement of high-status husbands must represent greater power-sharing rather than greater control of resources if and when they exist. This failure in the end to adequately conceptualise the power dynamic reveals the socially and historically specific gender-bound assumptions underpinning Blood and Wolfe’s theory: the power differential is reworked as a “sharing” issue because the existence of a power differential in the first place is never considered problematic – on the contrary, the relatively powerful husband (powerful because he fulfils his “natural” role as the earner) and power-less woman is naturalised as the default position. Blood and Wolfe argue that “the work role is so much the responsibility of the husband in marriage that even the wife’s work is but an adjunct of his instrumental leadership” (1960; 22, cited in Morris 1990; 105). Thus a theory which accepts a gendered power inequality as the natural consequence of the husband’s moral duty and natural capacity to engage in gainful employment is endemically unsuited to a critical conceptualisation of the power relations within that household.

Blood and Wolfe’s findings, although ideologically skewed towards an endorsement of an unequal gender-differentiated power dynamic, are important nonetheless in terms of their empirical validity. Their eschewal of functionalist or structural understandings of the family meant that while on the one hand they could not identify the power relations within the household as part of broader structures of gendered inequality, on the other hand, it opened the way for a close examination of the division of power within the family. Their theory allowed, in other words, for an examination of the micro-politics of the family. In this case, the focus on the micro-politics of the family emerged as a general concern with the locus of control within the household rather than with the actual fine details of resource management. The research found a gendered division of decisions within the households such that, for example, the husband controlled decisions over his

car while the wife controlled decisions over family food consumption. However, some theorists argued that the degree of power held by one partner was necessarily mediated by the relative importance of that area, and argued that what may look like equal decision-making power in different spheres may really be the inclination of the more powerful partner to delegate responsibility in certain time-consuming or non-critical domains (Safilios-Rothschild, 1969; Edgell, 1980).

A second important finding to emerge from Blood and Wolfe's study was a positive relationship between the relative incomes of husbands and wives and the degree of decision-making power. However, this simple relationship between income and power has also since been challenged by researchers who have found that while high-earning men exacted a greater authority in the household because of the power imparted to them by their control of the financial resources, low-status men similarly exacted a high level of decision-making authority but this time because of a traditional acceptance of the male head-of-the-family norm rather than because of any greater control of resources (Safilios-Rothschild, 1970; Kandel and Lesser, 1972; Rubin, 1976; Wilson, 1987). The non-linearity of the relationship between income and power is further demonstrated by Steil and Weltman (1991) who showed that although dual-career partners reported the highest levels of equal power in the relationship, even in couples where the wife earned more than the husband, husbands maintained greater overall control and decision-making power in financial matters. Finally, as is the case with the gendered division of decision-making, and as will be discussed presently, the income-power relationship is also affected by the conception of power involved, and whether it involves greater responsibility in the management of household resources or greater control of household decisions (Pahl, 1989; Wilson, 1987).

### **Redefining power in intra-household behaviour**

As suggested earlier, the assumptive models of new household economics have been put to the test by sociological research on two interlinked grounds. The first strand relates to the *explicit* assumptions or "outcomes" of the new economic models of household behaviour and as such tests issues of income pooling and financial management, or what

may be termed the mechanics of intra-household organisation. The second strand relates to the *implicit* assumptions of the new economic models of household behaviour and as such involves conceptualisation and examination of issues of power in intra-household behaviour, such as access to resources and control of household decision-making. This distinction is characterised by a certain degree of empirical and conceptual confusion, which, although serving to render sociological analyses somewhat complicated, is of crucial importance in terms of ideological slippage between issues of “financial control” and “financial management” and the real-life pragmatic counterpart to this slippage.

Firstly, it cannot be assumed that the financial management of household resources is somehow free from issues of power and control – indeed, such a presumption formed the basis for one of the central criticisms levelled at new economic theories of the household in the first place. However, it may be useful to organise the issues in terms of a power hierarchy such that financial power or control (decision-making re allocation of resources, access to resources) is differentiated from financial management (monetary spending and budgeting, once the original allocation of resources has been decided). In this hierarchy of power-related household issues, questions of decision-making and access to resources are clearly primary/fundamental, because they determine the shape and nature of the subsequent financial management. Thus while issues of financial management always entail questions of power and control, in the sociological analysis, issues of financial control are often – deliberately or otherwise – separated out from issues of financial management for closer inspection. The introduction of the power variable in the sociological analyses therefore allows us to ask questions of financial control as something distinct from financial management: Who decides how much money goes on food allocation? Who makes the decisions regarding the large household expenditures? Who decides what way the money is to be divided (or indeed pooled) between husband and wife? Who has the greatest unquestioned access to resources? Accordingly then, the issue of financial management, once separated from this issue of resource control and allocation, deals with how the money is spent *after* it has been allocated to husband and wife, *after* it has been decided who makes the big decisions, and *after* the value of various household “kittys” have been established.

Thus economic theories of the household which examine financial management in isolation without first determining who decided how the money was to be allocated can be identified as analytically deficient in that they attempt to explain the dependent variable (the outcome of household behaviour) without taking into account the central independent variable (the power-imbued processes which shape that outcome). As Wilson points out, "it is important to distinguish between talking about money in the context of the daily or weekly shopping chore of getting in the food and shopping within a budget, and talking about the financial arrangements within a marriage and the power structure that goes with them" (1987; 140). Thus the distinction between the financial management of resources which leads to an empirically observable outcome, such as the proportion of resources spent on food or alcohol, and the financial control of resources which shapes patterns of financial management, has come to be an important distinction for sociologists.

However, this distinction is not simply theoretical, as demonstrated by Pahl's series of interviews, where respondents identified a very real distinction between the two types of financial power and recognised that the power to decide whether to spend an already allocated sum of money on fish fingers or beans represented a lesser degree of power than the power to decide how much should go into the food budget in the first place. Pahl (1989) differentiated between the two types of power by pointing out that one - financial management - conferred a greater degree of responsibility, while the other - financial control - conferred a greater degree of power. Her work shows that this ideological slippage is not confined to the economic theories which subsume issues of financial control to issues of financial management but also exists in terms of the discursive constructions of couples involved in household management. Even the pervasive discourse of pooled monies or shared management can be shown to hide a very real power differential. While most of the respondents could differentiate between overall power and instrumental money management, they employed discourses of management and control interchangeably in an overall ideology of equal partnership, when even some basic unpacking revealed gender-differentiated levels of access to resources and decision-making power beneath the innocuous discursive façade of pooled resources and joint

decision-making. Thus, this discrepancy between discursive constructions of shared power and the lived realities of unequal access to resources and decision-making power – that is, the empirical counterpart of conceptual confusions between financial control and financial management – is considered highly significant by sociologists working in the field of household behaviour (Comer, 1974; Delphy, 1984; Wilson, 1987; Vogler, 1998; Rake and Jayatilaka, 2002).

Hence, for all these reasons it seems important that a sociological analysis would differentiate between financial management and financial control – not simply because a sociological approach typically involves a power analysis which is so conspicuously missing from other, more economic-based approaches, but because the very conflation of power with instrumentalism is an intrinsic, constitutive element of intra-household relations. Accordingly, any attempts to open the black box of intra-household behaviour must move beyond a simplistic examination of either management or control, of either outcomes or processes, and instead engage with these issues, both conceptually and empirically, in the dialectic manner in which they occur.

### **Financial management**

Theorists working within the domain of new home economics were principally concerned with the outcomes of intra-household behaviour and as such, their work has yielded insights, in particular, into patterns of income pooling and financial management. Many sociological studies have corroborated the findings of some of the economic models of household behaviour which showed that consumption of food, and other commodities associated with family welfare, rose with increases in the wife's share of the family income, while consumption of alcohol and cigarettes rose in accordance with increases in the husband's share of the family income (Hoddinott and Haddad, 1995; Pitt and Khandker, 1994; Thomas, 1990). In particular, there has been a spate of sociological studies which have shown that women tend to spend their personal income on family or household items, and that where the woman controls a certain proportion of household or "pooled" income, the likelihood is that this, too, will be spent on food, clothing and other family needs (Wilson, 1987; Maclean, 1983; Skeggs, 1997, Morris and Ruane, 1986,



Pahl, 1989, Rake and Jayatilaka, 2002). Furthermore, where women earn a large proportion of overall household income, they are less likely than men to retain a certain portion of that for personal, non-household expenditure (Goode et al., 1998). Thus the sociological studies empirically substantiated the claims of the economic models of household behaviour which suggested that the women would tend to spend their personal money, and the proportion of household resources they controlled, on the fulfilment of household rather than personal consumption needs.

However, in the case of the unitary models reviewed, there was no way of telling after the fact whether the outcome – the gendered patterns of expenditure – had come about as a result of competing aims, differential resource access or varied decision-making processes; only that a particular (and singular) household utility function had been achieved. The sociological studies, on the other hand, did not simply show that the woman was more likely to spend her share of the income on family welfare, but located this finding within a power analysis which identified the *processes* by which this had come to be the case. In fact, because most of this sociological research was qualitative, field work based, with interviews focused on processes as opposed to abstract conceptual modelling focused on outcomes, the inclusion of a power variable became an in-built feature of the studies. Since the empirical basis for the majority of these studies entailed a close examination of the subject's position within the household, as opposed to an examination of total household expenditure, an investigation of what the subject spent the money on could not be easily separated from an investigation of his/her access to resources and decision-making power in the first place. This conflation of resource management and resource control is particularly evident, and indeed particularly salient in terms of the well-being of the collective family unit and its individual members, when it comes to the issue of responsibility for stretching scarce resources (see Chapter 6).

### **Financial power – four systems of household allocation**

While the locus of power approach is useful in terms of its recognition of the unequal power differential within the household, it is often regarded as insufficiently detailed to understand how this control and management of decisions and resources is enacted in the

household. Furthermore, despite incorporating power as a variable into household behaviour, Blood and Wolfe nonetheless failed to conceptualise power as part of the *processes* of intra-household behaviour, and instead focussed only on the outcomes of the decision-making (Steil, 1997). As a result, a number of sociologists have drawn up classification schemas which differentiate between different types of household management processes and control arrangements, of which one of the most widely used is Pahl's four systems of money management (1980, 1983, 1984, 1989). Pahl delineated four allocative systems on the basis of (i) the extent of each partner's access to the overall household resources, and (ii) the extent of each partner's responsibility for the management of household expenditure. This distinction is useful because, as discussed earlier, it allows for a differentiation between an instrumental *management* of resources which usually confers a greater degree of responsibility within a restrictive frame, and an authoritative *control* of resources which usually confers a greater degree of power. Accordingly, this framework allows one to go beyond both simplistic economic assessments of outcome and crude early sociological locations of power to an examination of the processes that contribute to both.

The first of the four systems in Pahl's typology is the *whole wage system*, also referred to as the *wife management system*, whereby one partner, usually the wife, is responsible both for the allocation of resources and the management of expenditure. In this system, the husband hands over his full earnings to his wife, either after he has first extracted a sum for personal expenditure, or on the understanding that the wife will dole out a personal allowance to him.<sup>6</sup> Where the wife is also in paid work – although many of these households are on social welfare – she will add her full earnings to the household budget, in line with findings by Morris and Ruane who noted an “overwhelming tendency for women to use their wage to augment housekeeping” (1986; 84). This system appears, on the face of it, to assign full control of the household to the wife, yet there are two important conditions which subtly alter the level of control actually afforded the wife. Firstly, since this system involves the husband handing over his pay cheque or social welfare allowance to the wife, there is a question mark over the degree to which she has

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<sup>6</sup> It should be noted that this could be regarded as a variant on the allowance system (Morris, 1990; 109).

full allocative control of the money in the first place – presumably there must always remain the implicit threat that the husband can refuse to hand over his resources; that her allocative and decision-making power is always subject to his benevolence in allocating the full money (and concomitant responsibilities) to her to begin with. The second mediatory condition derives from the fact that the whole wage system is significantly more likely to be found in working class households (Pahl, 1989; Rake and Jayatilaka, 2002). This finding, was also found in Wilson’s study (1987), which, although it used a different classificatory system based on Sen’s utilitarian model (1984) and classified households according to income rather than financial arrangements adopted, found that in 75 per cent of low income households, one person took full charge of household financial control and expenditure. Wilson’s study also corroborated the likelihood that the wife will take control of finances in this system, as she found that women controlled 17 out of the 18 households organised by the whole wage principle (1987; 146).

The fact that the wife management system is characteristic of working class rather than middle class households is significant, as full control of resources in a low resource situation imputes responsibility to make ends meet rather than freedom to allocate or spend the resources as one chooses. The reason for this is that the lack of resources in the household requires that every penny of the minimal resources is spent on basic family consumption – there is no extra cash available for allocation into different funds, and therefore, the idea of financial control outside the tight management of household resources is somewhat meaningless. So even though the wife ostensibly has full allocative control of the resources, she has no choice but to “allocate” them all to the basics of household consumption (Skeggs, 1997; Morris and Ruane, 1986; Pahl, 1989). In fact, it could be argued that the real allocative and decision-making power rests with the husband, who can take a disproportionate cut for personal expenses from his pay cheque before handing it over, or who can simply refuse to hand it over at all. The disparity between the apparent full control of the woman compared to the implicit control of the man in this system is amply highlighted by cases where the woman is given an even smaller amount of resources than would usually be the case in welfare-dependent or working class households because of the large personal allowance the husband first extracts from the sum before handing it over, and where as a result, even more of the

burden of responsibility to make ends meet is shifted onto her shoulders. Indeed, Pahl (1989; 78) and Wilson (1987) document cases where the well-being of the family is higher *without* the husband, even where this means a reduction in overall resources coming into the house, because of the extra hardship induced by his disproportionately large “personal spending” cut of overall resources. Thus, the wife management system, both in its functional and dysfunctional forms, highlights the problems of conflating financial control with financial management, in conceptual, empirical and discursive terms. However, this problem is not confined to the wife management system but is evident across the board, especially in cases where resources are scarce, either overall, or in terms of the amount allotted to the wife.

A variation of the whole wage system is the male whole wage system, where the male takes full control of all decision-making, all resource allocation and all financial management. This system is far less common than the female whole wage system (Pahl, 1989; Wilson, 1987). When full control of resources rests with the husband, he is less likely than the wife to allocate all or even sufficient resources to household management, but instead, as many studies have shown, may withhold the necessary resources from household consumption in order to pay for his own personal expenses – often drinking or gambling (Homer et al., 1985; Pahl, 1980; Binney et al., 1981). These studies also found a correlation between financial domination, where money for household expenses is withheld from the wife, and physical violence or control.

The second of Pahl’s four systems is called the *allowance system*, and refers to a set-up in which one partner (usually the husband) gives the other (usually the wife) a certain allowance, to which she adds her own earnings if she has any, and which she is then expected to use for expenditure in a specific, pre-arranged sphere. In general, the wife is responsible for basic household expenditure where this refers to feeding and clothing the family, paying certain maintenance bills and keeping the household running on a day-to-day basis. The husband thus has access to the main bulk of resources, while the wife has access only to that which he allocates her and whatever she may supplement it with

through her own earnings.<sup>7</sup> Furthermore, while the wife may have financial control over basic household expenditure, this does not compare to the overall allocative control and decision-making power of her husband. As such, this system represents a significant power imbalance between husband and wife. Indeed, a substantial body of research has found that in households characterised by the allowance system, women suffer the highest levels of deprivation relative to men (Rake and Jayatilaka, 2002; Pahl, 1995; Vogler, 1994).

Unlike the whole wage system, the allowance system is not only found in working class families but also in high income families (Edgell, 1980; Vogler, 1994) although the individual and household consequences of this arrangement are different with respect to the social class of the family (Wilson, 1987). Wilson's study demonstrated a proportionate relationship between the welfare of the wife and children and the level of the wife's control of, and access to financial resources, such that *in low income situations*, the wife and children in the allowance system were worse off than in the wife management system (1987; 154), presumably because even though management of basic household expenditure remained constant, access to overall resources was reduced. However *in high income situations*, family welfare was not as significantly affected by the fact that the housekeeping allowance system was in operation, since there was a far lower likelihood that the wife would have to stretch scant resources to cover all the basic household needs. In this case, the main fall-out was the high level of the wife's dependence on the husband. In her earlier discussion of the financial arrangements of high income households, Wilson clearly demonstrates these differences in terms of the pragmatic effects of an allowance system on women from low- and high-income families. Speaking of the women in her study from high income households, Wilson observes: "with two exceptions, their role, particularly at the level of seeing to the bills and the mortgage, was strictly executive and could not be described as responsible or managerial, whereas at lower income levels, [the wives'] responsibilities were very great" (1987; 150). Thus, the purely instrumental role of the woman in the high-income household

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<sup>7</sup> Cases where the wife earns a more substantial amount are normally to be found in the shared or independent management systems, since her greater access to resources gives her greater control and power moves her out of the highly dependent allowance system.

mainly affects her own personal independence and power (or lack thereof), while the instrumental role of woman in the low income household carries far greater consequences in terms of the overall well-being of the family. The fact that the wife allowance system differentially affects the well-being of the family according to the level of income of the family provides interesting evidence that household financial arrangements are as much stratified by class as by gender as noted earlier in the chapter.

The third system of money management is referred to as the *shared management or pooling system*, and is characterised by ostensibly equal access to resources, equal decision-making power and equal responsibility for financial management. There are no separate spheres of responsibility and the couple maintain either a joint bank account or a pooled kitty from which both of them draw funds to take care of household expenses. This system is typical of higher income households, where presumably the need for a strict management of limited resources is lessened (Morris, 1990; 113) and in households where both partners earn (Vogler, 1994), on account of both the increased income that generates (Gray, 1979), and the higher independence of the working woman (Pahl, 1983). However, despite the fact that this system is maintained within a strong and explicit ideology of equality within marriage, it seems likely that this system can also sustain unequal gendered relations within the household. Firstly, given the unequally stratified labour market which generates unequal levels of pay for men and women, it is probable that in many cases the man's earnings will make up a greater proportion of the common kitty than the wife's earnings, something which both psychologically and strategically gives him a larger stake-holding in or level of influence over expenditure and decision-making. Pahl (1989) provides evidence of cases that support this contention when she demonstrates how women are more likely to feel that they have to justify spending the "joint" money where the men do not. Secondly, given the wife's potentially lower contribution to the joint funds, she may be at the mercy of her husband's good nature to suggest a joint management system in the first place. Even though they both have equal decision-making power once the joint management accounts are in place, in a sense the husband must be said to have greater allocative power overall, as it is up to him to decide whether or not he wants to share his larger sum of money to begin with – after all,

negotiating to “share” a smaller wage packet, as the wife must typically do, cannot be considered as powerful a bargaining chip. Pahl succinctly links the structural constraints of the labour market to the unequally-weighted gender relations of the household when she says “just as romance can never really hide the structural inequality of the sexes within marriage, so sharing rarely compensates for the lower earning capacity and the financial dependence of married women” (1989; 74). This ability of the pooled management ideology to disguise – and therefore legitimise – other, less equal financial arrangements is demonstrated by Vogler’s study (1994) where it emerged that in 60 per cent of cases technically identified as pooled systems, financial control was held primarily by one partner.

Finally, the fourth system in Pahl’s typology is the *independent management system*. This refers to an arrangement whereby each partner has a separate bank account and a separate, though unfixed, sphere of responsibility in terms of financial management. Because neither partner has full access to resources, neither partner can have complete allocative or decision-making control of the household finances. However, although this guarantees a greater level of independence for both partners, it can have debilitating effects for the woman if her resources are considerably lower than her partner’s (as labour market statistics suggest they are likely to be), especially if she is expected to contribute an equal amount to the household. Further refinements of the independent management system include the partial pooling system where each partner keeps some money under their own personal control while contributing some to a common pool. The system relies on couples agreeing a distinction between joint and personal income (Pahl, 2004)

### **Financial systems and differences in living standards**

Because the financial systems employed in the household are intrinsically related to the distribution of power and resources within that household, the analysis of these allocative processes provides insight into family differences in living standards in a way in which the economic analysis of the outcomes of household behaviour never could. An exclusive emphasis on the outcomes of household behaviour, which results from the

assumptive basis that the family functions as a unit which always seeks to maximize its collective utility, fails to articulate the power-imbued processes which are involved in the generation of the outcome, and as such, is not sufficiently sensitive to the *individual's* access to resources and decision-making power which helps determine his/her overall well-being in that household. The examination of the different types of financial management systems employed within households thus provides one very valuable method of determining the individual standards of living within an ostensibly unitary household. It could be argued that there is a dialectic relationship between class and allocative system, firstly in that the particular allocative system employed is determined, to a certain extent, by the level of income or social class of the family unit, and secondly in that the different allocative systems provide different ways of classing the individuals within the household, such that different individuals may experience different standards of living within the same family. Furthermore, this relationship between class and family processes/allocative systems is further stratified by gender, with all studies reviewed showing, to a greater or a lesser extent, a lower standard of living for the women than for men (Pahl, 1989; Wilson, 1987; Vogler, 1994). Thus despite suggestions that the family has become a more egalitarian unit over time (Young and Willmott, 1973), these studies have demonstrated that the family continues to act as a central mechanism in the reproduction of gender and social class inequality.

A central factor, both in the reproduction of class and gender inequality in the family, and in the relative ability of the family unit to disguise and sanction such inequality, is the empirical and conceptual confusion between financial control and financial management, and the power differential that this feeds. Each of the four allocative systems corresponds to a different, gendered arrangement of financial power within the family, and as such, can give rise to different standards of living for the male and female within each unit. Across all four systems, evidence suggests that the male typically has more overall financial control, even where the female carries out the bulk of the management of household resources. Vogler differentiates between systems where the male manages the day-to-day finances of the household, and ones where the female carries out the financial management and concludes that whereas the former are characterised by male control of



resources, the latter are more likely to be characterised by some form of joint control of resources than by female control alone (1994; 233-4). Other studies identify an even stronger relationship between gender and type of financial control, with many providing evidence that the woman typically engages in the instrumental management of household resources while the overall allocative control and decision-making power rests with the male (Pahl, 1989; Wilson, 1987; Steil, 1997). Furthermore, Rubin (1976) and Edgell (1980) found that the man generally makes the more important decisions concerning substantial expenditure, while the woman makes the less important, lower expenditure decisions or is left to carry out the smaller sub-decisions once the more important decision has been made.<sup>8</sup> As described, this tendency is further differentiated by social class, as higher income families are more likely to organise household finances using the pooled management (which may be jointly controlled, or by either the male or female) or the independent management system, both of which may allocate more financial control to the woman.

A central insight of the emphasis on internal household processes is that this power differential in the household can be translated into gendered differences in standards of living. The tendency for women to channel their extra resources into household consumption, especially when compounded with the financial arrangement which gives the woman primary responsibility for household management but restricted access to household resources, has significant effects in terms of the differential levels of deprivation experienced by men and women within the same family (Rake and Jayatilaka, 2002; Goode et al., 1998; Vogler, 1994; Pahl, 1989). Vogler (1994) devised a measurement to assess the degree to which one partner in the household cuts back on personal consumption in order to make (collective) ends meet, and found that, even in pooled management systems, the female partners were significantly more likely to experience personal deprivation than the male. This finding was supported by Goode, Callender and Lister (1998) who found that not only were women more likely to “go without”, but that this was implicitly sanctioned within a hegemonic family discourse

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<sup>8</sup> A question can be raised about Edgell's use of the word important to classify these decision-making activities. This issue is returned in the data analysis of decision making in Chapter 6.

which saw the welfare of the children as the primary responsibility of the woman, and which normalised the idea that the woman should make sacrifices to this end. The tendency for the woman to make personal sacrifices was substantially stronger in households characterised by the whole wage or allowance systems, pointing once again to the positive correlation between level of financial control and standards of living (Vogler, 1994). Furthermore, the effects increased as family income decreased, such that women from low-income families were even more likely to experience personal deprivation in order to make ends meet.

These findings correspond with findings from Pahl's study (1989) which showed that not only did women experience differential deprivation, but that they also, on the whole, had less personal spending money than their male partners. While the level of spending money available to the women was differentiated by income, it was also differentiated by the allocative system in play in the women's households, as limited access to resources and decision-making power usually resulted in minimal or no personal spending money for women in allowance based or whole wage management systems. Furthermore, many studies have found a correlation between the amount of money earned by an individual and the sense of entitlement to a proportional personal expenditure. For many women on either a low wage or no wage at all, their relative lack of personal spending money was viewed as a normal state of affairs (Pahl, 1989; Goode et al., 1998). However, even in households characterised by pooled income systems, women's degree of personal spending money was constrained by gendered discourses of need and desire, where women's personal expenditure was constructed as trivial or unnecessary but men's as nothing more than their rightful due (Pahl, 1989; Goode et al., 1998). As a result, women in pooled resources systems have consistently reported their need to justify their personal spending, even where the expenditure is on items of household consumption. Here again there is evidence of the multiplying effects of class and gender, as the standard of living of the female within the household is affected not only by the social class of the family but also by her gendered position of power within that family.

The standard of living of the woman in the household is also related to her position in the labour market, not least because the level of her earnings have some effect on the household system adopted. Thus women in full-time employment are more likely to be part of a pooled management or independent spheres system, whereas women with low-paid, part-time jobs are more likely to be involved in a whole wage management or allowance system (Vogler, 1994; Pahl, 1989). These findings appear to substantiate Blood and Wolfe's (1960) resource theory of power, which posited that the relative income of each partner was related to his/her degree of power in the household. However, Morris and Ruane (1989) have suggested that because women's participation in the labour market has predominantly been in terms of part-time or lower paid work, this cannot be identified as contributing to the equalisation of roles and power within the household. Instead, as Vogler argues, women's over-representation in part-time work can be seen as "a way of increasing household income (and meeting employers' needs for labour) without upsetting the traditional division of labour between male breadwinners and female childbearers/secondary earners" (1994; 226). Furthermore, since the extra money earned by women in part-time positions is often incorporated into the overall household consumption fund, this can have the effect of freeing up resources for the male's personal consumption (Pahl, 1989), thus reinforcing rather than reducing the differential living standards of men and women in households characterised by female management and male control of household money. In this context, the huge increase in female labour force participation in Ireland, and the proportionate increase in women working part-time, over the last decade is of particular interest in the analysis of the data presented in Chapters 5 and 6.

## **Chapter 3**

# **Poverty, Non-Monetary Indicators and the Household**

### **Introduction**

The previous chapter looked at theories of the household and at some of the approaches employed in investigating the validity of those theories in relation to particular areas of intra-household activity. This chapter focuses on one particular approach namely, non-monetary indicators, normally used in poverty measurement at the household level, and assesses its potential as a means of investigating the situation of different individuals within the same household.

The chapter begins with an overview of the poverty literature, examining the ongoing debates on its conceptualisation, definition and measurement, and gives a brief account of the current extent of poverty in the UK and Ireland. It looks at the conceptualisation of gender and poverty and raises the issue of the household as the unit of measurement in poverty research. It then goes on to provide some background on how non-monetary indicators have been used in measuring household poverty. The final section of chapter turns to their use in analysing the position of individuals within households and looks specifically at how two previous studies used non-monetary indicators to explore differences between spouses in deprivation levels. An overview of the literature on child poverty is presented separately, in conjunction with the analysis of the data on non-monetary deprivation indicators for children, in Chapter 7.

### **The conceptualisation of poverty**

There is an enormous, and expanding, international literature on poverty. While this chapter provides a brief review of the key debates, its main purpose is to set the context for the introduction of the approach adopted, in this dissertation, to investigate differences in living standards within households. Possibly the first point that can be made about poverty is that it is not a politically neutral concept, which inevitably means

controversies over its definition, its measurement, its extent and its relationship with other forms of disadvantage or discrimination. Thus, there is debate on absolute versus relative conceptions of poverty; which poverty measurement is best or gives the most complete picture; the relationship between poverty and inequality or the relationship between poverty and income, material deprivation, class, education; issues of social exclusion and multiple disadvantage and the causes and/or consequences of poverty.

The “facts” of poverty are no more politically neutral than the solutions recommended. Indeed the ends and the means are inextricably linked. Mead (1992) and Alcock (1997) argue that where a problem comes from is just as important as how it is solved because both of these constructs are ideologically defined, that is, ideology links the cause and the advocated solution. For example, people may think public responsibility for a problem is warranted if it stems from impersonal causes but not if it arises from personal behavior. Hence characterisations of the poor as work shy or as an underclass have significant implications for the solutions offered. The poverty debate denotes the idea of condition but overtly it is the consequence of particular patterns of production and distribution. It functions both as a societal problem, as it results from a peculiar set of social relations and a political one. Mainstream discourse about poverty stays largely silent about politics, power and equality. But poverty after all is about distribution: it results because some people receive a great deal less than others. The patterned inequality that is poverty results from styles of dominance, the way power is exercised and the politics of distribution.

### *Absolute versus relative*

In mainstream poverty research two broad conceptual approaches used in defining poverty can be identified: absolute poverty and relative poverty. In addition to these, Rein (1970) identifies economic diseconomy, i.e. the negative externality of poverty. This concept is concerned with the social consequences of poverty for the rest of society rather than the needs of the poor. Economic diseconomy views poverty in terms of its cost to the community. The broadest concept of poverty, that of economic inequality, is not the approach used in most poverty research. The reasons for this are both

technical (Atkinson, 1987; Le Grand 1993) and political; for example, Roby and Miller (1971) who argue, “the acceptable term poverty has become the way of discussing the more disturbing issue of inequality”. The debate on poverty versus inequality is returned to in the following section.

Three elements of the absolute (or subsistence) approach can be identified. Firstly, the poverty line is set at a level that allows people to be physically efficient. It does not allow for wider enjoyment of life or development of intellectual capabilities. As Rowntree (1901) said of his own poverty line: “it was a standard of bare subsistence rather than living”. Secondly, this concept involves the utmost stringency both in its calculations and in the mode of life it implies. Booth (1899) considered as poor only those whose incomes entailed “a struggle to obtain the necessities of life”. Thirdly, the subsistence approach does not relate to incomes in society as a whole. It does not consider the difference in incomes between different members of society but the difference between what some people have and an alleged line of physical efficiency. The fundamental criticism of the subsistence concept of poverty is its assumption that poverty simply means a lack of enough money to meet physical needs. The measure ignores all other needs: social, psychological and cultural.

The second main approach to the conceptualisation of poverty has been that of relative poverty. From this perspective the poor are defined as those whose incomes fall far below the rest of the society in which they live. Depending on what is compared, the number in poverty can vary widely. One could, for example, show a substantial number of people, even the majority, to be relatively poor, if comparing them with the minority of people at the top who own a large percentage of a country's total wealth.<sup>1</sup> Usually however the concept is used to compare a minority with the position of the majority or the average of the population. This approach is concerned with standards in a given social environment and it relates poverty to the community's prevailing standard of living. The relative conceptualisation of poverty is arguably the most dominant and underlies most official

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<sup>1</sup> In Ireland it is estimated that the top 10 per cent of the wealth distribution have about 50 per cent of all household sector wealth, while the top 1 per cent have about 20 per cent of the total wealth (Nolan, 1991).

definitions of poverty and poverty measurement approaches as the following sections will demonstrate.

A third conceptual approach, a subjective conceptualisation of poverty, is sometimes identified. Strictly speaking, this is not a distinct conceptual approach, being more accurately defined as a consensual approach within the relative concept. It is relatively new in the field of poverty research. The basic idea underlying it is that the best way to discover the minimum levels of income or consumption needed to maintain an adequate standard of living is to ask people directly. At a conceptual level the idea is appealing in so far as it switches the decision of what is an adequate level of resources to support life in a particular community from politicians/civil servants (official poverty lines) or academics (relative poverty lines) to actual members of that community. This approach is discussed in more detail in the section on the measurement of poverty.

For the most part the debate on the meaning of poverty centres on absolute versus relative concepts. Ringen (1987) dismisses the debate as one of semantics, arguing that the distinction between absolute and relative poverty is a misunderstanding and that the concepts complement rather than substitute for each other:

There was never such a thing as an absolute concept of poverty and there is no alternative to a relative understanding of the problem....in the world of poverty only death is absolute; beyond that, all poverty is a matter of more or less and the question is not whether to apply a relative concept, but always how much to relativise poverty (Ringen, 1987; 151)

Ringen's view probably reflects actual practice, as it would be extremely difficult to find an absolute definition of poverty that is independent of social norms. Rowntree's study of poverty in York (1901) is classified under the absolute standard approach based on his compilation of food items deemed necessary for survival. Yet, as has been argued, this is an oversimplified view of his approach and a more complex relative definition was used in actual practice (Spicker 1999; Veit-Wilson 1986). For example, tea with little or no nutritional value is included because eating habits are profoundly influenced by social conventions. In his second study in 1936, Rowntree included items such as a radio,

newspapers and presents for children which are difficult to justify on an absolute subsistence definition but which underscore that even so called absolute standards change over time. Sen (1983) argues it is in the notion of shame that the core concept of poverty is to be found, which echoes back to Adam Smith's oft quoted view on linen shirts being a necessity of life in England so much so that "the poorest creditable day labourer would be ashamed to appear in public without one" (Smith, 1776; 691).

Each of these concepts presents numerous problems of definition and measurement and yet these concepts are quite narrow. A wider dimension of poverty was developed by Townsend (1974) who defined poverty as inequities in the distribution of five resources - income, capital assets, occupational fringe benefits, current public services and current private services. However, a fundamental question arises as to whether poverty should be defined only in terms of economic insufficiency, relative economic inequality and economic diseconomy or whether the definition be broadened to embrace non-economic variables such as prestige and power. The term, social exclusion, which has become quite commonly used in academic and policy discourse, could be regarded as a conceptual advance on poverty because it is dynamic rather than static, it is about processes rather than situations and because the dimensions across which exclusion can be experienced are broader than financial. However, it can be equally argued that despite its widespread usage it remains a rather ill-defined and nebulous concept and one which does not have the same resonance at popular level that poverty does. Furthermore, the concept of social exclusion is often contrasted with a caricature of the concept of poverty which can itself be viewed in a way which highlights dynamics, processes and multidimensionality. The approach used in this dissertation is a case in point. The value of combining both income and non-monetary deprivation indicators, rather than income alone, is that it allows both a more complex and more accurate identification of those excluded from the ordinary life of society due to lack of resources.

### *Poverty and inequality*

Clearly poverty can be viewed in many contexts but, as indicated earlier, the context of inequality or of social stratification has been generally neglected. Titmuss (1962) has



insisted that “we cannot delineate the new frontiers of poverty unless we take account of the changing agents and characteristics of inequality”. Although the concept of poverty that Titmuss holds is that of inequality, he is posing the broader question that there is more than lack of income. Under the inequality concept of poverty, society is seen as a series of stratified economic layers and the focus is on how the bottom layers fare relative to the rest of society. The concept of poverty is thus seen in the context of society as a whole. It is argued that poverty cannot be understood by isolating the poor and treating them as a special group. The study of the poor depends on an understanding of the rich, since it is these conditions relative to each other that are critical in the conception of inequality (Kirby 2002).

Poverty and inequality are obviously closely related and it is unusual for the former to exist without the latter.<sup>2</sup> The concepts are usually separated by the notion that poverty refers to living standards whereas inequality relates to the distribution of resources between individuals and groups, not with the definition of what constitutes poverty. The distinction between the two is demonstrated by Le Grand (1993) who shows that even if there is no poverty (in the sense that no one would be so far below the general standard of living as to be excluded from participation in the ordinary life of that society) there could still be substantial inequality in the distribution of income between the wealthy and the rest of society. Ringen (1987) demonstrates that the relationship between poverty and inequality depends on how high or low the average standard of living is and on the structure of inequality. If the standard is high and the distribution not too inegalitarian, even those near or at the bottom may have been pulled out of poverty. Again, there may be considerable inequality without poverty if those below the average are close to it and those above are far above it.

So while the theoretical concepts of poverty and inequality can be clearly distinguished in a given society, in terms of definition and measurement, the question has to be addressed as to whether it makes much sense to discuss poverty in isolation from the broader concept

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<sup>2</sup> There are, however, developing countries which can have high levels of poverty and quite low levels of inequality - for example, Bangladesh and Sri Lanka. The opposite can also be true as countries combine declining poverty with growing inequality - Brazil and Ireland in the 1990s are good examples.

of inequality? There is a strong divide between researchers on whether poverty should be seen in isolation from, or in union with, the concept of inequality. Roby and Miller (1971) see poverty as synonymous with inequality especially when using the relative poverty line approach, which would lead simply to the identification of bottom groups in the income distribution, for example the bottom 20 per cent, as the “poor”. In this case the proportion of the population in poverty cannot rise or fall whereas with the relative poverty line set at, say 50 per cent of mean income, relative poverty can rise, fall or be totally eradicated. Fishman (1989) argues that an analysis of poverty as disconnected from the accumulation of wealth ignores the dynamic interconnection of capitalism and class. She argues that poverty analysis needs to be grounded in theories of society that are historical, holistic and materialist. Perhaps the reason for the hesitation on the part of some researchers to wholly embrace the inequality concept concerns the use made of the measurement and definition of poverty? Some argue that to so broaden the concept of poverty to income inequality is to downgrade attention to both, that it is more politically effective to deal with each separately. This represents the view taken in Ireland over the last two decades where the emphasis has been on the reduction of poverty rather than on explicitly addressing inequality or income disparities. While the rationale for this has been based on pragmatism in terms of inducing a more concrete policy response, it is also because of a more fundamental position held. That is, that at an analytical level, poverty is a phenomenon distinct from inequality, that the extent and especially the experience of it matters in and of itself and, further, that it is not confined to poor countries (Nolan 2004).

Ringen also raises the possibility that by merging the concepts of poverty and inequality you could end up in the situation where “we classify families as poor who own a comfortable home, a car, a TV, go to restaurants and on holiday only because they have or do less of this than is usual in their society” (Ringen, 1987; 154). He advocates that some notion of subsistence be retained in the concept of poverty. On the other hand, it is argued that the paradox of poverty in the midst of plenty should be attributed to the failure of governments to deal with the problem of inequality (Kirby 2002). The conceptual weakness of the narrower approach, neglect of the genesis of poverty and its structural

dimensions in society as a whole, also applies to the gender dimension in the conceptualisation and measurement of poverty.

### *Women and poverty*

Poverty, whether defined relatively or absolutely, is a situation in which resources are insufficient to meet needs. As highlighted throughout this dissertation, there are substantial inequalities between men and women's access to resources from the labour market (including the opportunity costs of women's caring roles, male/female wage differentials, part time jobs, unpaid domestic work etc), through systems of income maintenance and replacement (both state and occupational welfare schemes) and through the distribution of resources within the family. The evidence shows that in both the UK and Ireland, and elsewhere, poverty is highly gendered - women are poorer than men and more women than men are poor (Bradshaw et al., 2003; Nolan and Watson, 1999). These inequalities are both created and legitimated by the pervasive ideology of women's financial dependency on men. This ideology has had a powerful effect on researchers engaged in defining and measuring poverty, such that gender differences have not to any great extent been a focus of poverty research. Indeed the EOC report on Gender and Poverty concludes the "the Households Below Average Income (HBAI) analysis almost completely neglects the gender dimension" (Bradshaw, 2003; 38).

Research that has taken place has, for the most part, concentrated on particular groups of women that are poor. The growth in female-headed households, for example, has been the focus of much of the recent interest in poverty and gender. The most widely cited analysis of poverty and gender is the feminisation of poverty thesis that implies a shift in the burden of poverty from men to women.<sup>3</sup> Pearce (1978) coined the term to refer to a basic contradiction in US society towards the end of the 1970s: despite women's increased financial independence, due to greater participation in the labour market, the number of women living in poverty had risen dramatically over the previous 20 years. Pearce's analysis showed that in the US in 1976 over 60 per cent of the 15 million poor

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<sup>3</sup> The term tends to be used quite frequently and often in a different context from its original meaning, for example, in referring to the increase in feminist interest and criticism of poverty research methodology. While this might well represent a "feminisation of poverty" the terminology can be misleading.

were women and she predicted that, if the trend over the previous 20 years continued, women would by the year 2000 constitute all of those termed poor.

The feminisation of poverty thesis has, however, proved somewhat problematic. As McLanahan et al. (1989) show, Pearce's predictions of a continued increase in female poverty have not been borne out. Later studies showed that while she was right about the increase between 1954 and 1970, the proportion of the American poor who were women showed a decline between 1970 and 1984. Glendinning and Millar (1992) also have problems with the feminisation of poverty idea arguing that it is not women's share of poverty that is increasing but rather that the share has become more visible. The work of Lewis and Piachaud (1992) supports this view. Their analysis of UK data shows that while throughout the century women have been poorer than men, women's share of poverty has not increased over the period - at the start of the century 61 per cent of adults on poor relief were women and in the 1980s 60 per cent of adult dependents on state benefits were women. (Lewis and Piachaud 1992). So rather than being a new phenomenon, women's poverty may simply have become more visible. One reason for this is the increase in female-headed households (e.g. lone parents); these women now enter poverty statistics in their own right. The feminisation of poverty debate provides a clear example of the tendency for research on poverty and gender to be on particular groups of women that are poor. Thus simple empirical observations are made, such as the growth in female-headed households, the elderly, or the higher volume of female to male unemployment. Research therefore tends to be of the "add women and stir" variety rather than a genuine rethinking of the methodology. The existing analytical structure, however, is not sufficient for understanding the gender dimensions of poverty. As Glendinning and Millar (1987) argue:

Women's access to, use of and attitudes towards, resources are radically different from, and cannot be equated with those of men. The conditions under which women obtain access to resources, the levels of those resources, women's control over resources, and the degree of responsibility for the welfare of others in deploying those resources are all factors which make women particularly

vulnerable to poverty and which shape women's experience of the impact of poverty (Glendinning and Millar, 1987; 369)

This suggests that fundamental questions must be raised about how to conceptualise poverty. A focus on gender and poverty draws attention to the interactions between the family, the labour market, and the state and exposes the gendered nature of the separation between the public and the private spheres. As Glendinning and Millar (1992) argue, there are certain aspects to the way poverty is measured which have the effect of obscuring gender differences in the causes, extent and experience of poverty. Central to this has been the division between the private and the public sphere and the use of collective units of analysis. The household is taken as unit of analysis in most studies of the distribution of income and resources in a society. It is not surprising that the analysis of consumption patterns and their relationship to income is based on households since many essential items are most likely consumed by all or several members of any given household. There are at least three practical reasons why households or collective units, rather than individuals, are the preferred units of analysis.

*Firstly*, in studies which use income as the measure of resources, using individual income would overestimate the extent of poverty. Many people do not enjoy incomes in their own right, such as children and married women who do not work outside the home, but benefit from the incomes of the individuals with whom they live; it would thus be misleading to ignore such income sharing.

*Secondly*, many of the items that contribute to any individual's standard of living are items of joint consumption. They are enjoyed by the household as a whole and contribute to the living standards of all its members. With household public goods such as heating, space and lighting and consumer goods such as cars, washing machines and televisions, consumption is assumed to be shared more or less equally among household members. However, it should be noted that there is a gender dimension to goods designated as ones of joint consumption and this is discussed in detail in Chapter 4 and in other chapters.

*Thirdly*, sharing a home is assumed to result in lower levels of need because of economies of scale. These economies of scale are reflected in welfare schemes where, for example in Ireland, the rate for a single person is equivalent to about 60 per cent of the rate for a couple. Equivalence scales are discussed later in the chapter.

However, there are significant implications for women in measuring poverty of aggregate units and these need explicit recognition: Firstly, women are included in numbers of people in poverty only if the household income is below the poverty line and secondly, even when women are counted, that is, in households that are poor, the extent of their poverty is not documented. The use of the household unit also hides how women prevent or reduce the poverty of others: through their unpaid labour in the home they allow male partners (husbands, fathers, brothers and so on) freedom to engage in wage employment; women's earnings contribute to the household, albeit at low pay, and cushion the family from the impoverishing impact of male low pay (Harkness 1995; Jenkins and Rigg 2001) and finally, women play a vital role in managing scarce resources within families often to their own cost so that partners/children are spared the worst excesses of poverty. This particular topic is the focus of Chapter 6.

The essential point is that the household measure assumes that people who share the same household also share economic resources and that all members have the same economic status. All members are assumed to be equally poor, yet there is accumulating evidence to suggest that outcomes in terms of material standards, processes and control over resources and the burden of poverty is not equally shared (Adelman 2002; Pahl 1989; Graham 1987). This issue of intra-household living standards is the primary concern of this thesis and is explored extensively in the following chapters.

### **Definitions of poverty**

While it is recognised that there is no single definition of poverty that commands universal acceptance, Townsend's (1974) definition that people are in poverty "when resources are so seriously below those commanded by the average individual or family that people are, in effect, excluded from the normal living patterns, customs and activities

of the society to which they belong” is probably the most widely adopted view. At the United Nations Social Summit in Copenhagen in 1995 two definitions of poverty, an absolute and an overall definition, were agreed by 117 countries.

The UN's definition of absolute poverty is:

A condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services (UN, 1995:75)

The UN's definition of overall poverty is:

Lack of income and productive resources sufficient to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterised by a lack of participation in decision making and in civil, social and cultural life. It occurs in all countries; as mass poverty in many developing countries; pockets of poverty amid wealth in developed countries; loss of livelihoods as a result of economic recession, sudden poverty as a result of disaster or conflict, the poverty of low wage workers, and the utter destitution of people who fall outside family support systems, social institutions and safety nets (UN, 1995; 57)

The EU agreed in 2000 to adopt a strategy for eradicating poverty and social exclusion. The National Action Plans for Social Inclusion are part of that strategy as is periodic reporting and monitoring of progress. The EU-Statistics on Income and Living Conditions, first published in 2003, include eighteen monetary and non-monetary indicators to monitor poverty and social exclusion.

The Irish Government, in its National Anti-Poverty Strategy, launched in 1997 after widespread consultation including those affected by poverty, followed the Townsend model with its definition of poverty:

People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from

participating in activities which are considered the norm for other people in society.

In addition to adopting an official definition of poverty the Strategy also included two measures of poverty and targets for their reduction. Ireland was the first EU member state to adopt a global reduction target. As yet, the UK has not formally adopted a definition of poverty but has adopted a poverty reduction target for children (Department for Work and Pensions 2003b).

### **The measurement of poverty**

The difficulties in conceptualising and defining poverty are also present in measuring poverty with no single measure appropriate for all purposes. At least five alternative approaches to measuring poverty can be distinguished. These include the budget standard and food ratio method, “official” and relative poverty line methods, styles of living and deprivation indicators and consensual poverty lines. The first two approaches purportedly treat poverty as an absolute concept, the next two measure poverty relative to social norms while the last one characterises the more subjective conceptual approach. A very brief description of the various approaches are provided before moving on to a more substantial discussion of the approach used as part of this research. Where data is available, the current extent of poverty in the UK, Ireland and Northern Ireland under the various poverty measures is provided.

#### *Budget standard and food ratio methods*

The budget standard approach involves the specification and costing of a set of goods deemed a minimum necessary for a nutritionally adequate diet. To this is added an allowance for other expenditure and allowances for family size and the income needed to cover this is then defined as the poverty line. This approach dates back to both the Rowntree and Booth studies at the turn of the last century. A modern use of the budget standard approach can be found in the “official” poverty index used by the Census Bureau in the US. It is a food ratio method where the poverty line is framed in terms of either the proportion of income spent on necessities. It was set for a number of household types, in 1965, at three times the cost of a basic food basket, and is updated



by indexation to the Consumer Price Index (Orshansky 1969). More recently in the UK a Family Budget Unit was established to determine a range of different budgets for different family types based on expenditure patterns and expert judgements. These budgets have been formulated at two living standards – “modest but adequate” based on “normal” living standards and “low cost but acceptable” which could be taken as a subsistence standard (Bradshaw, 1993).

There are quite a number of problems with the budget standards approach to measuring poverty. Firstly, there is no single subsistence level that can be used as a basis for the poverty line. Even if there was one, there is a disparity between expert judgement and actual consumption behaviour in that the minimum cost of an adequate diet might be a certain amount, but households may lack dietary knowledge to calculate least cost foods and further, poor families must often purchase food in uneconomical ways. A fundamental question also arises as to whether it is desirable to determine an objective standard of living for people who undoubtedly have their own views about what is adequate for them. At any rate, although defined under the absolute heading, this approach is nonetheless socially determined as the initial index is taken with reference to actual expenditure, underscoring Ringen's point that the terminology is misleading as even this absolute approach is only relatively absolute!

*“Official” poverty line (social welfare rates)*

The “official” poverty line approach, adopted by Abel-Smith and Townsend in their pioneering work on Britain, is one of the approaches used in the UK. It measures poverty on the basis of rates of income support offered by the social security system's safety net. Again, despite being based on a “subsistence level” approach this measure is clearly relative in that it is influenced by changing standards of living and expectations in society. The level of support provided by the state rises in line with, or more or less rapidly than, incomes in the economy depending on many factors, including the state of public finances, the demands on the system and a variety of socio-political factors. The levels of support are thus the result of a complex political process and are not a consensus on minimum needs as is sometimes assumed. “Official” poverty lines as a

measure of poverty give rise to a number of anomalies. If the rate is increased then the poverty rate is increased. Alternatively by reducing the minimum level of official income support to zero the numbers in poverty could be almost eliminated. This conceptual flaw gives rise to problems not only in the measurement of poverty at a point in time, but also in measuring poverty over time and across countries. The main advantage of “official” minimum income lines is that it measures the effectiveness of the system on its own terms. Callan and Nolan (1991) show that it allows those falling below the social security net to be identified and the reasons why explored, while assessing the extent to which the target of social welfare benefits is being met.

### *Relative income poverty lines*

Relative poverty lines are framed in terms of relative income. Lines are generally set at a particular percentage (e.g. 40, 50 or 60) of mean or median income and then adjusted for household size using equivalence scales. Any household-based comparison needs to take account of the differences, between, say, a single person household and a household with a couple with children. What is at issue is not income per se but what it means in terms of welfare or living standards; that is, how far any income has to be stretched within a given family or household unit. Income calculated on a per capita basis obviously does not take into account different needs within households or economies of scale which imply that the costs for two people living together is expected to be less than two living singly, e.g. heating in a room or bulk buying. Thus equivalence scales are used for each adult dependent and child. What is referred to as the OECD scale gives the first adult a value of 1, each additional adult a value of 0.7 and each child 0.5. The scales used in the measure of poverty range considerably, for example, from 0.6 to 0.8 for an adult and obviously different scales will produce different results. Two other points in relation to equivalence scales are worth noting. The difference in needs between various household members is identified by difference in the value of the equivalence scales used for adults and children but this principle is not extended to other types of need, for example, disability or caring for an elderly person at home. Further, the use of equivalence scales underscores the implicit assumption in relation to the recipient unit, that is, that income and other resources are shared equally within it.

The rationale behind the relative income approach is that those falling more than a certain distance below “normal” income level in society are unlikely to be able to participate fully in the life of that society. The relative income approach is used extensively and has the considerable appeal of simplicity and transparency; it yields results that can be easily understood and serves as a good starting point for analysing poverty, the relative position of low income groups and the composition of these groups.

In Ireland the overall poverty figure, as defined within the NAPS (National Anti-Poverty Strategy), is based on this approach. The Economic and Social Research Institute (ESRI), which carries out the Living In Ireland Surveys employs three different cut-off points: 40, 50 and 60 per cent of mean income. Using several different cut-off points allows an examination of how sensitive results are to the choice of cut-off. Results which hold across a range can be taken as much more firmly based than those produced by concentrating on a single line. Results from the 2001 Survey showed 32 per cent of people below the 60 per cent relative poverty line, 24 per cent below the 50 per cent cut-off and 10 per cent below the 40 per cent line (Whelan et al., 2003).

In the UK this measure is used in the households below average income (HBAI) statistics drawn on data from the Family Resources Survey and published annually by the Department for Work and Pensions. While traditionally the HBAI used mean income as their threshold, median income is now used instead following agreement at the EU in 1998 that the income threshold for defining the risk of poverty be typically set at 60 per cent of the national median equivalised income per household. In the UK 17 per cent of households are below the 60 per cent poverty line while the figure for Northern Ireland, not included in the UK poverty related statistics, is about 5 per cent higher at 23 per cent of households below the 60 per cent of median income.

The main disadvantage of adopting this purely relative approach is that it discounts any improvement in the living standards of low income groups shared by the rest of the population. On the other hand, a general decline in prosperity will not show up as

an increase in poverty if the relative picture has not changed. Further, by measuring relative income only, it does not examine the consequences of persistent low incomes in terms of deprivation, low standards of living and social exclusion (DWP, 2003a)

### *Consensual poverty lines*

Consensual poverty lines are explicitly subjective in that they reflect personal views about minimum income needs. Consensual poverty lines have been developed in the Netherlands and the US whereby people are asked to list necessities, or more usually, what income is needed to make ends meet. Clearly, critical assumptions are involved about how to interpret responses to questions of this type. The relationship between making ends meet and what is generally regarded as poverty is uncertain. Further, people can regard making ends meet very differently. It is not, therefore, a consensus in the sense that it reflects only the views of some people in society. Indeed, there may not be a social consensus on minimum needs: different people may have different views and this is merely masked by the derivation of an overall average of some kind (Piachaud, 1987). However, on the positive side, the consensual income approach provides data for analysing attitudes towards income, poverty, necessities and lifestyles which can contribute greatly to the understanding and meaning of poverty. Although the views of people at different income levels in society are elicited it also allows for those actually in poverty a chance to voice their, mostly unheard, opinion and experience of it.

As demonstrated above, none of the measures are flawless and income alone is not a reliable measure of poverty. Callan and Nolan (1989) show that using two criteria, income and deprivation indicators, rather than income alone can make a substantial difference to the extent and composition of measured poverty. More recent studies confirm this finding and advocate the use of more than one measure (Hillyard et al., 2003). In the UK there have been moves to a tiered approach using both low income and material deprivation as a measure of living standards (DWP 2003b; 26). This is already the approach used in Ireland under the NAPS whereby both relative income lines and non-monetary indicators are employed. Non-monetary deprivation indicators is the approach used in this thesis as a means of exploring differences in intra-household living standards, starting here with a detailed explanation of their use in measuring household poverty measurement.

## Using non-monetary indicators in measuring household poverty

As discussed earlier, poverty in industrialized countries has most commonly been defined in terms of exclusion from the ordinary life of one's society due to lack of resources. In measuring poverty, though, most studies rely on income (or expenditure) to distinguish the poor from the non-poor, using the variety of methods described above to construct income poverty lines. Reliance on income as a measure of living standards assumes that it is a reliable indicator of the economic resources available to people and that economic resources largely determine living standards. However, current or annual household income is not always a reliable indicator of household economic resources at a particular point for several reasons: income fluctuates, households at similar income levels may have quite different levels of savings and debts, differences in the availability of social support networks, and the resources in the form of non-cash income - benefits and services provided by employers or the state - differ across households. The fact that income may not adequately capture differences in living standards and may not always be a reliable measure of exclusion has led to attempts to develop other indicators that could be used along with, or instead of, income.

The use of non-monetary indicators of deprivation in measuring household poverty was pioneered in UK studies by Townsend (1974) and Mack and Lansley (1985).<sup>4</sup> Other recent studies employing such indicators in measuring poverty include Mayer and Jencks (1988, 1993), and Mayer (1993), using data from the USA, Germany, Canada, and Sweden, Muffels and Vrien (1991), using Dutch data, and Hallerod (1995) with data from Sweden. These studies most often use non monetary indicators to construct a deprivation index, but then employ deprivation scores in measuring poverty in a variety of ways.<sup>5</sup> Townsend (1974), for example, sought to derive an income poverty line from deprivation scores, while Mack and Lansley (1985) and Hallerod (1995) each used deprivation scores directly to identify the poor. Mayer and Jencks (1988) used data from a sample of Chicago households

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<sup>4</sup> Freyman et al. (1991) and Gordon et al. (1995) have also developed the use of such indicators with British data.

<sup>5</sup> By taking a range of non monetary indicators (clothes, heating, consumer durables etc.) an overall index of deprivation can be specified.

to construct an eight-item hardship index and explore the factors predicting scores on that index. A recent British study, the Poverty and Social Exclusion Survey of Britain, by Gordon et al. (2000) explored a variety of non-monetary indicators and their relationship with household income and with the subjective well-being of respondents. Their findings are representative of a general pattern across these studies, showing that current income, while of course important, is only one of the variables influencing deprivation levels. All these studies confront hard questions such as how to select the most satisfactory indicators for their purposes and how best to use them in exploring poverty.

The actual selection of indicators for this dissertation, which is focused on individual rather than household living standards, is discussed in Chapter 4. At present, the focus is on the use of non-monetary deprivation indicators at household level and specifically on the approach developed in the ESRI that draws on both current experience of deprivation and low income to identify those excluded from the life of society due to lack of resources. This approach was first applied to Irish data from a household survey carried out by the ESRI in 1987 and almost the same list of non-monetary deprivation indicators was used in the 1994 through 2001 Living in Ireland Surveys.<sup>6</sup> The survey obtained information on the set of 20 indicators of style of living listed in Table 3.1.

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<sup>6</sup> There are some small changes and different items on the list between 1987 and 2001. For example, the question whether the respondent had "heating for the living room when it is cold" was broadened in 1994 to the availability of "adequate heating for your home". Unsurprisingly, a much higher proportion responded negatively.

**Table 3.1: Lifestyle items/activities in 1987 ESRI Survey**

Item
Refrigerator
Washing machine
Telephone
Car
Colour television
A week's annual holiday away from home (not staying with relatives)
A dry, damp-free dwelling
Heating for the living room when it is cold
Central heating in the house
An indoor toilet in the dwelling (not shared with other households)
Bath or shower (not shared with other households)
A meal with meat, chicken or fish every second day
A warm, waterproof overcoat
Two pairs of strong shoes
To be able to save some of one's income regularly
A daily newspaper
A roast meat joint or its equivalent once a week
A hobby or leisure activity
New, not second-hand, clothes
Presents for friends or family once a year

Following the approach developed by Mack and Lansley (1985), respondents were shown a card listing these items/activities and asked:

1. "Which of the things listed do you not have or cannot avail yourself of?"
2. "Of the things you don't have, which ones would you like to have but must do without because of lack of money?"

3. "Which ones do you believe are necessities, that is things that every household (or person) should be able to have and that nobody should have to do without?"

The difference between this approach and the consensual poverty line is that this reflects, at least to some extent, social consensus on necessities or actual pattern of possession. The selection of deprivation indicators and the role of choice and differences in tastes is one of the major criticisms of this approach. The information, obtained through the three questions above, is sought in order to have some basis on which to distinguish cases where absence of an item is due to differences in tastes rather than inability to afford them, together with views as to whether the item is or is not a necessity. So, for example, in relation to the indicators for the 1987 survey a number of interesting findings emerge. Only 37 per cent of the population think a colour television a necessity, yet 80 per cent possess one. Of the 20 per cent who lack a colour television only half say it is enforced lack, that is, because of lack of money. Again taste, social convention or class come into play in buying a daily newspaper: 45 per cent say they do not, yet only 16 per cent say this is because they cannot afford it.

From the perspective of measuring deprivation and exclusion from normal living standards the indicators of most concern are those that most respondents felt were a necessity *and* which a high percentage experienced enforced lack. In 1987 such items included having a shower or bath in the house, a meal with meat, chicken or fish every second day and having a warm waterproof overcoat. Over ninety per cent of the population felt that these items were necessities and yet between 7 and 9 per cent experienced enforced lack.

The biggest criticism of the non-monetary deprivation indicator approach is the argument that the aggregation of deprivation indicators into a single index assumes that poverty is one-dimensional which may not be an accurate reflection of reality. If poverty is multidimensional, for example, households can be food poor but not house poor etc., then it is difficult to bring these different facets to serve as a basis for a cut-off between poor and non-poor. Notwithstanding these criticisms, which to a great extent have been met by more sophisticated approaches to measuring deprivation (see, for example Desai and



Shah, 1988), explicit analysis of living standards and deprivation gives a great insight into what it means to be poor and the nature of poverty. Combining indicators of deprivation with income lines produces a very different perspective on trends in poverty than using income poverty lines alone, as indicated below.

These indicators of style of living were designed primarily to complement income in assessing the living standards and poverty status of households, and have proved extremely valuable for that purpose. The group of households characterised by both low income and by particular forms of deprivation have a distinct profile and a range of evidence suggests that they are much more likely to represent people suffering exclusion due to lack of resources than those simply on low incomes (Nolan and Whelan 1996). This is not primarily because of the (real) difficulties in measuring income accurately, but because a household's command over resources is affected by much more than its current income. Long-term factors, relating most importantly to the way resources have been accumulated or eroded over time, as well as current income play a crucial role in influencing the likelihood of current deprivation and exclusion. The same approach to identifying those consistently poor has been applied to data from surveys carried out in 1994 and in subsequent years up to 2001, and a marked decline in consistent poverty has been observed from that date as deprivation levels fell. The term consistently poor refers to the numbers below relative income poverty lines and experiencing basic deprivation. The global poverty reduction target in Ireland under the NAPS is framed in terms of this measure of household poverty. The target originally set at reducing the consistently poor from between 9 to 15 per cent in 1997 to less than 5 to 10 per cent in 2007 was subsequently revised in 1999. The subsequent target to reduce consistent poverty to below 5 per cent by 2004 was met in 2003.

#### **A first look at differences in deprivation between spouses**

The interest here, however, is in using non-monetary indicators to provide a perspective on individual rather than household living standards and deprivation levels. The set of indicators available for 1987, presented in Table 3.1, allowed an initial exploration of differences among individuals within the household. Some of the items are clearly common

to all members of a family or household - for example a bath or shower, a fridge or a washing machine - and are not therefore useful in comparisons between individuals. This would also be true of the indicators most frequently gathered in household surveys or censuses, that is, ones relating to housing and consumer durables. However, some of the indicators relate more to the individual than the household – not having a second pair of shoes or a warm overcoat, for example - while others such as those relating to meals are more difficult to categorise clearly as familial versus individual, as the discussion below illustrates.

Generally, surveys seek information on these types of indicators from one household member and the responses of this member are treated as applying to the household as a whole. This was the practice adopted in the Living in Ireland Surveys that began from 1994. Unusually, however, the questions about these indicators in the 1987 survey were asked of all adults in all the households sampled. This created a rare opportunity to investigate whether the responses of different members could provide a basis for measuring differences in living standards among individuals in a household. This chapter now gives a brief overview of this earlier study in order to provide the context in which the research topic for this dissertation was conceived and executed. For a complete description of the sample data and results see Cantillon (1994) and for a detailed summary of the findings see Cantillon (1997) and Cantillon and Nolan (1998).

To investigate the potential of the available indicators in measuring intra-household differences, the responses of spouses in the sample were compared. The sample of married persons where both spouses completed the individual questionnaire comprised 1,763 couples. Table 3.2 shows the extent to which spouses gave the same response for 10 of the 20 items or activities available (Table 3.1). Half the items in Table 3.1 were mostly relevant to the entire household rather than to the responding individuals within it. For these items, spouses gave different responses in less than 3 per cent of couples. For items such as “a dry, damp-free dwelling”, where 2.8 per cent had a difference, there could reasonably be varying opinions among the spouses. Up to 1 per cent of couples show a difference even for unambiguously familial items where there seems no scope for differing judgments, such as a

washing machine, a fridge, a bath/shower or an indoor toilet; this probably reflects random measurement error (at interviewing, coding or keying stages).

However, the other ten items, Table 3.2, appeared to have some potential as indicators of individual rather than familial living standards. For these items, spouses gave differing responses from 5 per cent (for a meal with meat etc. every second day) of couples to as high as 23 per cent (for a hobby or leisure activity). Deciding whether some of these items are personal or familial is not always clear-cut *a priori*. A roast once a week and a meal with meat, chicken or fish every second day could be counted as potentially personal, for example, because small scale studies have suggested that women sometimes limit their own consumption of food, particularly meat, so that the rest of the family can have more (Delphy and Leonard, 1992). Whether respondents actually interpret these questions as applying to their own consumption is however an open question. Given how often spouses give differing responses, it seems worth exploring whether they could plausibly be interpreted as reflecting differences in individual living standards rather than simply differing judgments about household living standards.

**Table 3.2: Spouses' responses on 10 style of living items, 1987**

Item	% neither say lacking	% both say lacking	% spouses differ
A hobby or leisure activity	55.6	21.6	22.8
To be able to save	34.8	49.6	15.5
Two pairs of strong shoes	77.3	9.5	13.2
Presents for friends or family once a year	77.1	11.5	11.5
A warm, waterproof overcoat	82.1	6.8	11.1
A week's holiday away from home	27.2	62.2	10.6
A roast meat joint or equivalent once a week	80.7	11.5	7.8
New, not secondhand, clothes	88.5	4.5	6.9
A daily newspaper	56.3	37.2	6.5
A meal with meat, chicken or fish every second day	87.9	7.2	5

The next question was whether the differences arose from the wives lacking an item possessed by their husbands or vice versa. Focusing on each item for which the couples gave different responses, Table 3.3 shows how often the wife said the item was lacking and the husband said it was not. For eight out of the ten items the woman was disadvantaged more often than the man (the exceptions being ability to save and presents for friends or family once a year).<sup>7</sup>

<sup>7</sup> In each case this percentage is significantly different from 50 per cent at the 5 per cent significance level.

**Table 3.3: Extent to which spouses are disadvantaged vis-à-vis one another**

Item	% of all cases where the husband has the item and the wife has not
A week's holiday away from home	51.6
A meal with meat, chicken or fish every second day	52.3
A warm, waterproof overcoat	59.0
Two pairs of strong shoes	56.2
To be able to save	48.2
A daily newspaper	57.0
A roast meat joint or equivalent once a week	59.4
A hobby or leisure activity	61.9
New, not second-hand, clothes	66.4
Presents for friends or family once a year	32.1

These ten items were then used to construct summary deprivation indices for each individual, with a score of one being added to the index for each item which he or she lacks. Subtracting the husband's score on the ten-item index from that of his wife gave a measure of the "gap" between them. About 46 per cent of couples were found to have a zero gap - husband and wife had identical scores on their individual indices. About 29 per cent had gaps greater than zero - the wife had a higher deprivation index score than the husband - and 25 per cent had a negative gap, in which the husband had a higher index score than the wife. So the wife was more likely to be the one experiencing greater deprivation, but the husband did so in a substantial minority of the cases. This gap measure assumed in effect that all the items are equally important, so that lack of one item by either spouse can be compensated by possession of another. Alternative weighting schemes were explored - for example using the proportion of couples possessing an item or the proportion regarding it as a necessity as weight - but did not alter the results.

Since for some of the items one might be particularly unsure that differing responses represent divergences in the living standards of the spouses, rather than different perceptions about the situation of the family, a more restricted set of the five items that appear to be strictly personal in nature was also used to construct a summary index. These items were: an overcoat, two pairs of shoes, a hobby or leisure activity, new clothes, and a holiday. On this index about 58 per cent of couples showed no gap, 17 per cent had a gap in favour of the wife, and 25 per cent had a gap in favour of the husband.

Some of these differences between spouses could arise from differences in tastes rather than be enforced by resource constraints. For this reason differences between spouses not simply in whether they lacked the ten items, but in whether they attributed the absence to lack of money, were investigated. A ten-item deprivation index was again constructed for each individual, with a score of one now being added for each item which the individual lacks *and* states this is because they cannot afford it. Subtracting the husband's from the wife's score, about 54 per cent of couples now had a zero gap, 21 per cent gave the husband with a higher index score than the wife, and 26 per cent had wives with higher scores than husbands. So, slightly fewer spouses had diverging scores than when just looked at having/lacking the items, but again more wives than husbands were relatively disadvantaged. This remained true for the corresponding indices for the five unambiguously personal items: in that case the gap was zero for 65 per cent of couples, favoured the wife for 14 per cent, and favoured the husband for 21 per cent.

The way these gaps between the wife's and the husband's scores on the various summary deprivation indices varied with a range of individual and family characteristics were also analysed. Any such differences could reflect an independent effect these variables have on the experiences of wives versus husbands, or the impact of household allocative systems, which themselves differ systematically across, for example, income groups and social classes. The three gap measures, based on the ten items, did vary with household equivalent income decile. For all three measures, the mean gap peaked in decile three but displayed no consistent pattern thereafter up the income distribution. In relation to social class the mean

gaps varied across the six social classes employed by the Central Statistics Office but there was no consistent trend moving down the class hierarchy, peaking in the semi-skilled class. The mean gaps by husband's age showed more variation across the three indices but no very clear pattern emerged. The indices constructed using only the five unambiguously personal items revealed a very similar pattern. These results did not suggest the gap between the wife's and husband's deprivation scores was systematically related to household income, social class, or age.

A consistent theme of the literature on distribution of resources in the family is the role that the wife's own income may play. When this variable was examined, the mean gap between the wife's and the husband's deprivation index scores was consistently narrower when the wife had an income of her own. The gap was narrower still when the wife's income was at least IR£25 pounds a week (in 1987 terms). However, the standard deviation of these means was very large, with very little of the overall variation in the gap measures being explained by the differences between the groups. Alternative models were also estimated treating cases where the husband experienced more deprivation as random (just to take the polar case as one benchmark), and setting the gap measures for those couples to zero, but once again the explanatory power of these equations was quite limited.

### **Differences in deprivation between spouses - the Swedish context**

A very different context for investigating intrahousehold sharing using non-monetary indicators is provided by Nyman's study in Sweden (2002). This section draws on the findings of that research. This is the only example found of a study specifically investigating intra-household differences in standards of living *and* using a non-monetary indicator approach and it provides quite an interesting comparison for the work undertaken in this dissertation.

Unlike the UK, Ireland or even the US, where the male breadwinner model still predominates, Sweden is characterised by gender equality and a state-supported dual earner model. In 1997, 78 per cent of all women were in paid employment compared to 70 per cent in the UK (Bradshaw et al., 2003) and 55 per cent in Ireland (Fahey 2000).

Women's participation in the labour force also remains high after childbirth, with 87 per cent of mothers with children over seven in paid employment. A previous study in relation to money management indicated that there was a more egalitarian system of intra-family finances in Sweden than in the UK (Vogler, 1998). It is therefore particularly interesting to see the issue of intra-household sharing, decision-making and access to resources examined in a context where women are, in general, more economically independent than elsewhere.

Nyman's study comprised a data set of around 500 individuals who were interviewed on a face-to-face basis. The study was carried out as a supplementary study to Statistic Sweden's Annual Survey of Living Conditions (SLC). Like the Irish study it attempted to compare the living standards of partners by consumption and material deprivation indicators. Specifically it used access to personal spending money and an index measuring material deprivation and economic hardship. In relation to personal spending money the question was:

Try to imagine how much money you have that you each month can *spend on yourself* for example on clothes for yourself, entertainment or a hobby. How often do you have enough money to spend *as you wish on yourself*?

The alternative responses were

(a) Every month; (b) Most months; (c) It varies from month to month; (d) Most months I don't have enough money; (e) I never have enough money; (f) Don't know. Answers c, d and e were combined as a measure of insufficient access to personal spending money

In relation to material deprivation there was an index of 38 consumption items. The index is a direct consensual definition of the enforced lack of socially perceived necessities. Again respondents were asked to say whether they did not have these items because they did not want them or because they could not afford them, thereby isolating economic resources as the reason for the lack of consumption rather than taste or preference. Table 3.4 below shows the deprivation indicator list used in the Survey of Living Conditions in Sweden in 1998. It is interesting to note the difference in the items listed in the deprivation index in Sweden and Ireland (Table 3.1).



**Table 3.4: Percentage of population that would like but cannot afford these items**

Item	Man	Woman
Dishwasher	8.6	8.6
Washing machine	8.1	6.2
Freezer	0.7	1.0
Microwave oven	4.4	4.3
Vacuum cleaner	0.3	0.4
Telephone	0.7	0.9
Mobile telephone	7.1	4.8
TV	0.3	0.4
VCR	4.5	3.6
Stereo equipment	2.5	2.0
Computer (PC or Mac)	14.4	11.7
Daily paper	9.8	7.2
Self-contained accommodation	1.3	1.8
Modern dwelling (bath/shower, WC, central heating, stove, refrigerator)	0.4	0.8
Balcony or garden	2.4	3.2
Not more than two persons per bedroom	2.1	1.8
Comprehensive home insurance	11.0	1.4
Car	80.0	6.8
Driving licence	7.9	3.9
Public transport for one's needs	1.2	0.8
Clothes that to some degree correspond with fashion	4.6	2.9
A best outfit for special occasions	4.4	3.2
Buying new clothes, not secondhand	6.6	3.5
A haircut every third month	9.8	3.7
A hot meal each day	0.8	0.4
A special meal once a week	8.5	6.7
Celebrations on special occasions	4.3	4.7
Presents for friends and family at least once a year	1.0	1.0
Friends' family for a meal once a month	13.8	10.1
One week annual holiday away from home (not staying with friends/relatives)	23.8	15.7
Access to a summer cottage one week, once a year	14.2	11.9
A night out once a fortnight	20.6	15.0
Go to a cinema, theatre or concert once a month	21.9	13.3
Dental examination once a year	6.1	7.6
Medical treatment and medicine if necessary	1.7	1.5
Private pension insurance	20.3	17.8
Save at least SEK500 every month	39.3	30.1

Nyman's study tried to determine differences in men and women's levels of deprivation by analysing the responses to the questions on access to personal spending money and on the material deprivation index. Table 3.5 summarises some of the results which indicate that women do not receive an equal share of economic resources. There are significant differences in women and men's responses with women having insufficient access to personal spending money and being materially deprived to a greater extent than men. Regarding access to personal spending money, 63 per cent of women compared to 51 per cent of men reported that they did not have enough personal spending money either every month or most months. Forty percent of women compared to 25 per cent of men were materially deprived.

**Table 3.5: Differences in men's and women's responses**

Item	Women	Men
Insufficient personal spending money	63.4	51.1
Material deprivation index	40.5	25.1
Pay bills		
Always/usually me	37.6	46.4
Share equally	20.8	16.0
Other or don't know	41.6	37.6

Again, as in the Irish study reviewed above, an attempt was made to explore the reasons behind these differences in women's and men's levels of access to money and in their material deprivation scores. Control over money, the system of financial management employed and relative income were all tested as independent variables as all of these were found to be important in earlier intra-household allocation studies (Vogler and Pahl, 1994; Vogler, 1998) Unlike these studies, however, Nyman's research found that these independent variables were not of any significance in explaining the differences between men and women in relation to personal spending and material consumption. Control over money was only of moderate importance for personal spending and consumption, while

the system of financial management was found to be barely significant for access to spending money but not at all for the risk of scoring among the most deprived on the list of deprivation indicators. Likewise relative income was only slightly associated with access to personal spending and not at all to consumption. While these results may, as the author suggests, mean that Sweden is not like the other countries in regard to the perceptions and notions of sharing, money, consumption, control and household financial management, no satisfactory answer is provided to explain the rather significant differences in men's and women's spending money and material consumption. Some possible explanations such as women having a stronger orientation to family needs are suggested but it is left to further research to determine why these inequalities exist in Swedish couples.

## **Conclusions**

The research using 1987 data went as far as possible in exploring the role indicators employed in poverty research at household level could play in investigating intra-household issues. The quite limited overall imbalance found in measured deprivation in favour of husbands suggests that such indicators would not reveal a substantial reservoir of hidden poverty among wives in non poor households, nor much greater deprivation among women than men in poor households. However, the items themselves were not chosen with intra-household differences in living standards and deprivation as the primary focus, nor was the way the data was collected structured with that issue to the forefront. More sensitive indicators might still reveal greater differences between spouses in deprivation experience, having an important bearing on gender inequalities within the household. In addition, the indicators employed so far have related to adults, but the position of children within households is also of great importance and it is important to be able to assess whether household-level poverty measures are adequately capturing their situation. To investigate these issues requires more sensitive indicators of deprivation to reflect individual living standards for adults and children. That is the starting point for the research undertaken for this dissertation and the topic of Chapter 4.

## Chapter 4

# Developing Individual Level, Non-Monetary, Deprivation Indicators

### Introduction

The starting point for this study was the limitations of standard non-monetary deprivation indicators for assessing the extent of differences between spouses, and children in living standards, lifestyle and levels of deprivation. This research sought both the development of specially designed non-monetary deprivation indicators, for adults and children, and of questions relating to the control and management of resources within households to specifically reflect differences in living standards *within* rather than *between* households. This chapter sets out the narrative of this research project. It begins with a brief account of the process through which a separate module of individual non-monetary indicators was included in the 1999 Living in Ireland Survey. It gives an overview of the Living in Ireland Survey and a general summary of the sample under investigation. It locates the sample of couples analysed across a range of socio-demographic characteristics including equivalised household income, labour force status, wife's independent income, education, age, social status, geographical location, marital status and the presence, or otherwise, of children. The chapter then describes, on a question-by-question basis, the process by which the new questionnaire and set of indicators was constructed. It explains how focus group sessions were used as a means of assessing and validating the approach taken. In summary, the development of the indicators involved combining the lessons drawn from earlier analysis of large-scale survey data, with insights derived from small-scale qualitative studies and the focus group sessions on intra-household differences. The results and analysis of the data collected are presented in Chapters 5-8.

This chapter also examines data collection particularly in relation to the interview process. It examines the differences, if any, between those interviews conducted with an individual

husband, or wife, alone versus those conducted in the presence of a spouse or partner. This chapter contains some findings on this issue and the multivariate analysis in Chapters 5, 6 and 8 returns to the subject.

### **Pursuing the question**

As stated, the starting point for this research was the limitations of the data available for previous work in investigating differences within households. Chapter 3 showed that the 1987 data had a number of shortcomings as a basis for comparing the living standards of husband and wives within households. To briefly reiterate, these related firstly to the fact that the primary objective of the 1987 Survey was to measure the extent and nature of poverty in Ireland. Through the deprivation indicators' questionnaire it sought to elicit information on household financial practices and styles of living and while it gathered data, *inter alia*, on differences in individual household members' access to, and possession of, resources it did not set out with this as a formulated objective of the survey. The result was that most of the items chosen reflected a concern with a household standard of living. The emphasis is on items of family or household rather than individual consumption such as having a refrigerator or an indoor toilet.<sup>1</sup> A related limitation concerns the fact that the items for the most part reflect living standards of the poor. Minimal clothing levels and eating patterns are emphasised whereas items which reflect differences in the way in which these minima are attained, or which concern leisure or other non-basic survival activities, are ill represented. Husbands and wives are more likely to differentiate on what kind of meat is eaten by various family members rather than whether there is a meal with meat every second day, where individuals go and how much they have to spend rather than whether there is some access to these activities at the most basic level. Another limitation of the data was the manner of its collection and the absence of any recognition of the difficulties involved in probing differences between spouses or in uncovering previously hidden areas of deprivation, either consciously or unconsciously. The idea arose from these limitations that to design indicators specifically to investigate individual levels of living within households. The research literature has not yet paid much attention to the potential of non-

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<sup>1</sup> There is, however, a gender dimension to some items of joint or household consumption such as, for example, access to use of the car discussed later in this chapter.

monetary indicators designed to measure living standards at the level of the individual rather than the household, but suitable for use in large household surveys rather than qualitative investigation of much smaller numbers. One of the contributions of this dissertation is its demonstration that individual level non-monetary indicators are a fruitful approach to within-household investigations.

### *The relations of research production*

With this idea in mind I approached the Economic and Social Research Institute (ESRI), the foremost Institute in Ireland for research on economic and social issues and particularly for research on poverty. Initially, the ESRI was not interested in pursuing the idea. It felt that the previous research using the 1987 data, albeit limited, did not suggest that applying indicators to individuals would reveal a substantial reservoir of hidden poverty among wives in non-poor households nor much greater deprivation among women than men in poor households. Having worked as a researcher in the ESRI for three years in the early 1990s and undertaken a number of collaborative projects with ESRI colleagues since leaving, I was in a position to call on inside contacts. These contacts championed the cause of further investigation on within-household differences in living standards and supported my argument on the need to develop more sensitive indicators of deprivation designed to measure individual living standards and poverty status, which could fit within the framework of traditional poverty research using large samples. After further discussions the ESRI agreed to undertake the inclusion of a questionnaire as a separate module in the Living in Ireland Survey on the understanding that it would be self-funding. To this end, I approached the Combat Poverty Agency (CPA). The CPA is the sole national statutory organisation in Ireland with the remit of advising the government on ways to prevent and eliminate poverty and social exclusion in Ireland. After considerable consideration the CPA responded that it was interested in pursuing the inquiry and affirmed that it would fund the inclusion of a separate module of questions in the annual Living in Ireland Survey.

The initial reluctance of both institutions, the ESRI and the CPA, was overcome primarily on the basis of my own reputation and personal contacts as well as the merits of the proposal. This is of interest in itself in terms of the relations of research production and

particularly in terms of who determines what, and by whom, research is undertaken (Oliver 1992; Cantillon 1998). Perhaps a more interesting question concerns the resistance by those with a primary interest in, and dedication to, poverty prevention and eradication on the basis that intra-household distribution is a secondary issue. It raises a more fundamental issue of ideological reluctance to query distribution within the household unit. It is possible to identify two separate strands to this reluctance. Firstly, there appears to be a hesitancy to interpret hierarchies in terms of exploitation in situations of subsistence or poverty. Along the lines of what Engels refers to as “equality in misfortune, it tends to be thought that families on the breadline must, and do, share what little they have”.

It seems iniquitous that when there is barely enough to go around, some still take the lion’s share.... Being painful and morally unthinkable, this proposition has remained largely unthought by researchers. (Delphy and Leonard, 1992; 147)

For families well above the poverty line there is a sentiment that inequality matters less when it is a case of individuals getting more, or less, of what is already a surplus rather than when it is a question of getting the minimum necessary for a healthy life. Thus the possibility of the burden of poverty being disproportionately shared is denied and the possibility of unequal sharing in wealthier households ignored. However, as accumulating research detailed in Chapters 2 and 3 shows, inequality in control, access and consumption of household resources occurs across all socio-economic groups and while the issue of deprivation might be of more urgent concern, there is also a need to recognise and address the issue of inequality in all households. This is where it is possible to identify the second ideological strand of resistance, namely, the acceptable boundary of public intervention. For example, in discussing the definition of the income receiving unit and potential changes to the administration of social security benefits Dilnot et al. argued:

The forced redistribution of considerable amounts of money from husband to wife might be resented by many people, including the authors of this book, who consider that the distribution between husband and wife is a matter for them rather than the government. (Dilnot, Kay and Morris, 1984; 112)

The reluctance to enter the so-called private sphere of the home is evident in the Irish, and most other, social welfare systems. Social welfare payments are family centred with one payment covering the entire family, which is comprised of the recipient (usually the

husband) and the dependents (the wife and children). As discussed at length in Chapter 3 the concept of dependency underlies the assumption of resource sharing, which in turn underlies the focus on the household rather than the individual.

### **The Living in Ireland Survey**

This dissertation is based on the data gathered as part of the 1999 Living in Ireland Survey (LIIS) to monitor the evolution of poverty in Ireland. The LIIS forms the Irish component of the European Community Household Panel (ECHP) - an EU-wide project, co-ordinated by Eurostat. The aim of the ECHP is to produce a harmonised dataset providing information on the social situation, financial circumstances and living standards of a panel of households that are followed over several years. The ECHP provides cross-sectional surveys for each year the survey is conducted, as well as longitudinal data for dynamic analysis of changes over time. The first wave of the ECHP was in 1994; the 1999 wave was therefore the sixth of the survey.

The LIIS is built around this core harmonised questionnaire but with additional modules of questions to meet national data needs such as a module on pensions in 1995 and the module on the intra-household distribution of resources in 1999, the basis of this thesis research. The LIIS is designed to provide a representative sample of private households in Ireland with the sample drawn from the electoral register using a two stage stratified random sampling procedure. The LII Survey for 1999 interviewed 5,451 individuals in 2,842 households and obtained an 84 per cent household response rate.<sup>2</sup> The sample available for analysis in the context of a comparison of spouses/partners comprises 1,124 couples (2,248 individuals) for which both partners completed the module, discussed later in this chapter, attached to the 1999 LII Survey. Chapters 5, 6, 7 and 8 contain the results of the analysis. Below are some general statistics across a range of social, economic and demographic characteristics for the sample group as a whole.

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<sup>2</sup> The very high response rate is a reflection of the fact that the survey has been ongoing on an annual basis since 1994. In 1994 the response rate was 57% with the total number of completed households 4,048. From 1994 to 1999 the response rate averaged over 80%.



## General statistics for the dataset

This section gives a general overview of the sample under investigation. It locates the sample of couples across a range of socio-demographic characteristics including equivalised household income, labour force status, wife's independent income, education, age, social status, geographical location, marital status and the presence, or otherwise, of children. Presenting these general statistics for the dataset as a whole not only demonstrates that the sample is nationally representative and introduces an overview of some of the variables focused on in greater detail, but also gives the reader some sense of familiarity with the sample of couples analysed.

Firstly then, almost all the couples in the sample are married, 96.4 per cent, with the remaining 3.6 per cent co-habiting. About two-thirds of the couples live in urban areas with one third in rural locations. Just over half the couples, 53 per cent, have children. Labour force participation stands at 71 per cent for men and at 42 per cent for women. The 1999 male labour force participation rate in Ireland, was somewhat similar to that of other countries but below that for the UK which had a male labour force participation rate of 88 per cent - the highest in the EU. The labour force participation rate for women Ireland in 1999, was 53 per cent, a figure below most other European countries with the notable exception of Greece. The corresponding figure for the UK was 67.8 per cent and for Denmark 77.5 per cent. The gap between Ireland and other EU countries for female labour force participation, however, narrowed considerably through the 1990s primarily due to the increase in the participation rates of married women. The figure for the sample here at 42 per cent, almost all of whom are married women, is very high by historical standards.

Table 4.1 presents weekly equivalised net household income for each of the deciles. For example, households in the first decile had a mean equivalised net income of IR£72.90, while households in the tenth decile had a mean equivalised net income of IR£471.20. The lowest equivalised net household income was IR£8.50 and the highest was IR£1,313.60. The mean equivalised net household income of approximately IR£200 was somewhat higher than the median equivalised net household income of approximately

IR£185. As expected, the variation in equivalised net household income (i.e. standard deviation) was highest for the poorest and the two richest deciles.

**Table 4.1: Summary statistics for household income (IR£, 1999)**

	N =	Mean	Std. Dev.	Min.	Max.
Equivalised net household income	1123	200.4	114.9	8.5	1313.6
Decile					
1	122	72.9	14.6	8.5	90.4
2	124	100.5	6.0	90.6	112.6
3	126	127.4	7.6	112.9	140.3
4	108	151.0	5.8	140.3	160.8
5	115	171.5	6.8	161.2	183.6
6	116	197.1	8.5	183.6	212.5
7	128	229.5	10.2	212.6	246.8
8	93	262.8	11.3	247.2	288.2
9	100	320.6	21.6	288.8	354.5
10	91	471.2	143.4	356.8	1313.6

Table 4.2 shows the wife's independent weekly income, exclusive of child benefit across the equivalised household net income deciles. The overall mean was IR£91 but shows considerable variation, with the standard deviation (approximately IR£125) being considerably greater than the mean itself. This is at least partly explained by the fact that a high percentage of wives have no independent income. The decrease in the mean independent income of wives from the second to the third decile is noteworthy as is the significant increase from the first to the second decile.

**Table 4.2: Summary statistics for wife's independent income (excluding child benefit) across household equivalised income deciles**

	N =	Mean	Std. Dev.	Min	Max
Wife's independent income	1123	91.1	125.3	0.0	1643.9
Decile					
1	122	16.8	32.4	0.0	137.6
2	124	51.4	47.7	0.0	245.3
3	126	40.7	58.3	0.0	303.3
4	108	60.5	75.4	0.0	351.8
5	115	75.7	87.0	0.0	355.3
6	116	82.2	98.9	0.0	507.5
7	128	108.9	118.7	0.0	478.5
8	93	123.5	131.6	0.0	613.7
9	100	189.4	148.8	0.0	619.9
10	91	216.6	230.0	0.0	1643.9

Table 4.3 shows that approximately one third of wives fall into each of three categories of weekly income, namely no income, income between zero and less than IR£100 and income greater than IR£100. These categories of wife's independent income are used as independent variables in analysis in later chapters.

**Table 4.3: Percentage of sample across wife's independent income threshold (excluding child benefit)**

	Amount in IR£		
	0	<100	>100
Percentage of sample	34.25	34.96	30.78

Table 4.4 presents the education status of the couples in the sample. Quite a high proportion of both males and females have an education below the Leaving Certificate level. A greater number of females have the Leaving Certificate, 32 per cent, compared to males, 19 per cent while roughly the same proportion have an educational status at college level or above.

**Table 4.4: The percentage of couples by education status**

	Higher level	Leaving Cert. level	Less than Leaving Cert. level
% Husbands	16.6	19.4	64.0
% Wives	14.2	31.2	54.6

Table 4.5 shows the gender breakdown by age category. The majority of couples are in the 35 to 54 age group that corresponds with their marital status and the presence of children. The average age for men is 52 and for women 49. The oldest couple is in their early nineties and the youngest are both 20.

**Table 4.5: Percentage of sample by age category**

<i>Age group</i>	% Husbands	% Wives
< 35	12.99	16.37
35-44	23.40	25.98
45-54	22.69	22.15
55-64	17.79	19.75
>64	23.13	15.75

Table 4.6 shows the percentage of the sample for husbands and wives by social class. There are six social classes employed by the Central Statistics Office which include higher and lower professional classes, skilled and semi-skilled classes and unskilled and other non-manual classes. Chapter 5 examines these social classes in more detail. Here the classes are merged into three categories with Table 4.5 indicating that about 34 per cent of husbands and 21 of wives belong to the professional (higher and lower) class; about 39 per cent of husbands and 29 per cent of wives are in the skilled and semi-skilled class with the remainder of 27 and 50 per cent of husbands and wives respectively falling into the other category which comprises the unskilled and other non-manual classes.

**Table 4.6: Percentage of sample by social class**

Social status	% Husbands	% Wives
Professional	34.25	21.00
Skilled	38.97	28.91
Other	26.78	50.09

## **Development of suitable indicators**

Development of the non-monetary indicators involved combining the lessons drawn from earlier analysis of large-scale survey data described in the previous chapter with insights derived from small-scale qualitative studies, described in Chapter 2. An essential part of the exercise of developing suitable indicators was to get some “on the ground” feedback to my approach. To this end, a number of focus group sessions discussed the exercise, examining the potential of this general approach to assessing intra-household differences. The value of using qualitative inputs at this stage of the research was significant. The two focus groups, of 17 and 14 women respectively, were drawn from training courses within two community development projects in Dublin City. The two projects, the Community and Family Training Agency, (Ballymun) and the Greater Blanchardstown development project are funded under the National Community Development Programme.<sup>3</sup> The majority of women within the focus groups were dependent on various social welfare payments and had direct experience of poverty. These experiences and the dialogue and honest exchanges in the focus group sessions were very useful. While the focus group exercise supported the belief that the issue was worth exploring and that the areas picked as likely to have the biggest gender differentials were the appropriate ones, it also underscored the difficulties of developing appropriate indicators, and particularly in framing the questions, so as to ascertain the extent of intra-household differences.

The deprivation indicators sought to address four distinct, though inter-related, areas:

- (1) differences between adults in the household, including spouses/partners, in consumption/deprivation levels;
- (2) differences between adults in access to, and expenditure on, leisure activities;
- (3) differences between adults in control and management of resources;
- (4) living standards and deprivation levels of children within households.

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<sup>3</sup> The Irish Government established the Community Development Programme in 1990. The programme funds a network of projects and organisations in communities experiencing economic and social disadvantage.

## Differences in consumption/deprivation among adults

In choosing indicators designed to explore differences in consumption, I focused on areas in which such differences seemed most likely to occur. In this context I did not limit myself to items that might be classified as personal or individual, since several small scale studies have indicated differences in the way familial, or household items are distributed or consumed. In regard to the latter, I chose three items (food, heating and use of a car) as indicators of familial living standards that previous studies have suggested may be problematic in terms of assuming fairly equal access or consumption. The important issue here to phrase the questions so as to ensure that the respondent understands they relate to his or her *own* individual consumption, rather than that of the household as a whole, and answers accordingly.

A car is a good example of how differences between spouses, in familial or household items, can relate to perceived ownership of an asset. Previous research shows that even when a household buys its own car (as opposed to a company car) there is a marked tendency for the car to be seen as belonging to the husband (Beuret, 1991). When there is only one car in the family men often take it work, despite the fact that women may need it for many other daily trips such as shopping or taking the children to school. As Delphy and Leonard (1992) show this is not because women cannot drive - indeed more women than men, in both the UK and France, have held driving licences since the 1970s - but despite the household's possessing a car the wife may in fact have little *real* access to it.<sup>4</sup> With this in mind that I formulated a question as follows:

Do you generally have the use of a car for:

- going to work;
- doing the shopping;
- going out in the evenings/weekends;
- bringing the children on outings?

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<sup>4</sup> Differential access can also be observed as families move up the income ladder and acquire two cars. The larger higher status car is awarded to the husband with the wife relegated to the smaller less prestigious vehicle (Delphy and Leonard, 1992).

A number of small-scale studies have shown that another potentially problematic item of assumed familial, or household, consumption is heating. Graham cites personal fuel consumption as an item in which women facing budget constraints felt there was scope for savings. The cutbacks in consumption were not however evenly spread amongst family members with excerpts from Graham's interviews poignantly illustrating the case (Graham, 1992; 219-220).

“I put the central heating on for one hour before the kids go to bed and one hour before they get up. I sit in a sleeping bag once they have gone to bed.”

“I turn the heating in the room off if I am on my own.”

“I turn it off when I am on my own and put a blanket on myself. Sometimes we both do but my husband does not like being cold and turns the heating back on.”

Here, the following question was designed to try to capture the extent of these personal cost-cutting measures.

Have you ever had to go without heating during the last year through lack of money? I mean, have you had to go without a fire on a cold day, or go to bed early to keep warm, or light the fire late because of a lack of coal/fuel?

(If yes)

Would this have affected the whole family or just yourself?

A number of studies have shown the consumption of food, especially meat, is sensitive to gender differentiation (Charles and Kerr, 1987; Land, 1983; Delphy and Leonard, 1992). These suggest that the distribution of food within families reflects differences in the status of family members and that there is gender and age differentiation in the quality and quantity consumed. For example, Delphy in her study of farm workers in rural France found that the distribution of food reflected the differences in status of family members with high status foods such as meat reserved for the head of household. Another aspect in relation to food consumption is the issue of self-denial where a woman may “choose” a smaller portion, or none at all, in a situation when there is not enough for everyone. Delphy and Leonard argue that self-sacrifice for women is second nature and not something noticeable or worth reporting:

The mistress of the house takes the smallest chop without thinking, and if there are not enough for everyone, she will not have one at all. She will say she is not hungry, and no one is surprised, least of all herself, that it is always the same person who “doesn’t want any” and “doesn’t mind”. (Delphy and Leonard, 1992; 150)

A number of questions on food consumption aimed to capture all the nuances, including:

Does the whole family usually have the same meal?

(If no) Is that because of lack of money?

(If then yes) Who has the less costly meal?

Self

Spouse

Children

Others

Does the family have a meal with meat, chicken or fish at least every second day?

(If no) Is that because of lack of money?

Do you ever find yourself skimping on your own meal so the rest of the family can have enough?

Is that because of lack of money?

During the last two weeks was there ever a day when you did not have a substantial meal at all (I mean from getting up to going to bed) due to lack of money?

(If yes, add)

Would this have affected the whole family or just yourself?

In relation to items of personal or individual consumption the following list of six fairly standard non-monetary deprivation items were included:

Do you have or can you avail of the following:

a good raincoat/overcoat



two good pairs of shoes  
a new good suit or outfit  
a hair-do or hair-cut (regularly)  
a regular dental check-up  
visit to the doctor (when needed)?

(In each case if no) Is it something you would like but can't afford?

In addition, I included some specific questions on clothes. Again, small-scale studies (for example, Land, 1983) have indicated that wives may go longer without new clothing than their husbands when resources are stretched. Another issue arises in relation to purchasing secondhand clothes, rather than new clothes, insofar as this affects a person's self-confidence or esteem and, in turn, their role as the family's public representative in dealings with outside institutions (schools, doctors, etc.).

Have you bought any new clothes for yourself in the last three months?

(If no) Is that because of lack of money?"

Have there been times in the last year when you had to buy secondhand rather than new clothes?

(If yes) Was this for yourself?

For your spouse?

For your children (if any)

### **Leisure activities or pastimes**

Previous studies in Ireland (Rottman, 1994; Cantillon and Nolan, 1998) and elsewhere have shown considerable differences between husbands and wives in access to leisure activities or pastimes. Free time and personal spending money are considered significant factors in this difference, with both acting as a constraint on women's leisure activities. The literature in relation to time poverty, or time deprivation, and the sharing of household work is especially relevant in this regard (Bittmann and Pixley, 1998; Vickery,

1977). Here I have approached the question of less time and spending on leisure activities in a number of ways, asking each spouse, separately, about leisure activities and the amount of money spent on the activity, as well as the availability of personal spending money and the sums involved. The aim was to investigate the possibility of how constraints other than time or money, such as disapproval or lack of support from a spouse, might curtail participation in activities outside of the home.

The questions in relation to leisure, social and educational activities include:

Do you have a regular pastime or leisure activity?

(If no) Is this because of lack of time (e.g. childcare, household responsibilities)?

Is this because of lack of money?

Most weeks, do you have some money to spend on yourself, for your own pleasure or recreation?

(If yes) About how much would you have available to spend?

Did you have an afternoon or evening out in the last fortnight, for your entertainment, something that cost money?

If no, was the main reason because:

Didn't want to

Full social life in other ways

Couldn't afford to

Can't leave the children

Illness

Other?

Have you been involved in any mainstream education or in any vocational training since the beginning of 1998?

(If no, add) Would you have liked to do so?

(If yes) Was the main obstacle:

lack of money

lack of childcare

other?

### **Control over resources/burden of coping**

The second aspect sought to formulate the set of indicators is control over resources. Several UK studies, using both small scale surveys (Pahl, 1989) and large nationally representative samples (Volger and Pahl, 1994), have explored different allocative systems for managing household resources and their implications for the living standards of individual members. Rottman (1994) used Irish data for 1987 to examine this issue and also identified a number of distinct approaches to managing resources. The focus here is on the relationship between management and control of finances within the household and patterns of spending/deprivation. The survey included the following questions:

If you needed, for example, a coat or a pair of shoes for yourself, would you normally: (circle one)

- a/ buy it straight away
- b/ save up for it yourself and then buy it
- c/ ask your spouse for the money
- d/ budget for it with your spouse/partner
- e/ borrow for it
- f/ do without until money became available?

If a large unexpected bill arose, such as a medical or repair bill, who do you think would decide how to meet it? (circle one)

Respondent, spouse/partner, both/joint decision, other.

Who does the budgeting on a weekly basis?

Respondent, spouse/partner, both

Would you, your spouse or both of you generally make the decisions about:

- a/spending on regular shopping (groceries etc.)
- b/ paying the electricity and gas bills
- c/ paying the rent/mortgage
- d/ buying large household items (such as a TV)



e/ buying a car

f/ borrowing money

g/ paying debts.

Another aspect of control over resources is the distinction between financial management and financial control. Specifically I was interested in examining the proposition that women in poor households have the added burden of responsibility for stretching scarce resources:

When money is tight, who takes the main responsibility for trying to make sure it stretches as far as possible from week to week? (circle one)

Respondent, spouse/partner, both

### **Children**

The survey extended the analysis beyond adults to investigate the position of children who for present purposes are defined as up to and including 14 years of age. While children can be more easily classified as dependents, with no independent source of income and no real control over the management of family finances, the intra-household allocation systems and spending patterns in a particular household or family may affect their individual living standards and poverty status. An interesting exploration of the value of non-monetary indicators for children using British data is in Gordon et al. (2000). In this survey, all mothers with children, under 14 years of age, were asked:

Over the last year or so, has lack of money meant that the children have had to do without:

a/ a party on their birthday with friends

b/ school trips

c/ having friends home to play

d/ doing lessons in, for example, music or dancing, or playing sports

e/ three meals a day

f/ pocket money

g/ toys such as dolls or models

h/ a bicycle or sports equipment?

In summary, there were four separate areas of investigation. Three of these focused on differences between adults in relation to consumption of goods, access to, and expenditure, on leisure and social activities and in the control and management of financial resources. There were in total twenty separate questions comprising various indicators. The fourth area related to children's living standards within the household. There was one question comprising eight separate indicators in relation to this area.

### **Collection of data**

Finally, as already stated in relation to the limitations of the 1987 study, if trying to capture intra-household differences this has implications for the way the data is collected. Small-scale intensive studies have shown the sensitivity and subtlety required to tease out differences between spouses in activities and attitudes (Graham, 1987; Pahl 1989). The focus group sessions undertaken for this study also underscored the sensitivity required in framing and posing questions relating to the distribution of intra-household resources.

While it was not possible to ensure that each person was interviewed alone in the 1999 survey, interviewers were required to note, in a separate box designed specifically for this questionnaire, whether the partner, or other adult family members, were present when each respondent was completing the questionnaire. Interviewers were also carefully instructed on the need for clarity about questions focusing on the individual's own situation versus that of the family or household.

In Table 4.7 the proportion of cases where another adult is present at the time of interview is illustrated. Overall, in almost 65 per cent of households another adult is present at, or within hearing distance of, at least one of the individual interviews within a household. In 56 per cent of cases wives were present for their husband's interviews and in 43 per cent of cases husbands were present for their wife's interviews.

**Table 4.7: Percentage of sample by presence of adult at interview**

	% Husbands	% Wives	% Total Households
No adult present	44.0	57.4	35.1
Adult present	55.9	42.6	64.8

The hypothesis being investigated here is that the presence of another adult may create problems in attempting to analyse individual data, particularly those relating to responses on issues such as deprivation, which may implicate the respondent, or their partner, in some way that will lead to inaccurate responses. To put it more bluntly, it seems unlikely that a respondent would admit, for example, to going to bed hungry or doing without new clothes if the beneficiary of their self (or coerced) sacrifice is present. In Pahl's study (1989) she arranged to interview the couple together first, then separately, at the same time in different rooms. Frequently there were wide discrepancies between the husbands' and wives' answers to the same question and the results undermined the assumption that the answers of partners who are not interviewed separately represented the position of the individuals concerned. Other research on this issue has also indicated that spouse presence may make it more difficult to reveal negative aspects of the marital relationship and may encourage respondents to provide answers that please their "mates" (Anderson and Silver 1987; Aquilino, 1993).

However, spouse presence during an interview is most likely not a random occurrence and it seems prudent to investigate this issue before analysing any correlation between it and responses to questions of deprivation and in particular before examining any gender dimension to such responses. The following section focuses primarily, therefore, on the third column in Table 4.7 and examines the extent to which another adult being present at the time of interview in the 1999 LII Survey is influenced by type of household, that is, by the specific characteristics of households such as social class, education, geographical location or income level. The issue is explored through the use of multivariate analysis to establish the extent to which independent household characteristics influence the variation in the presence or otherwise of an adult at the time of interview.

### **Determinants of the presence of an additional adult at individual interviews**

Table 4.8 presents probit models of the factors determining the presence of an adult at individual interviews.<sup>5</sup> As illustrated, in all cases there are some household characteristics which have a significant relationship with whether, or not, an adult is present at the time of interview. For the husbands' interview, the probability that there is an adult present is negatively related to income level, higher levels of education of the husband and for households located in urban areas. For the wife's interview, similar effects are observed for higher education of the husband and an urban location but the probability of an adult being present is also negatively related to whether or not the husband is classed as a skilled labourer (compared with the other social groups), whether or not he is employed, and by the presence of children. These results imply that any potential bias as a result of the presence of an adult is not random and must therefore be considered when modelling responses to individual questions.

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<sup>5</sup> A range of household characteristics is originally considered with insignificant variables dropped from the model to reach the final specification.

**Table 4.8: Determinants of adult present at time of interview**

	Adult present at husband's interview (full model)	Adult present at husband's interview (restricted model)	Adult present at wife's interview (full model)	Adult present at wife's interview (restricted model)
Constant	0.7769*** (0.3012)	0.6428*** (0.0822)	0.6064** (0.2992)	0.3690*** (0.0863)
Household income	-0.0015*** (0.0004)	-0.0015*** (0.0004)	-0.0002 (0.0004)	
Age	-0.0010 (0.0039)		-0.0028 (0.0039)	
Higher education	-0.2837** (0.1275)	-0.2744*** (0.1095)	-0.3152*** (0.1296)	-0.3371*** (0.1109)
Leaving Cert education	-0.0030 (0.1069)		0.0007 (0.1072)	
Professional	0.0447 (0.1109)		-0.0144 (0.1106)	
Skilled	0.0125 (0.0974)		-0.2133** (0.0967)	-0.1953** (0.0817)
Employed	-0.1292 (0.1149)		-0.3806*** (0.1129)	-0.3606*** (0.0944)
Urban	-0.3862*** (0.0813)	-0.3787*** (0.0806)	-0.2422*** (0.0823)	-0.2463*** (0.0809)
Children	-0.0331 (0.1024)		-0.2080** (0.1022)	-0.1615* (0.0855)
Pseudo R <sup>2</sup>	0.0465	0.0450	0.0385	0.0381
Likelihood Ratio Test (P-value)	71.65 (0.0000)	69.42 (0.0000)	58.99 (0.0000)	58.41 (0.0000)

Standard errors given in parenthesis

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

Household characteristics are associated with males

*Effect of the presence of an additional adult at individual interviews on survey responses – application to deprivation measures*

Having established that another adult being present at time of interview is related to different characteristics of the household, the study now examines the extent to which this causes a difference in the responses given to questions relating to deprivation.



Table 4.9 presents a range of questions relating to deprivation and summary statistics for the individual responses of husbands and wives. This analysis considers only cases where husbands and wives gave different answers in relation to deprivation. The figures also illustrate the proportion of cases where another adult is present at the time of interview where an individual claims to be deprived. The extent to which this proportion differs from the proportion of cases where adults are present at time of interview in the full sample (56 per cent for husbands and 43 per cent for wives as indicated in Table 4.7 above) will provide some indication of the potential existence of a bias in responses to deprivation questions caused by this presence.

**Table 4.9: Individual responses to questions relating to deprivation where respondents give different answers**

Deprivation question	% Husbands (% Adult present)	% Wives (% Adult present)
Does not have a warm, waterproof overcoat	1.5 (64.7)	0.6 (28.6)
Does not have two pairs of strong shoes	1.9 (52.4)	1.3 (28.6)
Does not have a new good suit/outfit	1.8 (45.0)	2.0 (31.8)
Does not have a regular hairdo/haircut	1.3 (73.3)	4.6 (33.3)
Does not have a regular dental check-up	5.9 (68.2)	3.8 (40.5)
Does not visit the doctor when needed	1.1 (58.3)	0.7 (37.5)
Did not buy new clothes for self in last three months	21.1 (59.0)	5.7 (33.3)
Had to buy secondhand clothes in last year	0.8 (44.4)	2.2 (37.5)

For wives, in all cases, a below average number of adults is present at the time of interview where different answers are given to deprivation questions and the wife is more deprived. That is, the wife is more likely to give a positive response to a deprivation question (i.e. she is not deprived) when another adult is present. In contrast, in five out of the eight questions, another adult is present where the husband states he is deprived while the wife is not. That is, the husband is slightly more likely to give a negative response to

a deprivation question (i.e. he is deprived) when another adult is present. The extent and significance of this potential bias is explored in the next section.

*Impact of presence of adult at time of interview on summary deprivation measures – an econometric approach*

In order to determine whether or not this bias is statistically significant, the study constructs a summary deprivation measure and an econometric model of the household factors determining the variation in the deprivation measure estimated both with, and without, the inclusion of a control for the presence of an adult. Where the presence of an adult is included, variables found to be significant in the analysis (presented in Table 4.7) are excluded to prevent multicollinearity in the independent variables. The deprivation measure is constructed by adding a value of one for each item that the individual does not have. Cronbach's alpha is used to measure the consistency of the items included in the index. This is measured at 0.52 for both the wife's index and the husband's index indicating some degree of consistency across the items included in the summary index. Table 4.10 presents the results for the econometric models.

**Table 4.10: Determinants of husbands' and wives' relative deprivation**

	Husband relative deprivation		Wife relative deprivation	
	Excluding adult present	Including adult present	Excluding adult present	Including adult present
Constant	0.3994*** (0.1575)	0.2286 (0.1502)	0.5576*** (0.1428)	0.4524*** (0.0812)
Household income	-0.0003 (0.0002)		-0.0007*** (0.0002)	-0.0008*** (0.0002)
Age	0.0012 (0.0021)	0.0024 (0.0021)	-0.0026 (0.0019)	-0.0006 (0.0013)
Higher education	-0.1296** (0.0671)		0.0136 (0.0609)	
Leaving Cert education	-0.0879 (0.0565)	-0.0568 (0.0527)	-0.0389 (0.0512)	-0.0436 (0.0477)
Professional	-0.0096 (0.0585)	-0.0802 (0.0531)	0.0047 (0.0530)	-0.0148 (0.0413)
Skilled	0.0186 (0.0511)	0.0255 (0.0511)	0.0233 (0.0464)	
Employed	-0.0344 (0.0598)	-0.0514 (0.0584)	-0.1510*** (0.0542)	
Urban	-0.0266 (0.0431)		-0.0172 (0.0390)	
Children	0.0469 (0.0537)	0.0783 (0.0515)	0.0484 (0.0487)	
Adult Present		0.0405 (0.0409)		-0.0798** (0.0373)
R <sup>2</sup>	0.0202	0.0129	0.0324	0.0291
Adjusted R <sup>2</sup>	0.0123	0.0067	0.0246	0.0248
F-test	2.55 (0.0066)	2.09 (0.0420)	4.14 (0.0000)	6.71 (0.0000)

Standard errors given in parenthesis

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

Household characteristics are associated with husbands

In all cases the models have little explanatory power to begin with but in the case of the wife's relative deprivation the presence of an adult has a significant and negative effect on the level of the index. This implies that where another adult is present at the time of the wife's interview relative deprivation scores are lower. In contrast, there is no significant relationship between the presence of an adult at the husband's interview and reported relative deprivation. These findings suggest that holding separate interviews

where candidates are being questioned on items relating to basic deprivation is important for wives as the presence of an adult at time of interview has a negative and significant effect on the wife's relative deprivation. The issue of adult presence and its significance is a key component of the multivariate analysis of the data on deprivation; burden of coping and psychological well-being detailed in Chapters 5, 6 and 8.

## **Chapter 5**

### **Differences in Living Standards between Spouses**

#### **Introduction**

Chapter 5 begins the analysis of the results of the module of questions described in the previous chapter included in the 1999 wave of the Living in Ireland Survey. A detailed description of the design of that survey is also given in Chapter 4. The pattern of household poverty shown by that survey in various years, including the extent of deprivation, has been analysed in Callan et al. (1996, 1999) and Layte et al. (2000). Here the focus is on the non-monetary indicators designed to capture the situation of individuals within households, looking in turn at distinct areas on which these indicators can cast some light. Specifically, this chapter examines the relative position of spouses/partners within the household in terms of living standards and deprivation levels. This entails an in-depth investigation of each individual spouse/partner's responses to questions relating to levels of consumption/deprivation across a range of individual items such as shoes, overcoat, visits to the doctor, use of the family car, access to leisure activities and pastimes, to social entertainment, to personal spending money and finally to education and training. Also analysed are the gaps between the wife's and the husband's scores on a number of summary deprivation indices and the relationship between these deprivation scores and a range of individual and family characteristics, such as age, income group, social class and wife's independent income, if any. Finally, multivariate analysis makes it possible to identify and explore the determinants of the differences in deprivation between spouses and to assess both their significance and explanatory power.

#### **Differences between spouses on individual deprivation items**

The sample available for analysis in the context of a comparison of spouses/partners comprised 1,124 couples for which both partners completed the module in the 1999 questionnaire on intra-household items. The thesis looks first at the individual responses of spouses/partners as to which of a list of eight indicators of living standards he/she had/did not have/could not afford. Table 5.1 shows for each item the percentage of

couples where both spouses said they do have it, the percentage where both said they do not have the item and the percentage where the spouses differ in their responses about lack/possession of the item.

**Table 5.1: Responses of spouses/partners on 8 deprivation items**

	% both say have	% both saying have not	% spouses differ
A warm, waterproof overcoat	96.2	1.8	2.0
Two pairs of strong shoes	94.0	1.5	4.5
A new good suit/outfit	92.3	4.4	3.3
A regular hairdo/haircut	91.4	0.8	7.9
A regular dental check-up	81.9	7.4	10.6
Visits to doctor when needed	97.8	0.0	2.2
Bought secondhand clothes	2.4	94.0	3.0
Bought new clothes	55.5	17.7	26.7

It is clear that in the overwhelming majority of couples both the spouses/partners said that they have the item – this is the case for over 90 per cent of couples, with the exception of a regular dental check-up and buying new clothes, where it is true for 82 per cent and 56 per cent, respectively. Of particular interest, however, are cases where the spouses give different responses although generally this is uncommon. For a warm, waterproof overcoat, two pairs of strong shoes, a new good suit or outfit or a visit to the doctor when needed, it occurs in less than 5 per cent of couples.<sup>1</sup> For a regular haircut or a regular dental checkup, on the other hand, the percentage where spouses give differing responses reached 8 and over 11 per cent respectively. The big exception, however, is in relation to buying new clothes, where 27 per cent of couples gave different answers. When questioned about buying secondhand clothes in the previous twelve months, most couples

<sup>1</sup> It should be noted that in Ireland, unlike the UK, a visit to a GP costs money. In 1999 a visit to the doctor would have cost £15. There are no charges for medical card holders for whom strict eligibility criteria apply.

(94 per cent) said that neither of them had done so. In about 2 per cent of the sample both said they had and about 3 per cent of couples gave different responses. In the follow up question, which asked for whom the secondhand clothes were bought, it emerged that most often, 83 per cent, this related to clothes for oneself (i.e. the respondent), rather than for their spouse or children.

Focusing on the cases where one spouse says he or she has the item and the other says they have not, Table 5.2 examines whether it is most often the husband who has the item and the wife who does not, or vice versa. For five of the eight items – a warm coat, two pairs of shoes, a regular dental check-up, a visit to the doctor when needed and new clothes - it is more common for the wife to have the item and the husband not. For the remaining three items, a new suit, a regular hairdo or haircut and having to buy secondhand clothes, it is more often the husband who has and the wife who has not. There is a very large difference between husbands and wives in relation to buying new clothes, with only 5.7 per cent of husbands saying they bought new clothes for themselves in the last three months when their wives did not. This compares with 21 per cent of wives who bought new clothes while their husbands did not. When respondents were interviewed they were asked to answer the questions in relation to their own individual consumption of or access to a given item. However, this may not have always been fully understood or strictly adhered to and it is possible that part of the reason for the apparent difference between husbands and wives in relation to buying new clothes may be accounted for by the fact that wives often buy the clothes for other family members. In an analysis of the UK Family Expenditure Survey, Pahl demonstrated the highly gendered nature of spending within households and in particular showed that women were responsible for two-fifths of the amount spent on men's clothes. This hypothesis for the large difference is further supported by looking at the results in relation to enforced lack. As Table 5.3 shows the difference between husbands and wives in buying new clothes is minimal when considering enforced lack, i.e. not buying new clothes due to lack of money.

**Table 5.2: Cases where spouses/partners differ on 8 deprivation items**

	% where husband has, wife has not	% where wife has, husband has not
A warm, waterproof overcoat	0.5	1.5
Two pairs of strong shoes	1.6	2.9
A new good suit/outfit	1.8	1.5
A regular hairdo/haircut	6.4	1.5
A regular dental check-up	4.9	5.7
Visits to doctor when needed	0.6	1.6
New clothes	5.7	21.1
Not had to buy secondhand clothes	2.2	0.8

If either a husband or a wife said they did not have one of these items, they were then asked whether this was because they did not want it or because they could not afford it. These subjective assessments have to be treated with some caution. Aside from the more fundamental issue, in relation to the effects of constraints versus tastes discussed in Chapter 2, it may be the case that persistently low income households get used to doing without, while high income ones may say they cannot afford a basic item because they have prioritised other spending. At an individual level, someone may be socialised into feeling that they do not want something that they effectively cannot have in their situation. Despite these reservations and particularly in terms of our inquiry here, it seems reasonable that one might be concerned about those cases where one spouse has the item, and the other does not and he or she says that this is because of lack of money. Table 5.3 shows how frequently this occurs for each of the eight items. The number of cases involved is often very small, and that for most of the items it is as common for the wife as the husband to be the one who has the item while the other does not but would like to. It is only in the case of the hairdo/haircut item that for a significant number of couples the husband has the item and the wife says she does not because she cannot afford it. This item is clearly distinctive in that it is likely to be more expensive for women than men, which may help to explain the observed difference between spouses/partners.



**Table 5.3: Cases where spouses/partners differ on 8 deprivation items**

	% where husband has, wife cannot afford	% where wife has, husband cannot afford
A warm, waterproof overcoat	0.4	0.6
Two pairs of strong shoes	1.2	1.3
A new good suit/outfit	1.3	0.8
A regular hairdo/haircut	5.2	0.2
A regular dental check-up	2.0	1.8
Visits to doctor when needed	0.4	1.0
New clothes	1.3	2.2
Secondhand clothes	1.8	0.8

As discussed in Chapter 4, there are a number of items that may generally be considered household rather than individual, or personal, items but which previous studies have indicated have a definite gender dimension. These include central heating when it is cold, use of a car, and food consumption. A considerable section of the module is devoted to the latter and the following section discusses the responses in relation to food in detail. This section looks at the responses to the questions on central heating and car use. When asked whether they ever had to go without heating during the last year through lack of money, only about one per cent of husbands and the same percentage of wives said that they had had to do so. When probed as to whether this affected the whole family or just themselves, all those saying they had gone without heating said the whole family was affected.

Table 5.4 shows the pattern of responses when respondents were asked about whether they usually had the use of a car for different purposes. While a substantially higher proportion of husbands than wives said they had the use of a car to go to work, there was little or no difference in the proportion who said they had the use of a car for going out in the evenings or weekends, or for bringing the children on outings.

**Table 5.4: Responses of spouses/partners on car use**

Generally have use of car for	% of husbands	% of wives
Work	59.1	37.0
Shopping	79.0	87.0
Weekend/evenings	89.0	86.4
Children's outings	53.0	51.7

**Differences between spouses in family meals and food consumption**

Tables 5.5 and 5.6 present the responses with respect to meals. The first interesting finding here is that in 92 per cent of couples, both spouses/partners said the whole family usually had the same meal – a higher proportion than might perhaps be commonly expected. In about 3 per cent of couples both said the whole family did not have the same meal and in 4 per cent of couples the partners gave different responses.

**Table 5.5: Responses of spouses/partners on items relating to meals**

	% both replied yes	% both replied no	% spouses differ
Family has same meal	92.1	3.7	4.1
	% both say have	% both say do not have	
Meal with meat, chicken or fish every second day	94.9	0.8	4.2
	% neither say skimping	% both say skimping	
Skimping on own meal	91.8	1.7	6.5
	% both say did not	% both say did	
A day without a substantial meal	99.2	0.1	0.6

When asked whether they had a meal with meat, chicken or fish at least every second day, about 95 per cent of couples both said they did, but for 4 per cent the responses of the two spouses/partners diverged. When asked whether they ever skimmed on their own meal so the rest of the family had enough, again for over 90 per cent of couples both said they did not. However, over 6 per cent of couples differed when asked about skimping on their own meal.

Focusing on the cases where the spouses/partners give different responses, Table 5.6 shows whether it is most often the husband who has the item and the wife who does not, or vice versa. Taking the cases where both said they have a different meal, or where their responses differed, very few said that this was because of lack of money. Of these about the same numbers of men and women said they had the less costly meal. About 4 per cent of the responses of spouses/partners diverged in relation to the question on whether they had a meal with meat, chicken or fish at least every second day. Of these there was a fairly even divide between cases where the man had and the woman did not and vice versa. In relation to skimping on their own meal, however, in over three-quarters of those cases it was the woman who said she sometimes did and the husband said he did not. So in about 4.6 per cent of all couples the woman is skimping on her meal and the man is not, to try to ensure the rest of the family have enough. In over half these cases the woman skimps on her own meal due to lack of money.

**Table 5.6: Cases where spouses/partners differ on meals**

	% where husband has, wife has not	% where wife has, husband has not
Family has same meal	1.9	2.2
Meal with meat, chicken or fish every second day	2.2	1.9
	% husband skimps, wife does not	% wife skimps, husband does not
Skimping on own meal	1.2	4.6

### **Differences between spouses in leisure activities, social activity/entertainment, personal spending money and education/training**

The next topic for consideration is the responses of spouses/partners in relation to questions on pastimes/leisure activities, social/entertainment activities, personal spending money and pursuing education or training. Table 5.7 shows for each category the percentage of couples where both spouses say they do not have the item, the percentage

where both say they do have it and the percentage where the spouses differ in their responses about lack of, or access to, the item. In comparison to the list of eight, fairly basic, deprivation items and to the indicators of food consumption, the differences here in the responses of husbands and wives in relation to social and other external activities is of a much greater magnitude.

As Table 5.7 shows quite a high percentage of couples – 21 per cent - where both said they did not have a regular pastime or leisure activity. Even more strikingly, over 29 per cent of couples gave different responses to that question. As discussed in Chapter 4, leisure is a rather nebulous concept and one that tends to be viewed differently by men and women, especially women with children. An attempt is made to get away from the crude distinction between leisure and paid work by focusing on the idea of leisure being a regular activity or allocated free time that might be constrained by reasons other than money, such as household responsibilities or childcare. As evident below, the results confirm that money is only part of the picture, that is, it represents only one of the possible constraints.

In relation to whether respondents had enjoyed an afternoon or evening out in the last fortnight, (i.e. specifically for entertainment and costing money), 72 per cent of couples did, 13 per cent say they did not and over 15 per cent of couples gave different responses to the question. Asked whether they had money “to spend on yourself for your own pleasure or recreation” 77 per cent said they did, 13 per cent said they did not and 15 per cent of couples gave different responses. These results are in contrast to a small qualitative study carried out in Ireland in 2000. That study based on 30 households found that well over a third of the couples interviewed said that they did not have money to spend on themselves and about half said that they had something to spend on themselves. Further it found that there was a high degree of congruence between the replies of men and women in this regard (Daly and Leonard, 2002; 43).

**Table 5.7: Responses of spouses/partners on items relating to pastimes/leisure activity, social activity, personal spending money and education/training**

	% both say did	% both say did not	% spouses differ
Have a regular pastime or leisure activity	50.0	20.8	29.2
Have afternoon or evening out in last two weeks	71.5	13.3	15.4
Have money to spend on herself/himself for pleasure or recreation	77.4	9.8	12.8
Want further education or training	3.2	84.0	12.8

In relation to the final area of investigation, education or training, this was a follow on to two questions asked earlier in the Survey (See Appendix - LII Survey Questions G1 and G5). The first asked respondents if she/he had been involved in any general level or higher level education in the previous twelve months. The second asked whether he/she had been involved in any vocational training or instruction in the previous twelve months. Here in this module the question referred back to these, as follows: "You said earlier that you were not involved in any mainstream education or in any vocational training in the previous twelve months. Would you have liked to do so?"

Table 5.7 shows that most respondents, 84 per cent, not involved in education or vocational training over the last year or so said they would not have liked to do so. However, again quite a large number of spouses, about 13 per cent, gave different responses when asked this question.

As Table 5.8 indicates, in about two-thirds of those couples that differed in their responses as to whether they had a regular pastime or hobby, it was the husband that had one and the wife who did not. Again in relation to an afternoon or evening out in the last fortnight in almost two-thirds of those couples that gave different responses it was the

**Table 5.8: Cases where spouses/partners differed on items relating to pastimes/leisure activity, social activity and education/training**

	% where husband has, wife has not	% where wife has, husband has not
Regular pastime or leisure activity	18.8	10.4
Afternoon or evening out	9.1	6.1
Have money to spend on themselves for pleasure or recreation	7.9	4.9
Further education or training	5.8	6.5

husband that had and the wife who had not. On personal spending money, 8 per cent of husbands had some when their wives did not, compared with 5 per cent of wives who had some when their husbands did not. In relation to the fourth item, roughly the same numbers of couples were in the situation where the husband undertook education or training and the wife did not, as where the wife did so and the husband did not.

**Table 5.9: Cases where spouses/partners differed on items relating to pastimes/leisure activity, and education/training**

	% where husband has, wife cannot (due to lack of money or time)	% where wife has, husband cannot (due to lack of money or time)
Has regular pastime or leisure activity	10.0	4.0
Afternoon or evening out	1.6	1.3
Would have liked education or training	1.7	1.0

The extent to which these differences between spouses may be attributed to lack of money or lack of time was again explored in a follow-up question. As Table 5.9 indicates, the responses showed that in about 10 per cent of couples the husband had a regular pastime or leisure activity and the wife did not because of lack of time or money. A very high proportion of those wives (8 percentage points) said lack of time was the reason they did not have a regular pastime or leisure activity. In the questionnaire, lack of time was attributed to childcare or household responsibilities. In 4 per cent of couples the reverse was true, in that the wife had a leisure activity and the husband did not due to

lack of money or time. In those cases lack of money was cited by 1.4 per cent of husbands and lack of time by 2.7 per cent as the primary reason they did not have a regular pastime or leisure activity.

The extent to which not being involved in education/training was attributable to lack of time or money or, in this case other reasons, was once again explored in a follow-up question. The responses showed that for wives who would have liked education or training, lack of money was said to be the main obstacle for a quarter, lack of childcare was the main obstacle for a further quarter, with "other reasons" for the rest. For husbands, on the other hand, lack of money was identified as the main obstacle by 9 per cent, lack of childcare by only 4 per cent, and "other reasons" by 87 per cent.

There is not much of a difference between husbands and wives in relation to not having an afternoon or evening out due to lack of money. However it is worth exploring this item, and personal spending money, in a little more detail as there are directly comparable data from an earlier study undertaken in Ireland which addressed these two particular questions in the context of examining the issue of intra-family equality (Rottman, 1994).

The two studies are separated by a decade, with Rottman's study being undertaken in 1989 and this one in 1999. The economic boom that occurred in Ireland in the 1990s referred to in Chapters 1 and 4, and the subsequent improvement in living standards are mirrored in the results and yet, as will become evident, a layer of inequality in favour of husbands remains.

In his study Rottman found that 62 per cent of husbands and 56 per cent of wives reported that they had an afternoon or evening out, for entertainment, something that cost money. This compares with 81 per cent of husbands and 76 per cent of wives in this study which, while showing an improvement for both men and women overall, indicates that the imbalance in favour of husbands has not changed in the intervening ten year period, nor has the absolute size of the differential narrowed significantly. In Rottman's study, instances where the husband did have time out and the wife did not were more

frequent than where the wife went out and the husband did not, at 16 versus 9 per cent respectively. Again comparing with our results there has been a narrowing of the imbalance in favour of husbands, such that in 9 per cent of couples the husband went out and the wife did not and in 6 per cent the reverse was true.

When interviewers were investigating the reasons for not having an afternoon/evening out they provided respondents with six alternatives. These included: did not want to; full social life in other ways; could not afford to; could not leave the children; illness or other reasons. By far the main reason cited in the present study by both husbands and wives for not going out was that they did not want to, at 59 and 57 per cent respectively. The main reason cited in Rottman's study was lack of money, although "not wanting to" also rated highly with 43 per cent of husbands and 35 per cent of wives stating this was the case (1994; 57). The biggest difference in the reasons given by both spouses for not having time out is in relation to children and this finding holds almost identically over the two studies and the ten-year intervening time period. In this study children were cited by 9.4 per cent of wives as the reason for not having an afternoon or evening out in the previous fortnight, compared with 2.9 per cent of husbands who cited children as the reason. The respective figures in Rottman's study were 10 and 3 per cent.

Access and the amount of personal spending money are important as measures of the distribution of income within a household. Table 5.10 shows the pattern of responses by husbands and wives to the question as to whether each had "some money to spend on yourself for your own pleasure or recreation". Comparisons relate to the assessment by each partner of his/her own access. Responses did not allow comparisons of the perceptions of the other partner's access to personal spending money. For consistency and ease of comparison, Table 5.10 is formatted in the style used by Rottman. Each cell contains the percentage of all couples giving a particular response pattern. Row totals refer to the responses by husbands and column totals to the responses by wives. Row totals sum across the table and column totals sum down, with some leeway for rounding.



**Table 5.10: Access to personal spending money: Rottman results versus Cantillon results**

Husbands' response (%) Rottman study	Wives' response (%)		Total
	Yes	No	
Yes	56.9	19.9	75.8
No	5.0	19.3	24.2
Total	61.9	38.1	100 (n=613)

Husbands' response (%) Cantillon study	Wives' response (%)		Total
	Yes	No	
Yes	77.4	7.9	85.3
No	4.9	9.8	14.7
Total	82.3	17.7	100 (n=1118)

Around 85 per cent of husbands and 82 per cent of wives said that they had access to personal spending money, compared with ten years before when 76 per cent of husbands and 62 per cent of wives said they had. Women's access to personal spending money has increased substantially. Presumably the increase in female labour force participation discussed in Chapter 4, especially for married women over the period, is a significant factor behind the increase.

In relation to the distribution of personal spending money, Rottman's results showed that it is substantially in favour of husbands. In nearly one out of every five households the husband has spending money and the wife does not. The reverse is true in only one household out of twenty. Moving forward to 1999, the latter result, that in approximately one household out of twenty the wife has spending money and the husband does not, remains unchanged. However, the wife's position in relation to spending money has improved. As the results indicate, in one in twelve households the husband has personal spending money and the wife does not.

The relevant follow on question is to investigate the difference, if any, in the amounts husbands and wives have for spending on themselves in the cases where both have access to some spending money. The question put to both husbands and wives was - About *how much would you have available to spend?* The results show that on average husbands had IR£29.77 weekly for personal spending money while wives report having access to IR£25.26. The standard deviation for husbands is IR£20.69 and the range is IR£1-200. The standard deviation for wives is IR£17.44 and the range is IR£2-150. Again comparing these findings with Rottman's, Table 5.11 shows the average amount of personal spending money of husbands and wives, both for those who have access to spending money and for all couples including those with no personal spending money.

**Table 5.11: Average amounts of personal spending money – IR£**

	Rottman 1989		Cantillon 1999	
	Full Sample n=621	Excluding those with no PSM	Full Sample N=1,124	Excluding those with no PSM
Husbands	11.20	11.91	23.81	29.77
Wives	7.66	12.56	19.42	25.26

Looking at the full sample, that is including those with no spending money, wives have been catching up from a position where they had 68 per cent of their husband's personal spending money in 1989 to 82 percent in 1999. The incidence of wives with no personal spending money has fallen dramatically. However, when considering the sub-sample which only includes those that have access to some personal spending money the wife's personal spending money relative to husband's has declined from 105 per cent to 85 percent, a figure that corresponds to the male female wage differential in the paid labour market.

### Summary indices of deprivation

The aim now is to bring together the information provided by the various indicators discussed in the previous section to construct summary measures of the extent of deprivation experienced by husbands and wives, and of the differences between spouses/partners in this regard. Two summary deprivation indices are presented here.

The first comprises the eight individual items which include a raincoat, two pairs of shoes, a new suit, haircut, dental care, doctor visits, new clothes and having to buy secondhand, rather than new, clothes. The second summary index focuses on the four items relating to leisure, social, entertainment and educational/training pursuits. As these items are the ones displaying higher levels of deprivation for both spouses and greater differences in the responses of spouses there is more analysis to this summary index.<sup>2</sup>

*Eight individual item summary deprivation index*

Focusing first on the eight items included in Table 5.1 constructed a summary deprivation index where one is added for each item lacked. (These items were a raincoat, two pairs of shoes, a new suit, haircut, dental care, doctor visits, new clothes and secondhand clothes).<sup>3</sup> Table 5.12 shows the distribution of scores on this index for husbands and for wives and that 54 per cent of husbands and 68 per cent of wives reported no deprivation in terms of these eight items. Among those reporting deprivation, there is quite a difference between husbands and wives, 33 and 22 per cent respectively, who lacked one item. This difference is primarily due to the difference in buying new clothes illustrated in Table 5.2. As can be seen from the table below, there is not much difference in the scale of reported deprivation on other items, with 4.5 per cent of husbands and 5.5 per cent of wives lacking 3 or more of the items.

**Table 5.12: Distribution of scores on 8-item summary index, husbands and wives**

Score	% of husbands	% of wives
0	54.3	68.1
1	33.7	21.7
2	7.5	4.7
3 or more	4.5	5.5

<sup>2</sup> Also constructed is a second eight-item deprivation summary index, comprising the four food items and the four social items, but as the results are very similar in magnitude to the 4-item index they are only included for reference purposes in the Appendix.

<sup>3</sup> It is important when constructing scales of this kind to determine how well the set of items measures a single construct. Once such measure is Cronbach's alpha coefficient of reliability or consistency in the data. For the first deprivation index computed here, Cronbach's alpha is measured at 0.60 for the male index and 0.68 for the female index indicating a high degree of consistency across the items in this index.

It is now possible to construct a measure of the difference between spouses in reported deprivation levels by subtracting the husband's score on this summary index from that of his wife. A positive "gap" measure for the couple thus means that the wife has reported a higher level of deprivation than the husband, while a negative "gap" measure means the husband has reported greater deprivation.<sup>4</sup> Table 5.13 shows that in 12 per cent of couples this gap is greater than 0 and in 25 per cent of couples it is less than 0. This means that the husband has a higher deprivation index score than their wife.

**Table 5.13: Difference in scores on 8-item summary index between husbands and wives**

Gap in scores	% of couples
-3 or more	1.1
-2	2.1
-1	22.2
0	62.9
+ 1	9.2
+ 2	1.6
+3 or more	1.1

An alternative way of constructing a deprivation index with the same items is to concentrate on "enforced lack", so a score is added to the index only for those items lacked and regarded as not affordable.<sup>5</sup> Table 5.14 shows the gap between the scores of the spouses in that case. When focusing on cases where either husband or wife is without the item because they cannot afford it the relative situation of husbands and wives changes from that above. About 8 per cent of wives now have higher scores than their husbands, while 4.8 per cent of husbands have a higher score than their wives.

<sup>4</sup> Cronbach's alpha for this summary index is measured at 0.78, again indicating a high degree of reliability across the items included in the index.

<sup>5</sup> Cronbach's alpha for the male summary index is measured at 0.75, for the female index at 0.77, and for the combined index at 0.86, all indicating a high degree of consistency across these items.

**Table 5.14: Difference in scores on 8-item summary index between husbands and wives – enforced lack**

Wife's score minus husband's score	
Score	Enforced lack
-3 or more	0.5
-2	0.8
1	3.5
0	87.1
+ 1	5.7
+ 2	1.2
+ 3 or more	1.0

*Eight-item summary deprivation index across relative income poverty lines*

Finally, it is of potential interest to examine the relationship between reported deprivation for spouses/partners and the income and poverty status of the household. Table 5.15 shows first that about 40 per cent of the husbands reporting enforced deprivation in terms of the eight-item index are in households below the 60 per cent relative income line, and the corresponding figure for wives reporting deprivation is about 53 per cent.

Conversely, this implies that a substantial proportion (59 per cent of men and 47 per cent of women) of those reporting enforced deprivation are above this (relatively high) income poverty threshold, which may appear a surprising finding. However, there are a number of reasons to explain it. Firstly, it is in line with previous research which shows some households reporting deprivation in terms of basic items above the 60 per cent income level. That reflects the fact that current low income on its own is not a comprehensive measure of household resources, which will be affected by incomes and accumulation or run-down of savings over a long period (Callan et al., 1999). Secondly, some of the items included in the eight-item index here, such as for example, doctor and dentist visits, would be expected to affect a broader group where those just above the income qualification threshold for free care under the medical card scheme may be particularly seriously affected. For those below the 60 per cent threshold, the distribution in terms of between the 40-50 per cent and between the 50-60 per cent income lines is fairly similar for husbands and wives reporting deprivation. However, below the 40 per cent income line threshold it is clear that 25 per cent of wives report enforced deprivation compared to only 7 per cent of husbands.

**Table 5.15: Location of husbands and wives reporting enforced deprivation on 8-item scale vis-à-vis relative income poverty lines**

	% of husbands with 1+ deprivation score	% of wives with 1+ deprivation score
Below 40% of mean	7.4	25.3
Between 40-50% of mean	18.5	15.3
Between 50- 60% of mean	14.8	12.1
Above 60% of mean	59.3	47.3

**Determinants of differences in deprivation between spouses/partners**

Having examined the extent to which spouses differ in reported deprivation in terms of individual items and index scores the issue now is whether the observed differences vary systematically with individual and household characteristics such as income, social class or age. Any such differences could reflect an independent effect these variables have on the experience of wives versus husbands, or the impact of household allocative systems (discussed in Chapter 2) which themselves differ systematically across, for example, income groups and social class. Figure 5.1 shows the way the gap measure for enforced deprivation based on the eight-item index varies with household equivalent income decile. It is clear the mean gap peaks in decile one. While there appears to be a decline in the gap as income increases, this is not a consistent pattern as one moves up the income distribution. It is, however, worth noting that there is no negative value which means that there is no income decile in which the average husband is typically worse off than his wife.

*Figure 5.1 Gap 8-Item Index by Income Decile*

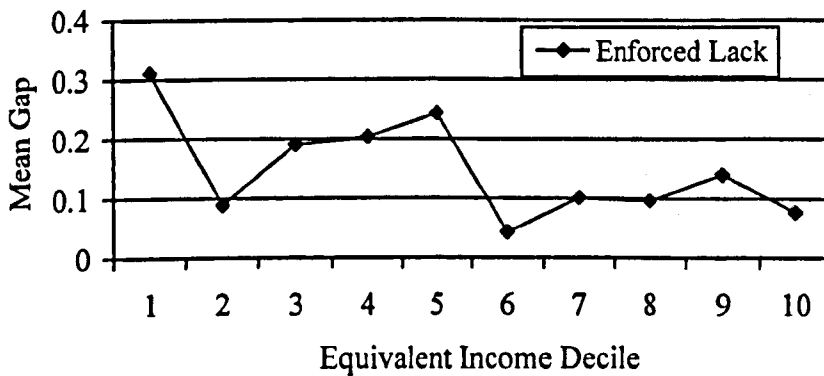


Figure 5.2 shows the way the mean gap for enforced deprivation varies across the six social classes employed by the Central Statistics Office. It displays a fairly consistent trend downwards as one moves up the class hierarchy, with the exception of the higher professional class. Again, the gap is positive across all social classes, i.e. there is no social class for which the average husband ends up being worse off than “his” wife.

Figure 5.2 Gap 8-Item Index by Social Class

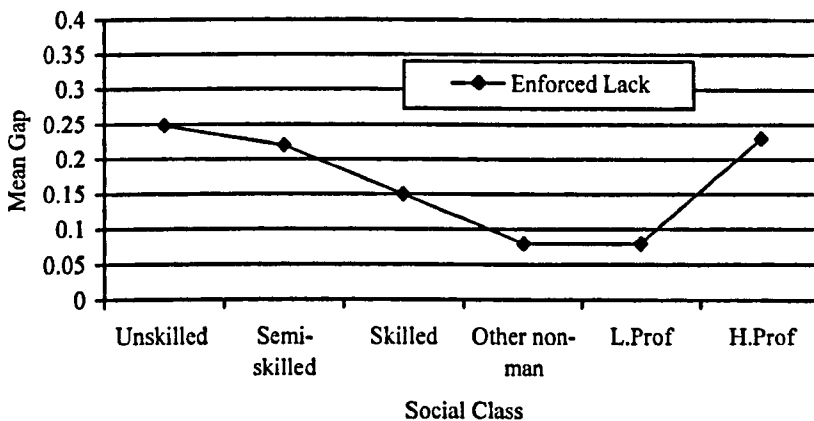
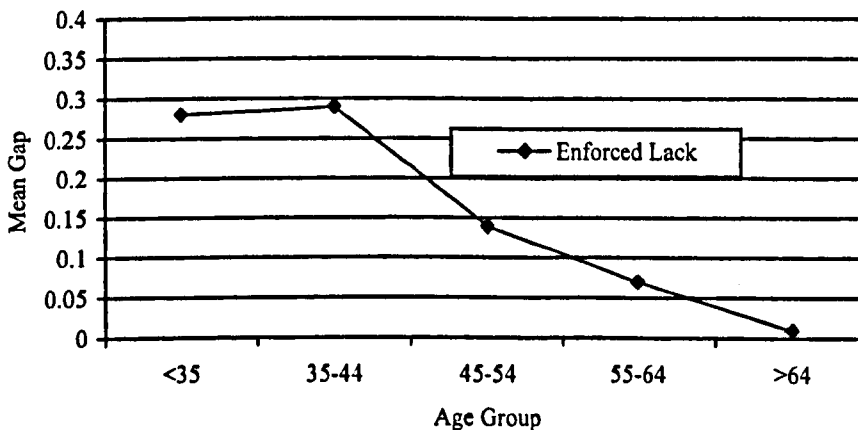


Figure 5.3 shows the mean gap by the husband's age showing there is a fairly consistent trend downwards as the age of the husband increases. This suggests that the older the average husband, the narrower the gap between husband and wife and in households where the husband is over 64 years old it is almost zero.

Figure 5.3 Gap 8-Item Index by Age Group



These results are in contrast to the findings from an earlier study which found that the differences in deprivation scores between husband and wife were not strongly and systematically structured by income, social class or age (Cantillon and Nolan, 1998; 163). Here it appears that the gap in deprivation scores is systematically structured at least in relation to age (of husband) and to a lesser extent social class (of husband) and household income. However, more complex underlying effects and interactions can be obscured in simple cross tabulations; the multivariate analysis will return to this later in the chapter.

*Four-item summary deprivation index*

Turning to focus on the four items in Table 5.7, it is possible to construct a summary deprivation index where one is added for each item lacked. To reiterate, these items were a regular pastime/leisure activity, an afternoon or evening out for entertainment, education or training and personal spending money for pleasure or recreation.<sup>6</sup> Table 5.16 shows the distribution of scores on this index for husbands and for wives. Fifty-two per cent of husbands and 45 per cent of wives reported no deprivation in terms of these four items. Or to put it the other way around, about half the husbands in the sample and about 55 per cent of the wives reported deprivation in terms of these four items. Among those reporting deprivation, there is not much difference in the scale of reported deprivation, with around 30 per cent of both husbands and wives lacking one of the four items and a slight imbalance in favour of husbands for more than one item.

**Table 5.16: Distribution of scores on 4-item summary index, husbands and wives**

Score	% of husbands	% of wives
0	51.6	45.5
1	29.3	30.5
2	13.4	15.7
3	5.6	7.1
4	0.1	1.3

<sup>6</sup> Cronbach's alpha is measured at 0.41 for the male index and 0.45 for the female index, both lower than the acceptable threshold of 0.6. This suggests that there may be inconsistencies across this group of items questioning the reliability of these indices as summary measures of deprivation. However, while Cronbach's alpha is low for the indices in isolation, for the combined index it is measured at 0.64, indicating a reasonable level of consistency across the items included in this summary measure.



Again, it is possible to construct a measure of the difference between spouses in reported deprivation levels by subtracting the husband’s score on this summary index from that of his wife. A positive “gap” measure for the couple thus means that the wife has reported a higher level of deprivation than the husband, while a negative “gap” measure means the husband has reported greater deprivation. Table 5.17 shows that in 30 per cent of couples this gap was greater than 0, so the wife has a higher deprivation index score than her husband, while in 18.2 per cent of couples the husband reported greater deprivation.

**Table 5.17: Difference in scores on 4-item summary index between husbands and wives**

Gap in scores	% of couples
-3	0.7
-2	3.3
-1	14.2
0	52.4
+ 1	22.5
+ 2	5.4
+3	1.3
+4	0.9

Again as detailed earlier, the main focus is on enforced lack where an activity is wanted but cannot be afforded. A deprivation index is prepared with the same items concentrating on “enforced lack”, so that a score was added to the index only for those items lacked and regarded as not affordable. Table 5.18 shows the gap between the scores of the spouses in that case. As above, there were considerable differences between spouses in relation to enforced deprivation. About 20 per cent of wives had higher scores than their husbands, while 9 per cent of husbands had higher scores than their wives.

**Table 5.18: Difference in scores on 4-item summary index between husbands and wives – enforced lack**

Wife's score minus husband's score	
Score	Enforced lack
-3 or more	0.4
-2	1.4
-1	7.3
0	71.2
+ 1	15.0
+ 2	2.3
+ 3 or more	1.7

*Four-item summary deprivation index across relative income poverty lines*

Next is an examination of the relationship between reported deprivation for spouses/partners and the income and poverty status of the household. Table 5.19 shows first that about 70 per cent of the wives reporting enforced deprivation in terms of the four-item index were in households above the 60 per cent relative income line; the corresponding figure for husbands reporting deprivation is 62 per cent. For those below the 60 per cent threshold, the distribution in terms of the 40 per cent and 50 per cent income lines is fairly similar for husbands and wives reporting deprivation. Between the 50 and 60 per cent poverty line 12 per cent of husbands are reporting enforced deprivation compared to only 5 per cent of wives.

**Table 5.19: Location of husbands and wives reporting enforced deprivation on 4-item scale vis-à-vis relative income poverty lines**

	% of husbands with 1+ deprivation score	% of wives with 1+ deprivation score
Below 40% of mean	10.9	12.7
Between 40%-50% of mean	15.7	12.7
Between 50%- 60% of mean	11.8	5.4
Above 60% of mean	61.7	69.1

### Determinants of differences in enforced deprivation between spouses/partners

As with the eight-item index, having examined the extent to which spouses differ in reported deprivation in terms of individual items and index scores it is necessary to examine whether the observed differences vary systematically with individual and household characteristics. Any such differences could reflect an independent effect these variables, including income, social class and age have on the experience of wives versus husbands. Figure 5.4 shows the way the gap measure for enforced deprivation based on the four-item index varies with household equivalent income decile. The mean gap is zero in decile seven but overall there is no consistent pattern up, or down, the income distribution. As with the mean gap in the eight-item index, there is no negative value which means that there is no income decile in which the average husband ends up being worse off than the average wife.

Figure 5.4 Gap 4-Item Index by Income Decile

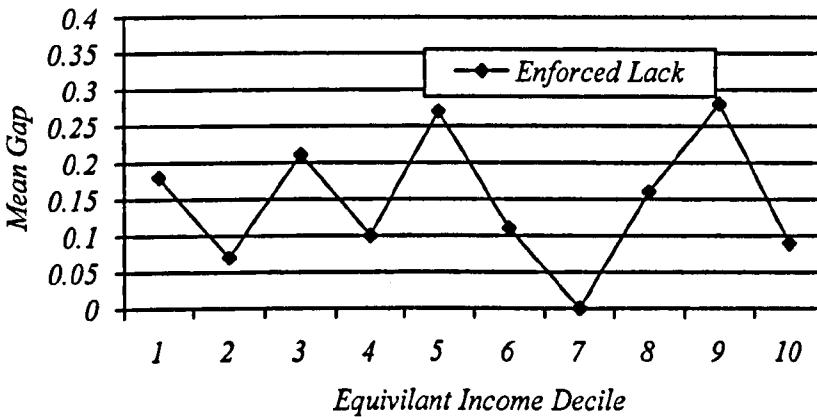
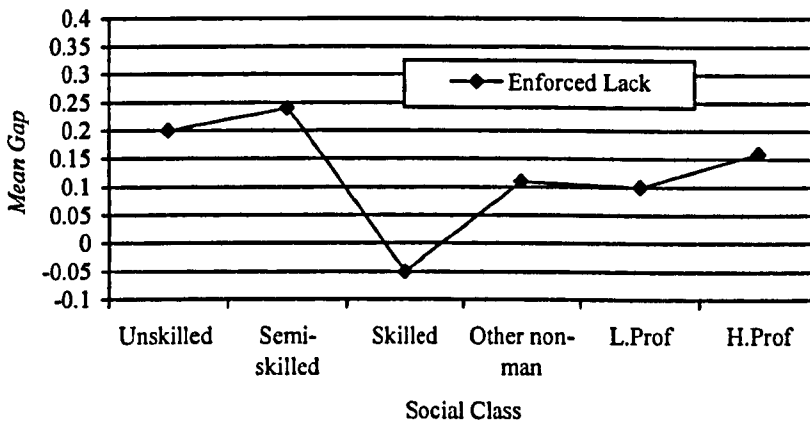


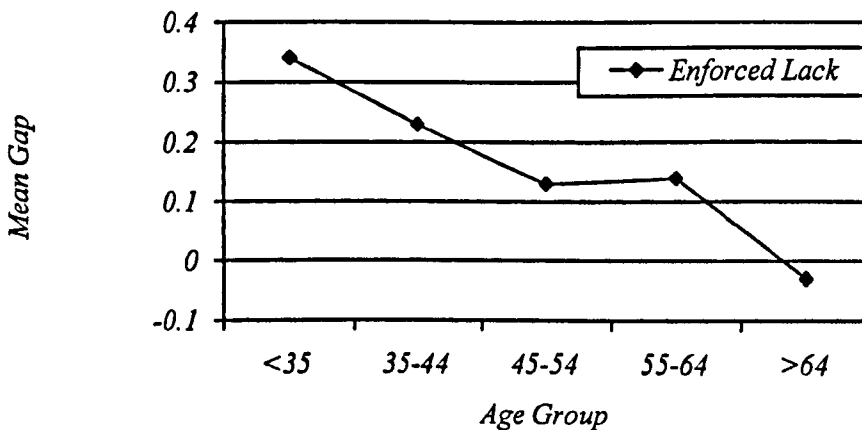
Figure 5.5 shows the way the mean gap for enforced deprivation varies across the six social classes employed by the Central Statistics Office. There is no clear pattern up the class hierarchy. However, for the first time there is a negative value. In the skilled manual social class the average husband is worse off than his wife.

Figure 5.5 Gap 4-Item Index by Social Class



Finally, Figure 5.6 shows the mean gap by the husband's age. The fairly consistent trend downwards as the age of the husband increases, observed in Figure 5.3, is repeated. However entering the top age category (greater than 64) there is a negative, albeit very small, value which suggests that the average husband over 64 years old is more deprived than his wife.

Figure 5.6 Gap 4-Item Index by Age Group



Before turning to a multivariate analysis, however, there is one other variable of particular interest. A consistent theme of the literature on distribution of resources within the family is the role which the wife's own income might play (see Chapters 2 and 3). In the sample

couples analysed here, the mean gap (enforced lack) between the wife and the husband's deprivation index scores is consistently narrower where the wife has an income of her own - which is true for 66 per cent of couples. The gap is seen to be narrower again for the 31 per cent of couples where the wife's income is greater than IR£100.

**Table 5.20: Gap between male's and female's deprivation scores, based on the 8-item index, by female's income level (excluding child benefit)**

Income	Mean gap
0 (n = 385)	0.2000
>0 (n = 393)	0.1552
>100 (n = 346)	0.1445

Table 5.20 describes how the mean gap for enforced deprivation between the eight item indices varies across the level of the wife's independent income, (not including child benefit). The wife's independent income is divided into three categories: IR£0, IR£0-100 and greater than IR£100. In all cases, the gap is positive, i.e. there is no category in which the average husband is worse off than "his wife". The mean gap for the eight item indices decreases as the wife's independent income increases, from .2 to .16 to .14, as income increases from IR£0 to between IR£0 and IR£100 to greater than IR£100, respectively. This finding is consistent with the results of the analysis of the 1987 dataset (Cantillon and Nolan, 1998).

### **Determinants of differences in deprivation between spouses- multivariate analyses**

Two gap measures, deprivation and enforced deprivation, are now taken as the dependent variables and ordinary least squares (OLS) estimation is used to estimate the relationship between these and the following independent variables:

- household equivalent income;
- a continuous variable for age;
- eleven dummy variables for education (three, with less than leaving certificate education as the benchmark), social class (three, with unskilled as the benchmark), labour force status, geographical location, existence or otherwise of wife's independent income (excluding child benefit) and the presence, or absence, of children; and

- a dummy variable indicating the presence, or absence, of another adult at time of interview.

The regression results for the gaps between the two variants, lack and enforced lack, of the eight item indices are given in Table 5.21 and the corresponding results for the four item indices are given in Table 5.22. Each case presents first the results when all the above independent variables are included. Given that at least some of the variables are likely to be highly correlated with each other, the value of the individual coefficients in the full model should be treated with some caution. The restricted model is produced by retaining only those variables that contribute to the explanatory power of the equation. The significance level criteria for entry and exclusion are set at 0.05 and 0.10, respectively. In all cases, the F-statistic is statistically significant at the 1 per cent level of significance, i.e. the explanatory variables contribute significantly towards explaining variations in the dependent variables, notwithstanding the expected relatively low values of the associated  $R^2$  value. In addition, for each of the restricted models, Ramsey's reset test fails to reject the null hypothesis that a linear functional form (as opposed to some non-linear alternative) is appropriate at the 1 per cent level.

The results in Table 5.21 for the first gap measure (lack) show that three independent variables are statistically significant in terms of being able to explain some of the variation in the dependent variable at least at the 10 per cent significance level. These variables are age of male, male's employment status and the presence of an adult at the time of interview. Each of these variables has a negative coefficient implying that the gap between the female and male deprivation scores declines as the age of the male increases, if there is another adult present and if the male is employed. However, given the poor explanatory power of the model these results should be treated with some caution.

The results for the second gap measure (enforced lack) are somewhat more reliable. While  $R^2$  values are low, the F-tests reject the null hypothesis that the independent variables have no explanatory power in both the full and restricted models. The variables

of significance in explaining the variation in this index are: the existence, or otherwise, of an independent income for the female, the age of the male, whether or not the male has received higher education, whether or not the male is employed, the presence, or otherwise, of children and the presence of an adult at the time of interview. As for the first gap measure, the gap between the female and male “enforced” deprivation scores declines in the age of the male, if he is employed and if there is an adult present at time of interview. In addition, the enforced gap decreases when the female has an independent income and when the male has a higher education. However, the gap increases in the presence of children. This is consistent with the view that, to some extent, the wife gives up some of her own individual well-being when children are present. For example, Goode, Callender and Lister (1998) found that women were more likely to “go without” when there were children. This, they argue, is sanctioned on the implicit assumption within hegemonic family discourse that the welfare of children are the primary responsibility of the woman and that the woman should make sacrifices to this end. Volger (1994) found that the tendency for the woman to make personal sacrifices was substantially stronger in households characterised by the whole wage or allowance systems, indicating again the positive correlation between level of financial control and standards of living.

**Table 5.21: Determinants of gap between female's and male's deprivation scores based on the 8-item index**

Variable	Lack		Enforced Lack	
	Full model	Restricted model	Full model	Restricted model
Constant	0.3463* (0.2104)	0.3283* (0.1839)	0.5777*** (0.1887)	0.4848*** (0.1723)
Household income	-0.0005* (0.0002)		0.0000 (0.0001)	
Female has independent income	0.0001 (0.0002)		-0.0002** (0.0001)	-0.0002** (0.0001)
Age	-0.0046* (0.0025)	-0.0052** (0.0023)	-0.0044** (0.0022)	-0.0038* (0.0021)
Higher education	0.1096 (0.0762)		-0.1000** (0.0438)	-0.0927*** (0.0334)
Leaving Cert education	0.0506 (0.0661)		-0.0607 (0.0487)	
Professional	0.0108 (0.0727)		-0.0147 (0.0496)	
Skilled	-0.0216 (0.0727)		-0.0226 (0.0563)	
Employed	-0.1386* (0.0841)	-0.1551* (0.0822)	-0.1888*** (0.0641)	-0.1918*** (0.0653)
Urban	-0.0041 (0.0593)		-0.0540 (0.0402)	
Children	0.0013 (0.0630)		0.0578 (0.0404)	0.0664* (0.0393)
Adult present (at either interview)	-0.1347** (0.0602)	-0.1341** (0.0580)	-0.1542*** (0.0440)	-0.1434*** (0.0441)
R <sup>2</sup>	0.0131	0.0096	0.0308	0.0275
F-statistic (P-value)	1.40 (0.1655)	3.10 (0.0260)	2.68 (0.0021)	3.78 (0.0010)
Breusch-Pagan test for heteroscedasticity (P-value)	27.26 (0.0000) Reject null	34.76 (0.0000) Reject null	307.33 (0.0000) Reject null	266.53 (0.0000) Reject null

White's Robust Standard errors given in parenthesis where null hypothesis of homoscedasticity is rejected

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

Household characteristics are associated with males unless otherwise indicated.



Table 5.22 shows the equivalent regression results for the two variants of the gap measure for the four item index. Despite the low  $R^2$  values for the model of the first gap measure (lack), for both the full and restricted models the F-test fails to reject the null hypothesis that the explanatory variables are jointly significant in explaining the variation in the index. Three variables are found to be significant in explaining the variation in this first gap measure (lack) for the four item index, i.e. age of male, whether or not the male has higher education and whether or not the male has a Leaving Cert education, with each variable having a negative effect on the deprivation index. These three variables also have a negative and significant effect on the second gap measure (enforced lack) along with the presence of an independent income of the female and whether or not the male is employed; as with the eight item index the presence of children widens the enforced lack measure based on the four item index, providing more evidence of the view that, to some extent, the wife gives up some of her own individual well-being when children are present.

Overall, while these models fail to say much about the variation in the first gap measures (lack) for both the eight item and four item indices, they have somewhat more explanatory power where the dependent variable is based on items for which an enforced lack exists. As suggested by the summary statistics presented in the previous section there is a systematic relationship between the gap in male and female scores and certain household characteristics. Most evident is the negative relationship between the presence of an independent female income, the age of the male, higher education levels of the male and employed males, and the gap between female and male 'enforced' deprivation scores, i.e. in each of these cases the gap is narrowed. In addition, also of significance is the positive relationship between the presence of children and these gap measures, i.e. in the presence of children the gap between females' and males' enforced deprivation scores is widened. Finally, as indicated in Chapter 4, the presence of another adult at the time of interview has a significant and negative effect on the gap measure for the eight item index indicating that where individuals are interviewed in isolation, they are more likely to report differences in the level of enforced deprivation.

**Table 5.22: Determinants of gap between female's and male's deprivation scores based on the 4-item index**

Variable	Lack		Enforced Lack	
	Full model	Restricted model	Full model	Restricted model
Constant	0.8988*** (0.2291)	0.7008*** (0.1143)	0.6855*** (0.2086)	0.7390*** (0.1930)
Household income	0.0000 (0.0003)		0.0002 (0.0002)	0.0002 (0.0002)
Female has independent income	-0.0003 (0.0003)		-0.0005*** (0.0002)	-0.0005*** (0.0002)
Age	-0.0122*** (0.0029)	-0.0097*** (0.0020)	-0.0096*** (0.0025)	-0.0097*** (0.0024)
Higher education	0.1790* (0.0944)	-0.1457* (0.0786)	-0.1820*** (0.0573)	-0.1815*** (0.0520)
Leaving Cert education	-0.1369* (0.0791)	-0.1273* (0.0753)	-0.0965 (0.0612)	-0.0990* (0.0601)
Professional	0.0779 (0.0819)		0.0503 (0.0596)	
Skilled	0.0370 (0.0714)		0.0593 (0.0631)	
Employed	-0.0436 (0.0844)		-0.1320* (0.0798)	-0.1286* (0.0781)
Urban	0.0590 (0.0610)		-0.0021 (0.0497)	
Children	-0.0616 (0.0753)		0.1110** (0.0509)	0.1104** (0.0403)
Adult present (at either interview)	-0.0496 (0.0608)		0.0183 (0.0494)	
R <sup>2</sup>	0.0262	0.0219	0.0414	0.0404
F-statistic (P-value)	2.72 (0.0018)	8.35 (0.0000)	3.70 (0.0000)	5.47 (0.0000)
Breusch-Pagan test for heteroscedasticity (P-value)	3.22 (0.0729) Do not reject null	2.42 (0.1194) Do not reject null	229.13 (0.0000) Reject null	229.09 (0.0000) Reject null
Ramsey's RESET test for functional form (P-value)	0.45 (0.7140) Do not reject null	0.29 (0.8304) Do not reject null	3.98 (0.0078) Reject null	3.78 (0.0103) Reject null

White's Robust Standard errors given in parenthesis where null hypothesis of homoscedasticity is rejected

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

Household characteristics are associated with males unless otherwise indicated.

## Conclusions

This chapter has focused on the relative position of spouses/partners within the household as far as living standards and deprivation are concerned. This was explored using the responses of about 1,124 couples to questions specifically designed for, and included in, a separate module in the 1999 wave of the Living in Ireland Survey. The questions related to levels of consumption and material deprivation using eight deprivation items, to central heating, car use, family meals and food consumption, to access to pastimes/leisure activities, to social activities, to personal spending money and to education and training. A total of twenty separate items or indicators of possession and activities were analysed to assess whether spouses differ in the extent of deprivation being experienced.

The results showed, first, that the majority of husbands and wives (or partners) reported that they did not have to do without these items due to lack of money. This is consistent with the rapid increase in general living standards in Ireland during the 1990s and with the pronounced fall in consistent poverty measures discussed in Chapter 3. Comparing the responses of partners, these generally agreed. Where they disagreed, there was a consistent, albeit not very dramatic, imbalance in favour of husbands across all the items. This imbalance widens when the non-monetary indicators are broadened beyond the more basic deprivation items to areas of social and leisure activity. Constructing a summary deprivation index reflecting enforced lack for the first eight items, there is a gap in reported enforced deprivation scores for only 13 per cent of couples. This is divided between cases where the wife reports greater deprivation than her husband (8 per cent), and those where it is the husband who reports greater deprivation (5 per cent). Constructing a summary deprivation index reflecting enforced lack for the four less basic items, there is a gap in reported enforced deprivation scores for 29 per cent of couples. In this case it is much more unevenly divided with the wife reporting greater deprivation than her husband in 19 per cent of these couples compared to the 9 per cent where it is the husband who reports greater deprivation.

One area not covered in the summary indices in which the wife seems to be consistently more deprived than her husband is in relation to skimping on their own meal to try to

ensure that the rest of the family has enough. The results show that in about 4.5 per cent of all couples the woman skimps and the man does not.

The greatest differences between husbands and wives showed up in relation to social and leisure activities and in relation to spending money. Nearly 30 per cent of couples gave different responses in relation to having a regular pastime or leisure activity and in about two-thirds of these it was the husband who had, and the wife did not have, a regular leisure activity. A high proportion of wives who did not have an activity where their husband did, cited lack of time (due to household or childcare responsibilities) rather than lack of money as the reason. This finding is supported by the result in relation to the socialising question where childcare is given as the reason by 9.4 per cent of wives, and 2.9 per cent of husbands, for not having had an afternoon or evening out over the previous fortnight. These results mirror those of a study undertaken in Ireland ten years previously (Rottman, 1994). Access to, and the amount of, personal spending money, are important measures of the distribution of income within a household. The findings on personal spending money presented in this chapter fit into the pattern established by international research. In Sweden, Nyman found that women have insufficient access to personal spending money more often than men, at 63 versus 51 per cent respectively (Nyman, 2002; 18) In the UK, Pahl found that husbands were more likely than wives to have personal spending money and to have more to spend on themselves (1989 pg 148). Vogler and Pahl found that 58 per cent of couples had equal access to personal spending, in 12 per cent the man had more and in 4 percent the woman had more (Vogler and Pahl, 1994; 281). This chapter focused in particular on comparing the results with a very similar, albeit small scale, study undertaken in Ireland 10 years ago. The findings suggest that the previous pattern of inequality in favour of husbands remains.

The multivariate analysis provides some interesting findings. As suggested by the cross tabulations, there is a systematic relationship between the gap in male and female scores and certain household characteristics. Most evident is the negative relationship between the presence of an independent female income, the age of the male, higher education levels of the male and employed males, and the gap between female and male enforced

deprivation scores, i.e. in each of these cases the gap is narrowed. In addition, also of significance is the positive relationship between the presence of children and these gap measures, i.e. with the presence of children the gap between females and males enforced deprivation scores widens. The presence of another adult at the time of interview has a significant and negative effect on the gap measure for the eight item index indicating that where individuals are interviewed in isolation, they are more likely to report differences in the level of enforced deprivation.

## Chapter 6

# Decision-Making and the Burden of Coping

### Introduction

There are several kinds of within household inequality and a useful distinction has been made between *inequality of outcome* and *inequality of process* (Jenkins, 1994). Chapter 5 focused on outcomes; this chapter focuses particular attention on processes. Specifically, it addresses the issue of access to, and management of, household income, distinguishing in particular, as the title of the chapter suggests, between control and management of finances within households. Differences in control over household finances are important in their own right, as an indicator of power, and for the role they may play in producing and explaining differences in living standards. Differences in management are important insofar as they reflect respective roles in decision-making and identify who carries the burden of responsibility for stretching scarce resources. Edwards likened the distinction to the management and control of finances within the household to the distinction between the implementation and policy-making functions of an enterprise. Implementation refers to the carrying out of decisions already made where in this case the manager of family finances handles the money and makes the actual payments with or without an input into the financial decision-making. Policy-making or control refers to the decision-making aspect of family finances (Edwards, 1981; 4).

As detailed in Chapter 2, several UK studies, using both small scale surveys (Pahl, 1989) and large nationally representative samples (Vogler and Pahl 1994; Vogler 1998), have explored different systems for managing household resources and their implications for the living standards of individual members. Rottman (1994) used Irish data for 1989 to examine this issue and also identified a number of distinct approaches to managing resources. The distinction made by these studies between control and management, or responsibility for finances are confirmed by the results presented in this chapter. While showing that joint financial decision-making is common among Irish couples, the results also show that in a

significant proportion of couples the husband retains control in terms of major decisions while the wife has the responsibility of managing resources on a week-to-week basis. Further, the responsibility for making resources stretch when money is tight falls disproportionately on women. In summary the results re-state and confirm the consistent pattern of previous studies.

The chapter begins with an analysis of the results of the module of questions included in the 1999 wave of the Living in Ireland Survey. It examines the relative position of spouses/partners within households in terms of their role in purchasing, decision-making, household budgeting, unexpected bills and in making ends meet. The patterns of financial decision-making are also examined across the relative poverty income thresholds.

Three summary measures of burden are constructed and the relationship between these and a range of socio-economic variables such as age, income group and social class, are analysed. A multivariate analysis based upon a regression approach, allows us to identify and explore the determinants of the differences in burden and decision-making between spouses and to assess both their significance and explanatory power. Finally, the chapter examines the relationship between the summary measures of burden and the deprivation results of Chapter 5.

### **Patterns of financial decision-making**

Table 6.1 shows how husbands and wives responded when asked how they decide on purchasing a personal item such as a coat or a pair of shoes for themselves. The question was designed to elicit the decision-making process in relation to buying a specific personal item. The table shows the responses of all couples in the sample. Table 6.2 shows the responses vis-à-vis relative income poverty lines.

Looking first at the answers of all respondents, the majority of both husbands and wives said they would buy the item straight away. There is, however, a difference between them insofar as 61 per cent of husbands compared to 50 per cent of wives would buy it straight away. It is possible that wives may be more budget conscious, as the response to the second option of the question suggests. Here it is clear that 21 per cent of wives

compared to 12 per cent of husbands said they would save for the item. The issue of control is explicit in the third option of the question, where the respondent was asked whether they would ask their spouse or partner for money. The percentage of all respondents who did so was fairly small, at about 5 per cent of the total sample, but nonetheless it is interesting to note that it was predominantly wives who asked their spouse for money (4.5 per cent) rather than husbands asking their wives (1.5 per cent).

**Table 6.1: “If you needed a coat or a pair of shoes would you normally...?”**

n=1120	All respondents	
	% of husbands	% of wives
Buy it straight away	61.0	50.3
Save up and buy	12.0	21.2
Ask spouse/partner for money	1.5	4.5
Budget with spouse/partner	15.2	13.5
Borrow	0.4	0.3
Do without until money becomes available	9.8	10.0

In relation to joint budgeting, a similar percentage of husbands and wives, 15 and 13 per cent respectively, said that they budgeted together to purchase the item. In relation to borrowing, about 1 per cent of the total sample said they would borrow for such an item with there being very little difference between husbands and wives in that regard. Finally, about 10 per cent of the total sample said they would do without until money became available, and, again, this was evenly divided between husbands and wives.



**Table 6.2: “If you needed a coat or a pair of shoes would you normally...?”**

n=1120	Below 60% mean income		Below 50% mean income		Below 40% mean income	
	% of husbands	% of wives	% of husbands	% of wives	% of husbands	% of wives
Buy it straight away	30.7	27.5	37.2	26.2	29.8	26.5
Save up and buy	18.4	28.5	20.2	30.0	25.0	33.7
Ask spouse/partner for money	0.9	3.3	2.2	0.2	2.4	4.8
Budget with spouse/partner	28.8	23.0	22.9	20.2	20.2	13.3
Borrow	3.3	0.7	1.6	1.1	2.4	2.4
Do without until money available	17.8	17.0	17.5	20.2	20.2	19.3

Looking at households below the three income thresholds of 40, 50 and 60 per cent of mean income, firstly a much lower percentage of both husbands and wives said they would buy the item straight away, and secondly that the differences in responses between husbands and wives is, in general, narrower. In relation to saving for an item the wives continue to be more likely to save than their husbands, with 29 per cent of wives compared to 18 per cent of husbands in households below 60 per cent of mean income, saying they would save up and then buy the item. In relation to asking their spouse/partner for money there is not much difference between lower income households and the sample as a whole but it remains the case that it is predominantly wives who ask their spouse for money rather than husbands asking their wives. In relation to joint budgeting, a higher percentage of husbands and wives say that they budget together to purchase the item. Below the 40 per cent relative income line, however, there appears to be some divergence in the assessment of spouses with 20 per cent of husbands compared to 13 per cent of wives saying they budget together. In relation to borrowing, the percentage of both husbands and wives who do so increases as would be expected. Again there is very little difference between husbands and wives in relation to borrowing. Finally, about 20 per cent of households below the 40 per cent income threshold say they

"would do without" until money becomes available, and, again, this is evenly divided between husbands and wives.

Tables 6.3 and 6.4 focus on decisions about other types of expenditure. These questions attempt to capture the division of responsibilities in relation to the day-to-day running of the household budget and in relation to emergency, or "rainy day", scenarios. A number of interesting findings emerge. When asked how they would meet unexpected bills, Table 6.3 shows that about three-quarters of all couples say it would be a joint decision. Of the remainder, a roughly equal number of husbands and wives say that they alone make the decision; the responses of their partners appear consistent with this. Table 6.4 shows the responses to the same question across the three income cut offs. Again the majority of couples say it would be a joint decision.

**Table 6.3: "If a large unexpected bill arose, such as a medical or repair bill, who do you think would decide how to meet it?"**

	All respondents	
	% of husbands	% of wives
Respondent	14.3	13.8
Spouse/Partner	11.6	12.2
Both/joint decision	74.0	73.4

**Table 6.4: "If a large unexpected bill arose, such as a medical or repair bill, who do you think would decide how to meet it?"**

	Below 60% mean income		Below 50% mean income		Below 40% mean income	
	% of husbands	% of wives	% of husbands	% of wives	% of husbands	% of wives
Respondent	11.4	14.0	6.3	13.3	11.1	13.1
Spouse/Partner	11.9	12.7	15.9	10.0	16.1	11.9
Both/joint decision	76.6	72.9	77.8	76.7	72.8	75.0

Table 6.5 looks at who does the weekly budgeting for the household. In about 57 per cent of households this is the responsibility of the wife, and in most of the remainder it is said to be a joint responsibility, with less than one in ten husbands responsible for the day to day running of the household budget. It is interesting to note again the apparent

consistency of the answers of husbands and wives; with about the same percentage of wives saying they do the budgeting on a weekly basis as husbands who say that their spouses/partners do (and vice versa). Among households below the 60, 50 and 40 per cent relative income threshold (Table 6.6), there are two consistent trends. Firstly, the percentage of wives who have sole responsibility for budgeting on a weekly basis increases, with 85 per cent of wives, below the 40 per cent line, who say they do the weekly budgeting. Secondly, the percentage of couples who budget together decreases down the income distribution.

**Table 6.5: “Who does the budgeting on a weekly basis?”**

	All respondents	
	% of husbands	% of wives
Respondent	8.7	57.2
Spouse/Partner	58.1	8.3
Both	33.1	34.5

**Table 6.6: “Who does the budgeting on a weekly basis?”**

	Below 60% mean income		Below 50% mean income		Below 40% mean income	
	% of husbands	% of wives	% of husbands	% of wives	% of husbands	% of wives
Respondent	6.9	66.1	7.2	64.4	9.5	85.0
Spouse/Partner	68.4	7.2	68.4	6.9	72.6	5.0
Both/joint decision	27.8	26.7	24.5	28.2	19.1	20.0

Table 6.7 shows the responses of couples on the decision-making process across a whole range of household financial activities from weekly grocery shopping, to buying a car, to borrowing and repaying debts. As illustrated, there is quite a variance in procedure depending on the purchase being made. For example, in four of the seven areas, buying a large household item, buying a car, borrowing money and paying debts, over 75 per cent of couples said they make the decision jointly. Where there is a division of responsibility between husband and wife in relation to these four areas, the husband is the one who generally makes the decision. This is particularly the case in relation to buying a car where between 18 and 21 per cent of husbands compared with around 4 per cent of

wives, make the decision. In relation to borrowing money the husband generally makes the decision in about 12 per cent of couples compared to about 5 per cent of wives. Finally, in relation to paying debts the husband makes the decision in 14 per cent of couples compared to nine per cent of wives.

**Table 6.7: "Would you, your spouse or both generally make decisions about ...?"**

All Respondents						
	% of husbands			% of wives		
	Respondent	Spouse/ Partner	Both	Respondent	Spouse/ Partner	Both
Spending on regular shopping	6.3	75.0	18.8	77.9	4.6	17.5
Paying electricity and gas bills	23.3	51.9	24.8	52.9	21.9	25.1
Paying rent/mortgage	25.3	31.5	43.1	31.1	26.3	42.6
Buying large household items	11.3	9.7	78.9	9.4	12.6	77.8
Buying a car	17.9	4.2	77.9	3.3	20.8	75.9
Borrowing money	12.4	5.4	82.2	4.8	13.4	81.7
Paying debts	13.6	9.1	77.3	8.9	13.7	77.4

However, in other areas of household financial activity it is the woman who is more prominent. In over 75 per cent of couples she makes the decisions about spending on regular shopping. In relation to paying utility bills about 47 per cent of wives make the decision, whereas in paying rent or the mortgage about 40 per cent of the sample say they make the decisions together. It is interesting to compare, where possible, these results with other studies, albeit those with much smaller sample sizes. Pahl's findings for her study of 102 households show very similar results. For example, she found that 74 per cent of wives were responsible for food expenditure, 31 per cent for rent/mortgage payments while in relation to buying a car women were responsible for buying a car in just 4 per cent of households, (Pahl, 1989; 144). In Land's study of 86 households she found that in 38 families, husbands and wives were jointly responsible for household expenditure, with the wife responsible for most household expenditure in the remaining 48 households (Land, 1969; 65). In Wilson's study of low income households, women were responsible for all spending on collective consumption in 18 out of 24 households

(Brannen and Wilson, 1987; 146). In contrast, a more recent study of low income families in Ireland found that “there were little gender differences in regard to money or shopping practices” (Daly and Leonard, 2002; 57).

**Table 6.8: “Would you, your spouse or both generally make decisions about ...?” Responses of husbands and wives in households below 60% of mean income**

	% of husbands			% of wives		
	Respondent	Spouse/ Partner	Both	Respondent	Spouse/ Partner	Both
Spending on regular shopping	6.5	74.5	19.0	79.5	4.1	16.5
Paying electricity and gas bills	17.3	55.0	27.7	52.6	16.6	30.8
Paying rent/mortgage	19.4	37.7	42.9	37.9	20.5	41.7
Buying large household items	12.3	13.9	73.8	8.6	16.4	75.1
Buying a car	21.9	5.4	72.7	1.6	30.2	68.1
Borrowing money	14.5	8.3	77.2	6.3	15.7	78.1
Paying debts	16.9	11.6	71.5	14.5	15.8	69.7

For Table 6.8 the respondents whose income is below the 60 per cent line, the same pattern holds. Again, the majority of couples, around 70 per cent, make joint decisions in relation to purchasing large items, buying a car and borrowing and repaying money. For the remaining 25 per cent or so, the husband generally decides on buying a car (22 per cent versus 5 per cent), borrowing money (14.5 per cent versus 8.3 per cent) and paying debts (17 per cent versus 12 per cent). In relation to the other areas of financial activity—spending on regular shopping and paying electricity and gas bills - the wife is predominant. As in the total sample, decisions in relation to paying rent/mortgage are made together by 43 per cent of the sample and by the wife in 38 per cent, with the husband making the decision in 19 per cent of cases.<sup>1</sup>

<sup>1</sup> An analysis of the responses of couples in households below the 40 and 50 per cent poverty thresholds was also completed. In summary, the same pattern displayed at the 60 poverty threshold holds – whereby the majority of couples say they make joint decisions and where there is a difference the wife makes more of the regular decisions (e.g. grocery shopping, bills) and the husband the big or irregular decisions (e.g. large household items).

Table 6.9 refers explicitly to the issue of coping with the burden of trying to stretch scarce resources. Here 34 per cent of wives say they take the responsibility of making money stretch from week to week and 29 per cent of husbands say their wives take that responsibility. Conversely, 11 per cent of both husbands and wives say it is the husband's responsibility to make ends meet. For the sample as a whole, between 50 and 60 per cent of couples appear to agree that they manage the responsibility jointly.

**Table 6.9: "When money is tight, who takes the main responsibility for trying to make sure it stretches from week to week?"**

	All respondents	
	% of husbands	% of wives
Respondent	10.7	33.5
Spouse/Partner	28.9	10.7
Both	60.5	55.7

Table 6.10 shows the response to "stretching scarce resources" across the three relative poverty lines. A number of interesting findings emerge. Firstly, there is a considerable decline in the number of couples who undertake this responsibility jointly as household income declines - from around 58 per cent across all husbands and wives down to around 44 per cent across husbands and wives in households below 40 per cent of mean income. Secondly, the woman's responsibility for stretching scarce resources increases as income declines. It rises from approximately 30 per cent of all couples to approximately 45 per cent of all couples below the 40 per cent poverty line. Men's responsibility seems to decrease somewhat under the 60 and 50 per cent lines before rising somewhat below the 40. What is also interesting here is that the apparent similarity in the responses of both partners to each other's role/responsibility that was evident heretofore begins to diverge somewhat. In examining the gendered division of making scarce resources stretch it is perhaps worth reiterating the point made in Chapter 2 that while the majority of women found the management responsibility burdensome, some women also derived peace of mind and a sense of pride from their skills as managers of low income (Goode, Callender, Lister, 1998).

**Table 6.10: “When money is tight, who takes the main responsibility for trying to make sure it stretches from week to week?”**

	Below 60% mean income		Below 50% mean income		Below 40% mean income	
	% of husbands	% of wives	% of husbands	% of wives	% of husbands	% of wives
Respondent	7.8	40.8	9.6	39.7	13.9	45.8
Spouse/Partner	37.8	7.8	38.1	8.6	43.1	8.3
Both/joint decision	54.3	51.31	52.3	51.7	43.1	45.8

### Summary measures of burden

The next stage is to construct three summary measures of the burden of financial management and responsibility in situations of scarce resources. There follows an explanation of how these measures of burden are distributed between partners, their movement across the three relative income poverty lines and the relationship between one summary measure of burden and decision-making and a variety of socio-economic variables. Finally, there is an examination of the relationship between the burden of coping and the extent of deprivation experienced by husbands and wives

Three summary measures of “burden” are constructed. The first relates to the responses as to who takes sole responsibility when money is tight for making sure it stretches from week to week. The second relates to the responses as to who does the budgeting for the household on a weekly basis and the third combines the responses of both of these into one aggregate measure. The process of constructing the summary burdens is illustrated by the example of burden one. Table 6.11 shows the results for the first summary measure where 0 equates to not being burdened and 1 equates to being burdened.

**Table 6.11: Summary measure one - percentage of husbands and wives who carry sole burden for “making scarce resources stretch”**

	Husbands		Wives	
	Frequency	Percent	Frequency	Percent
0	952	84.7	672	59.8
1	172	15.3	452	40.2
	n=1,124	100	n=1,124	100

For wives this relates to a situation where the wife is solely burdened with the responsibility of making scarce resources stretch – that is, either the wife herself said that she alone carries this responsibility of coping, and/or her husband has said that she alone carries it. The score is calculated in the same way for husbands. The burden falls disproportionately on wives with 40 per cent of wives compared to 15 per cent of husbands bearing the responsibility for making resources stretch when money is tight. This differs from the 33 per cent of wives who identified themselves as bearing the responsibility when asked the question directly (see Table 6.9), as it is broadened to include those who do not say they have it but whose husband says that they do. The idea here is to capture situations where a person does not consciously identify themselves as carrying the responsibility.

Table 6.12 shows the results for the three summary measures of burden. As above, 0 equals not being burdened while 1 equals being burdened. That burden, however constructed, falls disproportionately on women. In relation to burden 1, the results show that wives carry the responsibility for making scarce resources stretch 2.5 times more than men, that is 40 per cent of wives carry the burden compared to 15 per cent of husbands. In relation to burden 2, wives carry the responsibility for weekly budgeting almost 5 times more than their husbands at 60 per cent compared to 11 per cent. Finally, in relation to the aggregate burden, burden 3, the results show wives carrying it over 3 times more than their spouses, that is burden 3 falls on 67 per cent of wives compared to 21 per cent of husbands.

**Table 6.12: Three summary measures of burden - percentage of households where “burden” falls on one partner**

Sole burden	Burden 1	Burden 2	Burden 3
Wife	40.2	59.7	67.4
Husband	15.3	10.9	20.5

While it is interesting to construct the various measures of burden the one that most closely represents the focus of this chapter is summary burden 1. Unlike burden 2 which relates to weekly budgeting which may, or may not, be considered an undesired responsibility, summary burden 1 is unequivocally about coping in situations of scarce



financial resources. It is an indicator of financial responsibility rather than control and with this in mind the rest of this chapter concentrates on the examination of this variable hereafter referred to simply as burden.

Previous analyses, both in this chapter and Chapter 5, aim to examine firstly the relationship between this variable and poverty. Table 6.13 shows the percentage of households across the three poverty thresholds where either the wife and/or the husband are burdened. It shows that in 52 per cent of households below the 40 per cent relative income poverty line the wife is burdened, compared to 17 per cent of households where the husband is burdened. In 48 per cent of households below the 60 per cent poverty line the wife is burdened compared to the 14 per cent of households where the husband is burdened. So, unsurprisingly, as indicated in Table 6.10, in the vast majority of poorer households it is the wife, rather than the husband, who carries the burden of trying to make resources stretch when money is tight. Although it is clear that the probability of burden increases as household income declines it is also the case that a significant minority of wives who carry the sole burden of coping are in households above the 60 per cent poverty line. In contrast, the probability of the burden falling on husbands does not appear to be influenced by household income.

**Table 6.13: Percentage of households across relative income poverty lines where wife/husband is burdened**

Poverty Threshold % income	% of wives burdened	% of husbands burdened
Below 40(n=75)	52.0	17.3
Below 50(n=182)	48.4	12.6
Below 60(n=272)	47.8	14.0

Table 6.12 showed that approximately 40 per cent of wives, compared with approximately 15 per cent of husbands, carry the sole burden of coping in a situation of scarce resources. Using this as a benchmark, the rest of this sub-section explores whether the observed differences vary systematically with individual and household characteristics such as household income, social class or age of the husband and the wife's independent income, if any. Any such differences could reflect an independent effect these variables have on the probability of the burden falling solely on either wives

or husbands, while bearing in mind that more complex underlying effects and interactions can be obscured in simple cross tabulations. These socio-economic variables were chosen both for consistency and because they appeared to represent significant explanatory variables in the previous chapter.

Table 6.14 examines the relationship between the burden of coping and household income. It provides a more comprehensive picture of the relationship between income and burden than Table 6.13 as it decomposes household income into ten groups rather than the three poverty thresholds. The figures confirm the pattern in the previous table. In particular, the probability of burden is decreasing as household income increases although not in a uniform fashion. Again in contrast, the probability of burden falling on husbands appears to increase as income increases. For example, for each of the lowest five deciles the “average” husband is less burdened than the average husband for the sample as a whole. An obvious implication of this is that wives in poorer households appear to be particularly disadvantaged vis-à-vis husbands in poorer households.

**Table 6.14: Percentage of households where wife/husband is burdened across income deciles**

Income Decile	% Wives	% Husbands
1 (n=122)	47.5	13.1
2 (n=124)	50.0	12.1
3 (n=126)	40.5	12.7
4 (n=108)	43.5	12.9
5 (n=115)	39.1	13.9
6 (n=116)	38.8	21.6
7 (n=128)	35.9	17.2
8 (n=93)	31.1	11.8
9 (n=100)	38.0	22.0
10 (n=910)	34.1	16.5

Table 6.15 shows the percentage of households where either the wife or husband are burdened across the age of the husband. It appears that for both husbands and wives the probability of having the sole burden of responsibility for coping on scarce resources is a little lower in the two youngest age categories, a little higher between 45 and 54 and

about average for the two higher age categories. There does not appear to be the same relationship between burden and the >64 age category that was suggested by the cross tabulations in Chapter 5 where the deprivation gap for wives decreased as the age of the husband increased.

**Table 6.15: Percentage of households where wife/husband is burdened across age**

Age group	Wife	Husband
< 35 (n=146)	38.3	13.7
35-44 (n=263)	38.8	12.9
45-54 (n=255)	42.6	18.8
55-64 (n=200)	40.0	15.5
> 64 (n=260)	40.4	15.0

Table 6.16 shows the percentage of households where the wife or husband is burdened with coping with scarce resources across the social class of the husband. There is a consistent upward trend as one moves down the class hierarchy, with the probability of sole burden of coping falling on wives over 50 per cent in the semi-skilled and unskilled manual social class categories compared to 40 per cent for the sample as a whole. A more inconsistent trend is evident for husbands with the probability of sole responsibility for the burden of coping higher in the two highest and the lowest social class. The probability of burden for husbands is lowest in the skilled/semi-skilled manual category, something which is confirmed by the multivariate analysis later in the chapter.

**Table 6.16: Percentage of households where wife/husband is burdened across social class**

Social class	% wife	% husband
Higher professional (n=141)	29.8	19.9
Lower professional (n=244)	31.9	19.3
Other non-manual (n=190)	33.7	12.6
Skilled manual (n=309)	47.3	11.9
Semi-skilled manual (n=129)	50.4	10.1
Unskilled manual (n=107)	50.5	20.5

Table 6.17 shows the percentage of households where the wife or husband is burdened across the wife's independent income (not including child benefit). As previously, the wife's income is divided into three categories: IR£0, IR£0 - IR£100 and greater than

IR£100. In households where the wife has no independent income approximately 35 per cent of wives are burdened. Contrary to what one might have expected, this figure is below the overall average of 40 per cent for wives. Again, surprisingly, the probability of burden for wives with an independent income greater than 0 and less than IR£100 is considerably greater than the average. For husbands, the trend in probability of burden decreases as wife's own income increases as might be reasonably expected.

**Table 6.17: Percentage of households where wife/husband is burdened across wife's income**

Income (excl. child support)	% Wife	% Husband
0 (n=385)	35.2	18.1
<£100 (n=393)	45.8	15.8
>£100 (n=346)	39.3	11.6

The final cross tabulation, before moving on to multivariate analysis, examines the relative relationship, for husbands and wives, between being burdened and decision-making. For the purposes of this analysis financial decision-making is divided into regular and irregular decision making. It seems a more appropriate distinction than the important/not important one made by Edgell (1980) notwithstanding the same basic point that the prestige attachment to the types of decisions made differs. Here, regular decision-making constitutes regular shopping, utility bills, rent/mortgage payments and debt repayments while irregular includes paying big bills, purchasing large household items and buying a car.

**Table 6.18: Percentage of households where wife/husband is burdened across other decision-making activities**

Decision-making Wife	% full sample n=1,124	% burdened sample n=452
Regular	38.9	96.7
Irregular	18.3	45.3
Decision-making Husband	% full sample n=1,124	% burdened sample n=172
Regular	11.3	73.8
Irregular	9.3	61.1

Table 6.18 shows the percentage of households where the wife or husband is burdened across other decision-making activities. It shows the burden for wives and husbands as a percentage both of the full sample and the burdened sample. Focusing on the burdened sample it shows that almost all wives, 97 per cent, are involved in regular decision-making while about 45 per cent are involved in large decision making. In contrast, the difference in the proportions of “burdened” husbands who make regular and large decisions is 74 and 61 per cent respectively. In the full sample, there is the same contrast between wives and husbands and the similarity in the proportions of each who make regular and large decisions. While not wanting to infer too much from a simple cross tabulation it seems to illustrate nicely the distinction drawn, in the introduction to this chapter, between management and control. Insofar as it is possible to use big financial decision-making as an indicator of financial control the results seem to suggest that the majority of women who have managerial responsibility do not have financial control. In terms of Edwards' (1981) business analogy, most wives are implementing not making policy. However as stated earlier, more complex underlying effects and interactions can be obscured in simple cross tabulations and the results from the following multivariate analysis may present a different picture.

### **Determinants of aggregate burden of responsibility**

The summary burden constructed, sole responsibility for making scarce resources stretch, is the dependent variable and a probit regression was carried out with the following independent variables:<sup>2</sup>

- Household equivalent income;
- A continuous variable for age;
- Seven dummy variables for education (two), social class (two), one labour force variable for wife's and husband's respectively, geographical location, marital status and wife's independent income;
- Another adult present at time of interview;

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<sup>2</sup> Appendix Table 6.18 shows the marginal effects associated with the probit model.

- Two dummy variables in relation to financial decision making for wives and husbands respectively.<sup>3</sup>

The estimation results for the burden of coping for husband and wives are given in Table 6.19. Using wife burdened and husband burdened as the dependent variables, it presents first the results when all the above independent variables are included and then the results for the restricted model. As in Chapter 5, the restricted model is produced by retaining only those variables that contribute significantly to the explanatory power of the equation. The significance level criteria for entry and exclusion are set at 0.05 and 0.10, respectively. The results, for the first summary measure (sole burden on wives), show that six of the independent variables listed above are statistically significant in terms of helping to explain variance in the dependent variable. All of these statistically significant independent variables are retained in the final model. Four of the six significant variables have a negative co-efficient in the full, and restricted, model. Thus it shows that the probability of the sole burden falling on the wife is less when her husband has higher education and is employed and lives in an urban area. There is also a negative relationship between the extent to which the burden of coping financially is acknowledged and the presence of the spouse. This variable is significant at the one per cent level. This issue was discussed in detail in Chapter 4 and as anticipated the results shown here are both very interesting and consistent with hypotheses of a bias. The results suggest that the wife is less likely to say she carries the sole burden when the husband is there at the time of her interview. The two other variables that are significant, making regular financial decisions and making “irregular” financial decisions, have positive co-efficients, which suggests that where decision-making is broadened the burden on the wife is increased. Both these variables are significant at the one per cent level. This is different from the cross tabulations discussed earlier, as the regression analysis seems to suggest that when financial responsibility extends beyond regular decisions to other larger financial decisions (such as buying a car) the wife's burden increases, despite the fact that such decisions might be seen as indicators of greater financial control. The

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<sup>3</sup> The dummy variable for regular financial decisions comprises four elements regular shopping, utility bills, rent/mortgage payments and debt repayments. The dummy variable for big financial decision-making comprises three elements, e.g., paying big bills, purchasing large household items and buying a car.

multivariate analysis seems to suggest that in situations where the wife is coping with the burden of making scarce resources stretch then financial decision-making is an additional burden regardless of whether it entails making, or just implementing, financial policy for the household.

The results for the second summary measure (husband sole burden), employed as the dependent variable, show that five independent variables are significant. Five are significant both in the full model and in the final model. Labour force status of the wife, geographical location, and both decision-making variables are all significant at either the five or one per cent level. Only one of these significant variables has a negative coefficient. That is, in situations where the wife is employed the probability of the sole burden of responsibility falling on husbands is reduced. In the restricted model the independent variable for social class (skilled) becomes significant at the 10 per cent level. It too has a negative coefficient, suggesting that the more skilled the husband is the lower the probability that the burden falls on him alone.

**Table 6.19: Determinants of burden of coping where one partner is faced with this burden**

Probit models	Wife burdened		Husband burdened	
Constant	-0.4034 (0.3673)	-0.2759* (0.1456)	-0.7751** (0.3672)	-1.3216*** (0.0970)
Household income	-0.0002 (0.0002)		0.0003* (0.0002)	
Wife has independent income	0.0887 (0.0921)		0.0360 (0.1433)	
Age	-0.0011 (0.0042)		-0.0048 (0.0044)	
Higher education	-0.3513*** (0.1363)	-0.3985*** (0.1174)	-0.0980 (0.1464)	
Leaving Cert education	-0.1623 (0.1171)	-0.1567 (0.1114)	-0.0221 (0.1278)	
Professional	-0.1071 (0.1236)		-0.0151 (0.1293)	
Skilled	-0.0750 (0.1129)		-0.1872 (0.1167)	-0.1738* (0.0950)
Employed	-0.2332* (0.1360)	-0.2523*** (0.1020)	-0.1575 (0.1372)	
Employed (Female)			-0.3153** (0.1633)	-0.2228** (0.0928)
Urban	-0.2155** (0.00925)	-0.2393*** (0.0908)	0.2324** (0.0962)	0.2831*** (0.0925)
Married	0.2555 (0.2313)		-0.2056 (0.2454)	
Adult present <sup>♦</sup>	-0.2511*** (0.0894)	-0.3511*** (0.0814)	-0.1206 (0.0947)	
Makes all regular financial decisions <sup>♦</sup>	1.2219*** (0.1186)	1.216*** (0.1181)	0.6942*** (0.0983)	0.7024*** (0.0961)
Makes all big financial decisions <sup>♦</sup>	1.0072*** (0.1214)	1.0036*** (0.1204)	0.4413*** (0.0970)	0.4192*** (0.0957)
Pseudo R <sup>2</sup>	0.2065	0.2029	0.1260	0.1192
Likelihood Ratio Test	292.71	288.18	143.47	135.80

Standard errors given in parenthesis

\* indicates significance at the 10% level

\*\* indicates significance at the 5% level

\*\*\* indicates significance at the 1% level

Household characteristics are associated with males unless otherwise indicated.

<sup>♦</sup> For the burden on female analysis this refers to another adult being present at the time of the female's interview and *vice versa* for the male analysis.

<sup>♦</sup> This variable refers to the female in the female analysis and the male in the male analysis

Note: A likelihood ratio test for multiplicative heteroscedasticity fails to reject the null hypothesis of homoscedasticity at the 1% significance level for both models.



## Deprivation and the burden of coping

This final section examines the relationship between the burden of coping and the extent of relative deprivation experienced by husbands and wives as shown in Chapter 5.

**Table 6.20: Percentage of households where wife/husband is burdened across gap in scores in 4-item deprivation index (gap =  $W_s - H_s$ )**

Gap	% wife	% husband
$\leq -1$	48.0	15.7
0	36.5	14.7
$\geq 1$	50.0	17.3

Table 6.20 shows that in situations where there is no deprivation gap between husbands and wives the wife's probability of being burdened is lower. However, in situations where the wife is more deprived than her husband (that is, the gap is  $\geq 1$ ) she has a greater chance of being burdened. Equally, when the husband is relatively more deprived than she is, she also has a greater chance of being burdened compared to the average for the sample as a whole. For husbands there appears to be no relationship between the relative deprivation gap and burden although if anything he has a slightly higher chance of being burdened when there is a positive gap (that is, the wife is more deprived) which seems a bit odd. In summary there appears to be no obvious relationship between the deprivation gap between husbands and wives and the burden of coping with scarce resources.

## Conclusions

This chapter examined the management and control of finances within Irish households, based on responses to a set of questions included in the 1999 Living in Ireland Survey. Amongst other things, the chapter assesses the extent to which women in poor households had a disproportionate burden of responsibility for stretching scarce resources.

The general results showed a complex pattern, where patterns of management varied not only across households but also across different areas of spending. Joint decision-making was common among both low-income and other households for the purchase of most large household items, for borrowing and repaying money and for dealing with large unexpected bills. For example, about three-quarters of both men and women said that if a large bill

arose unexpectedly the partners would decide together how to meet it, and this was also true in low-income households. Among the remainder, about the same number of men and women said they would decide on their own how to meet it. However, a clear division in financial responsibility was evident in relation to regular grocery shopping and weekly budgeting. The wife took on this role in more than half of sample couples, with most of the remainder saying that both partners did so. This may reflect the household allocation system employed, information on which was not collected as part of this survey, and the fact that up until relatively recently female labour force participation was low by international standards, particularly for married women.

In relation to the issue of managing scarce resources the results suggest that this burden falls disproportionately on women. When asked who takes the main responsibility for trying to make sure money, when it is tight, stretches from week to week, this is seen as a joint responsibility in approximately 56 per cent of couples and as the responsibility of the wife in most of the remainder, that is, in about 34 per cent of the sample. In low-income households, those below the 40 per cent poverty line, joint responsibility was less common and about 46 per cent of wives said they took sole responsibility for making scarce resources stretch.

The three summary measures show burden, however constructed, falls disproportionately on women. Depending on the summary burden measure, wives carry the responsibility for making scarce resources stretch from between 2.5 to 5 times more than husbands. The cross tabulations suggested a number of patterns in relation to the probability of wives being burdened - it decreases as household income increases and it decreases as one moves up the class hierarchy. However, in relation to the age of the husband and the existence, or otherwise, of a wife's independent income no consistent pattern emerges.

The multivariate analysis indicated that the probability of the sole burden falling on the wife is less when her husband has higher education, is employed and lives in an urban area. The multivariate analysis also suggests that increased financial decision-making, whether of the regular or the irregular variety, increases the probability of the wife being burdened with making scarce resources stretch.

For husbands, the probability of carrying the sole burden of responsibility is reduced both where the wife is employed and where he is more skilled in terms of social class categorisation.

Finally, as in Chapter 5, there is a negative relationship, significant at the one per cent level, between the extent to which the burden of coping financially is acknowledged by the wife and the presence of the husband at the interview. This suggests that the wife is less likely to say she carries the sole burden when the husband is there at the time of her interview. However, the reverse is not the case. That is, the variable is not significant for husbands when his wife is present at his interview.

## **Chapter 7**

# **The Living Standards of Children in the Household**

### **Introduction**

The previous two chapters examined the position of adults within households. This chapter investigates the position of children. The way resources are allocated within households or families may have a significant impact on the living standards of children. Children most often have little or no independent source of income and no real control over the management of family finances and are thus particularly vulnerable. While children in households with inadequate resources are likely to experience poverty, some children in other households may also experience deprivation because household resources are not sufficiently directed to meeting their needs. This highlights the importance of going beyond household income, or non-monetary indicators aimed at capturing the situation of the household as a whole or its adult members, to attempt directly to measure deprivation and well-being among children. This chapter discusses the issues that arise in trying to do this and presents results for a set of indicators specially designed to focus on children, included in the 1999 Living in Ireland Survey, as discussed in Chapter 4. This chapter begins, however by setting the context, looking first at indirect measures of childhood poverty and then at previous research which has incorporated direct deprivation indicators for children.

### **Indirect measures of childhood poverty**

Much of the research carried out on child poverty in the Western world has, for a variety of conceptual, practical and ethical reasons, focused on the poverty of families with children rather than on the poverty of children within families. The standard of living of children is typically calculated as a direct function of the standard of living of the household of which they form a part: "A child is therefore poor if he or she lives in a poor household" (Nolan, 2001; 258). Measures of childhood poverty based on overall household income levels are unlikely to be able to gauge accurately the standard of living of individual children in that household because they fail to account for discrepancies

between the overall level of income and the distribution of that income between household members. This can work both ways. The poverty of children may be *overestimated* as studies may ignore the tendency for some parents, particularly mothers, to “go without” resources so that their children can consume more (Lee and Gibney, 1989; Middleton et al., 1997). On the other hand, such studies may also *underestimate* levels of child poverty as they fail to take into account children who live in households above a given poverty line yet who do not receive the assumed proportionate amount of household resources. This problem remains even in studies which employ equivalence scales to weight individual proportions of household income according to the perceived differing “needs” of each household member. This adjustment prevents the misestimation of household poverty – and thus of childhood poverty – by acknowledging that different individuals may need different levels of resources in order to achieve the same standard of living. However as it simply replaces assumptions of equally pooled resources with assumptions of equal standards of living within the household, measurements of childhood poverty based on measures of equivalised household income may equally be criticised for not being sufficiently sensitive to levels of child poverty. Further problems arise from the assumptions governing the apportioning of weight to different family members; particularly, in this context, the assumption that children carry far less weight than the adult(s) in the household. If this assumption is incorrect and children consume a greater proportion of household resources than allowed them by the scales, then poverty research employing such scales will fail to accurately capture the extent and nature of family poverty because of the underestimation of the degree of resources going to the children (Adelman et al., 2000).

Nonetheless, because household income-related measures of childhood poverty typically utilise large-scale comprehensive national datasets, they can provide reliable and relatively standardised measures of child poverty within and between countries. Accordingly, measures of child poverty based on household income data provide a valuable indication of the degree of child poverty in Ireland, and furthermore, allow us to view levels of childhood poverty in Ireland from an internationally comparative perspective.

The most recently available data for Ireland, collected as part of the 2001 Living in Ireland Survey, shows that 31 per cent of children live in households with less than 70 per cent of the median income, 23 per cent in households with less than 60 per cent of the median income and 14 per cent in households with less than 50 per cent of the median income (Whelan et al., 2003). Overall, these figures represent a decrease in the relative poverty of children since 1994, where the chances that children would live in households which fall below the 60 and 70 per cent poverty lines were 1 and 5 per cent higher respectively. However, the risk of children falling below the 50 per cent poverty line is, in 2001, 5 per cent higher than it was in 1994, a finding which suggests that although the proportion of children living in households below the three poverty lines has fallen, the proportion of children living in households which remain below the lines have fallen even further below them; that is, the poverty gap for children has increased.

From a comparative perspective, Ireland has been repeatedly shown to have some of the highest rates of child poverty in the Western world. The UNICEF report, *A League Table of Child Poverty in Rich Nations*, found that 16.8 per cent<sup>1</sup> of children in the Republic of Ireland live in households which fall below 50 per cent of the national median income level, compared with only 2.6 per cent of children in Sweden, and 4.3 per cent of children in Norway (UNICEF, 2000). Within the EU, Ireland has the 5<sup>th</sup> highest percentage of children at risk of poverty, where the risk of poverty is defined in terms of the proportion of the population with an equivalised disposable income below 60 per cent of the median in each country. On this measure, 21 per cent of Irish children are at risk of poverty, compared with 29 per cent in the UK, the highest, and 6 per cent in Denmark, the lowest (Eurostat, 2003).

While household relative income measures fail to accurately gauge levels of childhood poverty, traditional deprivation measures using non-monetary indicators also fail to capture the full nature or extent of childhood poverty. Typically, these indicators are

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<sup>1</sup> This figure has since reduced to 14 per cent, according to the findings of the 2001 *Living in Ireland Survey*, and as noted in the preceding paragraph.

designed to measure the degree of deprivation at the level of the household and are used to determine the living standards of households containing children: they do not serve as direct measures of living standards or deprivation for the children themselves.

Nonetheless, the introduction of deprivation indicators into measurements of childhood poverty provides us with a more comprehensive picture of the degree of poverty experienced by Irish children, albeit one necessarily limited by the focus on household deprivation indicators. According to the results of the 1997 Living in Ireland Survey, 34 per cent of adults and 37 per cent of children lived in households below the 60 per cent relative income line, yet while 17 per cent of children in households below the 60 per cent line experienced enforced basic deprivation, only 9 per cent of adults in households below the 60 per cent line experienced enforced basic deprivation (Nolan, 2001). Thus when the 60 per cent income line is taken as the baseline, a far greater proportion of children than adults experience enforced basic deprivation. It is this figure which has led the Combat Poverty Agency to claim that “children in Ireland are almost twice as likely as adults to be poor” (Daly and Leonard, 2002). The latest figures for combined income-deprivation chart a drop in the percentage of children experiencing consistent poverty since 1994 (where this is defined as the number of children living in households below the 70 per cent poverty line *and* experiencing relative deprivation), yet at 7 per cent, this still represents a greater number of children living in consistent poverty than the 4 per cent of adults reported to do so.

### **Difficulties in the development of childhood deprivation indicators**

While this data provides a basic overview of the rates of child poverty in Ireland, it does not, as discussed, provide the complete picture. Evidence from studies which employ deprivation indicators specifically designed to measure the levels of deprivation experienced by children can provide more accurate readings of child poverty, although crucially, these may differ from the results presented by the larger-scale household centred surveys. This discrepancy is significant in terms of the allocation of funds to the relief of childhood poverty, as most of the large scale national and international surveys on which such funding and targeting initiatives are based rely on the relative income or deprivation measures which assume, at some level, a pooling of resources and which

measure overall household levels of deprivation rather than child-centred ones. The potentially distorting effects of these measures could work against the development of a sufficiently sensitive policy and could lead to a possible misdirection of funds. It is therefore crucial that child deprivation indicators be introduced into national and international research on child poverty. Indeed within an Irish context, Nolan (2000) has emphasised that a key priority in terms of monitoring and tackling child poverty is the incorporation of measures of deprivation relating directly to children themselves into data and analysis.

However, direct indicators of deprivation for children are particularly difficult to obtain for a variety of reasons. Most obviously, household surveys on which research most often relies usually interview adults rather than children, and there are a host of difficult ethical and practical issues related to interviewing children directly. While these can be addressed when focusing on specific small groups such as children using certain services or diagnosed as having certain conditions or problems, large-scale household surveys seeking representative samples of the population as a whole are not well-placed to do so. Thus even when information is sought specifically about children, it is usually obtained in such surveys from adults.<sup>2</sup> This clearly constrains the nature of the information which can be sought – for example, the parent may not accurately perceive the child's feelings or preferences. Parents may also be unlikely to give responses to questions seen as implying that they themselves act irresponsibly or uncaringly towards their children. For all of these reasons there has been a relative dearth of studies carried out on childhood poverty using child-centred deprivation indicators. However, before going on to look at the set of childhood indicators developed within this study, it is worth reviewing some of the work that has already been carried out in this field.

### **Research using deprivation indicators for children**

As a result of the ethical and practical difficulties surrounding the procurement of direct indicators of deprivation for children, there have been relatively few studies which have

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<sup>2</sup> Innovative approaches have, however, been investigated for obtaining information from teenage children, including providing them with tape recorders to tape responses – an approach explored in the British Household Panel Survey.



focussed solely on the development of a deprivation index for children. The first – and only – British study to concentrate principally on the livings standards of individual children was the *Small Fortunes Survey* carried out by Middleton, Ashworth and Braithwaite in the mid 1990s (Middleton et al., 1997). This extensive survey consisted of interviews with parents, interviews with children, inventories of the children’s possessions and week-long diaries of child-based expenditure from each of the parent-child sets in the sample. Based largely on earlier consensual measures of deprivation developed by the “Breadline Britain” Study (Mack and Lansley, 1985), Middleton et al. drew up an index of childhood deprivation whereby an item was considered a necessity if more than 50 per cent of parents agreed that a child should not have to do without it. On this basis, Middleton et al. found that 11 per cent of children had to do without three or more necessities (a state they termed “poor”), and 3 per cent of children had to do without five or more necessities (a state they termed “severely poor”). One of the central findings of the research was that children in lone parent families were almost four times more likely to be poor, or severely poor, than children in two parent families, even when other household circumstances such as parental work or income status were taken into account. Middleton et al., explain this finding by arguing that since lone parent families spend a longer time than two parent families outside the labour market<sup>3</sup> (McKay and Marsh, 1994), lone parents will have less long term opportunity to build up stocks of possessions for their children, who are subsequently identified as lacking certain necessities by the child deprivation indicators. Measures of childhood poverty which determine the children’s living standards through an analysis of overall household income could therefore erroneously classify a child as non-poor on the basis of current level of household income, when this child may be experiencing specific deprivation as the result of years of intermittent unemployment and low resources. Thus only measures which go beyond household income to incorporate an identification of non-monetary indicators of deprivation will be sufficiently sensitive to the overall standards of living of children.

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<sup>3</sup> Presumably on the basis that in two parent households there is a greater chance at any given time that one of them will be working

Some of the findings of the Small Fortunes Survey contravened the assumptions underlying the state child benefit and allowances schemes, further pointing to the importance of child deprivation indicators in the measurement and treatment of child and family poverty. For example, age-related child benefits in the UK assume that the cost of a child under 11 years of age is 61 per cent that of the cost of a child over 16 years of age, when according to the empirical evidence of this survey, 86 per cent of the average expenditure on a 16 year old is spent on an 11 year old. In effect, this means that the benefit system disadvantages younger children in favour of older children, and places the onus of distribution of (scarce) resources more firmly on the family than would be the case if average expenditures had been accurately calculated.

The Small Fortunes Survey was the most comprehensive of its kind to develop a specific deprivation index for children. Apart from that survey and the considerably less specific measurements of childhood deprivation reported by *America's Children: Key Indicators of Well Being* (Federal Interagency, 1999), discussed later in this chapter, much of the information on childhood deprivation, nationally and internationally, comes from the inclusion of a limited number of non-monetary indicators for children in general household surveys, where they tend to focus on concrete items or activities, and whether the children have or participate in them. This perfunctory inclusion of child-centred indicators is in line with the overall tendency of such surveys to empirically and conceptually conflate children's living standards with the overall living standards of the household. A notable exception to this is the recent UK Millennium Survey on Poverty and Social Exclusion (PSE) which contains a particularly extensive set of non-monetary deprivation indicators relating to children (Gordon et al., 2000). Of the 30 child-centred items in the PSE, 27 were regarded as necessities by over 50 per cent of the parents interviewed in the 1999 Office for National Statistics (ONS) Omnibus Survey, with over 90 per cent of parents citing "new, properly fitted shoes", "a warm, waterproof coat" and "fresh fruit and vegetables daily" as necessities. Despite this, 1 in every 50 children went without these top three necessities. In general, however, the more likely parents were to categorise an item as a necessity, the less likely children were to go without it. Using two different deprivation thresholds, the research showed that 34 per cent of children went

without one or more necessary items, while 18 per cent of children went without two or more necessary items. Regardless of the threshold employed, the poverty rates of the children were higher in families characterised by a larger number of siblings, a lone parent, lack of employment, dependency on income support, and long-term parental illness. Child poverty was also higher amongst those of non-white ethnicity (Gordon et al., 2000).

The Poverty and Social Exclusion Survey of Northern Ireland (PSENI) was carried out three years later, and although closely modeled on the PSE, it represents a further development of the research as it extended the number of childhood deprivation indicators from 30 to 37. On the basis of these “first ever statistically reliable findings on poverty in Northern Ireland”, Hillyard et al. (2003; 64-5) concluded that less than two-thirds of all children in Northern Ireland enjoyed a standard of living generally recognised as an acceptable basic norm. This “staggering” finding would not, they claim, have come to light without the much-needed inclusion of childhood deprivation factors into the national surveys of household standards of living (ibid.).

An important advantage associated with the analysis of deprivation indicators for children is that it allows researchers to move beyond an examination of the incidence and degree of child poverty, towards an examination of the relative poverty of children within a household. That is, the use of specific deprivation indicators for children enables researchers to prise open the black box of intra-household relations a little further to examine the distribution of resources within the household. In the Poverty and Social Exclusion survey, five of the child deprivation indicators corresponded with adult deprivation indicators, allowing Adelman et al. (2000) to use them to compare the proportions of parents to children going without necessities in the same household. They found, using parallel deprivation indices based on the five equivalent items, that where deprivation occurred in a household (60 per cent of all cases), parents rather than children were significantly more likely to go without the necessary items (47 per cent of all cases). A further 12 per cent of cases of household deprivation were characterised by equal parental and child levels of deprivation, while in only 1 per cent of cases were children

found to lack a greater number of necessities than their parents. Adelman et al., found that the proclivity for parents to do without in order to channel resources into the fulfillment of the child's needs corresponded with the overall level of poverty of the household; that households characterised by parent *and* child deprivation were twice as likely to have adult unemployment, to be of non-white ethnicity, to be in receipt of income support and to identify themselves as living in poverty "all" or "most of the time". This finding led the researchers to conclude that "for parents to go without, household poverty need not be severe, but for parents to let poverty impact upon their children, they have to be suffering very severe poverty indeed" (Adelman et al., 2000; 43). Thus, they argue that deprivation indicators must necessarily be constructed so as to take account of the depth as well as the incidence of poverty, because, as their analysis has shown, the depth of the poverty sheds further light on the distribution of intra-household resources and the differential experiences of poverty of parents and children within the same household. Furthermore, the finding that resources are typically redistributed towards children in low-income families has important implications for research based on the widely-used equivalence scales. The findings of Adelman et al. support their earlier contention that the equivalence scales may significantly underestimate the amount of resources channeled towards child consumption, thus leading to inaccurate readings of both child and household poverty. In conclusion, Adelman et al. comment on the relative paucity of research on the intra-household distribution and management of resources outside of the UK and identify the need for further work to be carried out on this area.

Indeed, even a cursory review of literature supports the contention of Adelman et al. that there is a notable lack of research on the development of deprivation indicators for children. In line with international standards, Irish research has focussed very little on this general area, with only one or two exceptions. For example, a study of childhood deprivation was commissioned by the Combat Poverty Agency in 2002, which looked at the concrete ways in which poverty impacted upon families and children (Daly and Leonard, 2002). The study involved an in-depth examination of 30 Irish families and usefully highlighted the effects of doing without basic necessities on both parents and children.

However, given the small sample size and the anecdotal nature of much of the evidence, the study was not suited to the development of a material deprivation index for children. An earlier study by the ESRI (the 1987 Household Survey) provided a closer look at the standards of living of Irish children as it included four deprivation indicators directly related to children; specifically, the ability to afford:

- toys or leisure equipment;
- separate bedrooms for children of different sexes over ten years of age;
- three meals a day for the children; and
- education until the age of twenty.

An analysis carried out by Nolan and Farrell (1990) showed that while only 1 per cent of households could not afford three meals a day for their children, 6 per cent could not afford separate bedrooms, 7 per cent could not afford toys and 17 per cent could not afford to provide education until the age of 20. As might be expected, these deprivation figures were higher for children living in households below the 60 per cent relative income poverty line, with the figures working out at 3, 9, 13 and 23 per cent respectively. However, while this survey went some way towards analysing child deprivation, it did not contain sufficient information to allow for the development of a comprehensive child deprivation index.

As outlined in Chapter 4, a more extensive set of indicators relating to children has been developed in the course of this research and included in the 1999 Living in Ireland Survey. Where there were children (aged under 14) in the household, the mother (only) was asked:

“Over the last year, has lack of money meant that the children have had to do without:

- a) a party on their birthday with friends
- b) school trips
- c) having friends home to play
- d) doing lessons in, for example music or dancing, or playing sports
- e) three meals a day
- f) pocket money
- g) toys such as dolls or models
- h) a bicycle or sports equipment.”

By including direct reference in the question to lack of money, this sought to ensure that as far as possible it was financial rather than other constraints – such as lack of time – or preferences that was giving rise to the child or children “doing without”. In the next section the pattern of responses found in the survey is presented and analysed.

### Deprivation indicators for Irish children in 1999

In the 1999 Living in Ireland Survey, a total of just over 800 mothers with children aged under 14 responded to this question. The percentages of mothers who responded that their children had to do without the various items are shown in Table 7.1.

**Table 7.1: Percentage of mothers reporting children doing without 8 deprivation items**

	% doing without
A birthday party	13.1
School trips	10.6
Having friends home to play	9.6
Lessons/sports	12.9
Three meals a day	7.7
Pocket money	13.9
Toys	12.5
Bicycle/sports equipment	17.3

For each item, quite substantial numbers said that their children had to do without. This ranges from 8 per cent for three meals a day up to 17 per cent for a bicycle or sports equipment. It is striking then that even for items as basic as three meals a day, having friends home to play or a birthday party, about one in ten mothers said that their children had to do without because of lack of money.

Lone parents are likely to face particular problems in providing adequately for their children, so Table 7.2 distinguishes between mothers who were living with a spouse or partner and those who were not. (For most of the latter group, the responding mother was the only adult in the household.) There are indeed substantially higher levels of

deprivation affecting children being reported by the mothers not living with a spouse or partner. About one-fifth of lone mothers said that their children had to do without a birthday party and toys, and one-quarter or more said they had to do without lessons in music/sports, pocket money and bicycle or sports equipment. For mothers living with spouse or partner, the corresponding figures were only half as high.

**Table 7.2: Percentage of mothers reporting children doing without 8 deprivation items**

	Mother living with spouse/partner	Mother not living with spouse/partner	All
A birthday party	11.4	21.4	13.1
School trips	9.9	14.6	10.6
Having friends home to play	9.0	12.7	9.6
Lessons/sports	11.0	24.7	12.9
Three meals a day	6.3	14.9	7.7
Pocket money	11.7	25.4	13.9
Toys	11.1	19.2	12.5
Bicycle/sports equipment	15.1	28.1	17.3

In addition to whether the mother is living with a spouse or partner, both labour force status and the number of children seem likely to influence the likelihood that the children are experiencing deprivation. The study looked at these factors first for mothers who are living with a spouse or partner, and then for those who are not.

Table 7.3 shows, for mothers living with a spouse or partner, the percentages reporting deprivation for their children categorised by the labour force status of the household reference person. The household reference person as defined by Eurostat is the owner or tenant of the accommodation, or the oldest of two or more people equally responsible for the accommodation. In the majority of cases for this group the reference person is the spouse/partner rather than the mother. The table indicates that across all the items the extent of reported deprivation for the children is consistently highest where the reference person is unemployed, ill or disabled. It is lowest where the reference person is working as an employee or self-employed, and for the cases where the reference person is inactive or retired deprivation is at an intermediate level. Once again it is worth highlighting the

scale of deprivation for some children: in the households where there are two parents but the reference person is unemployed or ill, one-third or more of the mothers reported that their children had to do without a birthday party with friends, school trips, pocket money, toys, or a bicycle or sports equipment.

**Table 7.3: Percentage of mothers reporting children doing without 8 deprivation items, mothers living with spouse/partner, by labour force status**

	Reference person is employee/self employed/farmer	Reference person is unemployed/ill/disabled	Reference person works at home/retired
A birthday party	8.5	31.6	21.1
School trips	7.6	33.1	8.5
Having friends home to play	7.1	19.8	18.9
Lessons/sports	9.9	20.4	13.5
Three meals a day	5.9	6.3	11.4
Pocket money	7.4	38.8	12.6
Toys	8.0	39.1	12.2
Bicycle/sports equipment	10.8	35.1	26.8
% of total	83.6	9.2	7.2

Table 7.4 looks again at the group where both parents were in the household, but categorised by number of children. This shows that the extent of child deprivation is not in fact systematically higher for larger families for this group, but for certain items it is relatively high for families with three or more children. This is the case for lessons, pocket money and a bicycle or sports equipment. Reported deprivation levels are generally lowest for two-child families.



**Table 7.4: Percentage of mothers reporting children doing without 8 deprivation items, mothers living with spouse/partner, by number of children**

	1 child	2 children	3+ children
A birthday party	12.6	9.3	12.9
School trips	9.4	8.3	12.0
Having friends home to play	11.9	8.1	8.0
Lessons/sports	9.9	8.0	15.0
Three meals a day	8.5	7.3	3.5
Pocket money	6.4	8.8	18.3
Toys	12.5	8.1	13.5
Bicycle/sports equipment	12.3	9.2	23.4
% of total	26.2	38.8	34.9

Turning to the smaller but important group where the mother is not living with spouse or partner. Table 7.5 categorises this group by the labour force status of the mother (who is in most cases the household reference person). Deprivation levels for the children now tend to be relatively high even where the mother is at work, though for a majority of the items they are highest where she is inactive. The number of cases in the sample does not allow too much weight to be placed on detailed cross-tabulations within what is already a relatively small group – for example, the unemployed/ill lone mothers category contains only 18 cases. However, the results do suggest not only that deprivation levels are very high indeed for children living with lone parents who are inactive, but also that it cannot be assumed that the situation for these children is at all satisfactory even where the mother is in work.

**Table 7.5: Percentage of mothers reporting children doing without 8 deprivation items, mothers not living with spouse/partner, by labour force status**

	Mother employee/self-employed/farmer	Mother unemployed/ill/disabled	Mother works at home/retired
A birthday party	7.1	15.9	34.1
School trips	26.6	11.9	7.5
Having friends home to play	6.7	0.6	22.4
Lessons/sports	32.8	39.1	14.2
Three meals a day	6.6	0.0	27.1
Pocket money	23.7	15.0	31.6
Toys	12.7	5.2	29.8
Bicycle/sports equipment	27.4	18.2	32.4
% of total	38.6	17.9	43.4

Still focusing on this group, Table 7.6 shows the way reported deprivation varies with number of children. Deprivation levels tend to be higher where there is more than one child, although since almost 60 per cent of the lone mothers had only one child the number of cases in the other categories is relatively small.

**Table 7.6: Percentage of mothers reporting children doing without 8 deprivation items, mothers not living with spouse/partner**

	1 child	2 children	3+ children
A birthday party	10.9	30.4	44.8
School trips	19.8	11.4	8.9
Having friends home to play	9.2	25.3	1.1
Lessons/sports	21.5	29.1	24.0
Three meals a day	7.6	23.7	25.8
Pocket money	16.6	42.3	18.6
Toys	10.3	31.8	28.5
Bicycle/sports equipment	14.6	45.2	43.7
% of total	58.6	28.2	13.3

### **A summary deprivation index for Irish children**

So far this chapter has presented results for the extent of reported deprivation for children across the eight items. While this makes clear the extent to which each of the items is lacked, it does not capture the inter-relationships between the items – most importantly, whether it is the same families that are doing without many of the items. For this reason it is valuable to construct a summary deprivation index as done for individual adults within households in Chapters 5 and 6. Again, 1 is added to the score for each item the children in the family in question are doing without. Scores on this index will then vary from 0 for families which are not doing without any of the items, to 8 for those who say they are doing without all eight. Table 7.7 shows the distribution of the families across this eight-item summary index, distinguishing those with two versus one parent.

First the results for all respondents indicate that child deprivation is quite heavily concentrated in certain households. Almost 78 per cent of families report no deprivation in terms of the eight items. Another 8 per cent report having to do without one, or two, of the items. Child deprivation is however very serious for the 6 per cent who report having to do without from 3 to 5 items, and extreme for the further 8 per cent who say the children are doing without 6 or more of the items.

**Table 7.7: Distribution of scores on 8-item deprivation scale for children**

Score on 8-item deprivation index	Mother living with spouse/partner	Mother not living with spouse/partner	All
0	81.6	54.7	77.8
1	4.5	8.0	5.0
2	3.0	2.0	2.9
3-5	3.6	20.5	6.0
6+	7.3	14.8	8.4
Total	100	100	100

It is possible again to relate the extent of deprivation, now as reflected in scores on this summary index, to the presence or absence of a spouse/partner. The table shows that

scores are much higher for lone mothers, with 45 per cent reporting some child deprivation and 35 per cent having scores of 3 or more on the index. By contrast, under 20 per cent of two-parent families reported some deprivation, and only 11 per cent had scores of 3 or more on the summary index.

Focusing on the two-parent families, Table 7.8 shows how the mean score on the summary deprivation index varied with labour force status of the household reference person and number of children. As indicated by the discussion of the individual items, the extent of deprivation is seen to be most pronounced where the reference person is unemployed or ill, and is highest where there are three or more children.

**Table 7.8: Mean scores on 8-item deprivation scale for children, mother living with spouse/partner**

	Mean score on 8 item deprivation index
Reference person is employee/ self-employed/farmer	0.58
Reference person is unemployed/ill	2.22
Reference person is on home duties	1.03
1 child	0.58
2 children	0.64
3 children	0.90

The corresponding results for lone mothers are shown in Table 7.9. Again as reflected in the individual items, child deprivation is now seen to be highest when the mother is economically inactive (not in paid labour force) but still high where she is in work, and is higher where there is more than one child.

**Table 7.9: Mean scores on 8-item deprivation scale for children, mother not living with spouse/partner**

	Mean score on 8 item deprivation index
Mother is employee/self-employed/farmer	1.65
Mother is unemployed/ill	1.42
Mother is on home duties	2.30
1 child	1.5
2 children	2.5
3 children	2.0

### **Deprivation indicators for Irish children and household poverty**

Having seen the levels of deprivation across a range of items experienced by Irish children, as reported by their mothers, the aim is to relate that to the situation of the household as regards poverty. In particular, the focus is to explore both the way child deprivation varies with household income, and the extent to which children experiencing high levels of deprivation are living in what would be identified as “poor” households. The answer to the latter question will of course depend in part on how poverty at the level of the household is itself measured. Here the chapter will present results using both relative income poverty lines and the approach to identifying “consistently poor” households, both on low income and experiencing basic deprivation, developed at the ESRI, and discussed in Chapter 2 (Callan, Nolan and Whelan, 1993).

Table 7.10 looks at the percentage reporting child deprivation across the eight items categorised by the position of the household vis-à-vis relative income poverty lines. This shows first that the extent of reported deprivation for children is much lower for households above 60 per cent of mean income than it is for households below that threshold. Among those below the threshold, however, child deprivation levels do not consistently rise as income falls. For some of the items the extent of reported deprivation is higher among those between 50 and 60 per cent of mean income than it is among those between 40 and 50 per cent or those below 40 per cent. This is not as surprising as it might seem at first sight, since it is consistent with the broad pattern shown in previous

research using deprivation indicators for adults/households. That reflects the fact that current low income on its own is not a comprehensive measure of household resources, which will be affected by incomes and accumulation or run-down of savings over a long period (Nolan and Whelan, 1996).

**Table 7.10: Percentage of mothers reporting children doing without 8 deprivation items by household relative income poverty status**

	Below 40% of mean income	Between 40-50% of mean income	Between 50-60% of mean income	Above 60% of mean income
A birthday party	31.2	17.7	30.2	7.4
School trips	27.5	10.2	13.6	7.6
Having friends home to play	18.1	10.4	25.8	6.1
Lessons/sports	19.6	20.8	26.4	9.3
Three meals a day	8.0	7.2	22.8	5.8
Pocket money	31.3	30.8	32.3	7.2
Toys	31.8	12.9	25.0	7.3
Bicycle/sports equipment	36.2	35.3	33.2	9.9
% of total	12.4	7.2	8.6	71.8

This provides the central rationale for honing in on households which are both on low income and manifesting serious deprivation, as reflected in non-monetary indicators. The approach allows a set of “consistently poor” households to be distinguished, who are both below the 60 per cent of mean income threshold and experiencing what has been termed “basic deprivation” – with the latter measured via a set of non-monetary indicators relating to adults. Trends in this measure over time have been presented and discussed in detail in Layte et al. (1999, 2001a) and the issues involved in framing the measure re-examined in Layte et al. (2001b). For present purposes, the most important point to make is that by the late 1990s this measure distinguished a smaller percentage of all households as “poor” than the 40 per cent relative income line, but that the households involved were spread over the income ranges up to the 60 per cent threshold rather than concentrated below the lowest relative line.

Table 7.11 now shows how the percentage of mothers reporting deprivation for their children varies with the “consistent poverty” status of the household. Reported deprivation levels were very high indeed for children in households below the 60% line and experiencing basic deprivation. As many as 40 per cent or more of the mothers in these households reported that their children had to do without a birthday party, pocket money or toys, while more than half had to do without a bicycle or sports equipment. With only 10 per cent of responding mothers living in such households they represent a highly selective group. It is worth noting, though, that deprivation levels for children in these households are a good deal higher than for the (similarly-sized) group below the 40 per cent relative income threshold seen in Table 7.10.

**Table 7.11: Percentage of mothers reporting children doing without 8 deprivation items by household “consistent” poverty status**

	Below 60% of mean and basic deprivation	Not below 60% of mean and basic deprivation
A birthday party	45.7	9.8
School trips	34.2	8.2
Having friends home to play	27.6	7.8
Lessons/sports	30.2	11.2
Three meals a day	9.2	7.5
Pocket money	43.7	11.2
Toys	41.5	9.4
Bicycle/sports equipment	57.9	12.9
% of total	9.7	90.3

These tables have answered the first question – how child deprivation varies with the poverty status of the household. The second question, which is to what extent are children experiencing high levels of deprivation living in “poor” households? Table 7.12 shows the distribution of respondents relative to the income poverty thresholds, distinguishing mothers who reported no deprivation for their children and those who reported some deprivation. Among the latter, those with a score of 3 or more on the eight-item summary index are also shown separately.

Most of those reporting no deprivation are above the 60 per cent threshold, but so are a substantial proportion – 41 per cent - of those reporting that their children had to do without at least one of the items. Indeed, over one-third of those with scores of three or more are in households above 60 per cent of mean income. So a substantial proportion of the families with children reporting high levels of deprivation would not be counted as poor even by the most generous relative income line.

**Table 7.12: Distribution of mothers reporting children doing without 8 deprivation items by relative income poverty status**

	% of those with no deprivation	% of those with 1+deprivation score	% of those with 2+ deprivation score
Below 40% of mean	7.4	26.7	30.7
Between 40-50% of mean	6.0	15.1	16.7
Between 50-60% of mean	6.6	16.9	16.8
Above 60% of mean	79.9	41.3	35.8
% of total	67.0	19.0	14.9

Table 7.13 shows the corresponding results where there is a distinction between “consistently poor” households and all others. Very few of the respondents reporting no child deprivation are below the 60 per cent relative income line and experiencing basic deprivation. However, this is also true of most of those reporting some such deprivation: less than one-third of those with a score of 1 or more on the summary child deprivation index are “consistently poor”.



**Table 7.13: Distribution of mothers reporting children doing without deprivation items by “consistent” poverty status**

	% of those with no deprivation	% of those with 1+deprivation score
Both below 60% of mean income and experiencing basic deprivation	4.1	29.0
Not both below 60% of mean income and experiencing basic deprivation	95.9	71.0
% of total	67.0	19.0

### **Deprivation and child well-being**

In this chapter the focus has been on deprivation and poverty among Irish children, and on what can be learned from non-monetary indicators specifically designed to capture such deprivation. As well as being very valuable in themselves, however, research into childhood poverty in Ireland would benefit enormously from the location of specific measurements of child deprivation within a broader framework of child well-being. This would entail developing an array of indicators relating to various aspects of children’s well-being, and monitoring them over time. The review of the literature on children’s well-being for the Combat Poverty Agency by Costello (1999) brings out the range of areas and indicators of well-being one would wish to be able to monitor, and a great deal can be learned from recent developments elsewhere.

A valuable benchmark and illustration of what can be done is the limited but broad set of official indicators of child well-being on which an annual monitoring report is now produced by the US Government, entitled *America’s Children: Key Indicators of Well-Being*. The process of developing this set of indicators began with an intensive examination of the data actually available on a regular basis across the areas of health, education, economic security, the family and neighbourhood, and child development (Hauser, Brown and Prosser, 1997). The central criterion applied for inclusion was availability of regular, consistent, up to date information, and the central focus is on

directions of change rather than levels. The indicators are grouped into four broad dimensions. Income poverty (using the official US poverty line) is a key indicator of economic security and other indicators of this aspect of child well-being are also used, but the more fundamental broadening out is the coverage of health, education, behaviour and social environment.<sup>4</sup> This range of indicators provides a much more comprehensive, complex and varied picture of recent developments in child well-being than a single measure of child poverty or even a set of non-monetary deprivation indicators focused on children.

Monitoring the well-being of Irish children was among the issues addressed by the National Children's Strategy (2000). This stated that an expert committee would develop a set of child well-being indicators and a bi-annual report entitled the State of the Nation's Children is to be produced under the aegis of the Minister for Children. The intention is that this will both provide a general source of information on trends in children's well-being and a report on progress in achieving the goals of the Strategy.

One very important gap in data on children in Ireland reflects the fact that there has been no national survey following the development of a cohort of children from birth, tracking the development and well-being of a representative sample over time. Such cohort studies have been highly influential in other countries, particularly in bringing out the complex interactions between different factors that can adversely affect children's development. The Commission on the Family, among others, recommended that a longitudinal survey of a child birth cohort be carried out in Ireland. The National Children's Strategy also contains a commitment to initiate such a survey, to examine the progress and well-being of children at crucial periods from birth to adulthood, and a design brief is currently being prepared.

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<sup>4</sup> Another example of recent efforts to monitor trends in child well-being, this time in a comparative context, is the study for UNICEF by Micklewright and Stewart (1999) of child welfare in the European Union.

## Conclusions

This chapter has focused on the position of children. Children most often have little or no independent source of income and no real control over the management of family finances, which makes it particularly important to develop direct indicators of deprivation for children. These are, however, very difficult to obtain, not least because household surveys usually only interview adults and as the rest of this dissertation has demonstrated even that is usually restricted to the so called head of household or household reference person.

A set of eight indicators relating to children, to be asked of mothers, was developed and included in the 1999 Living in Ireland Survey. Mothers with children aged under 14 in the household were asked whether their children had to do without these items due to lack of money. Just over 800 mothers responded. The results revealed substantial numbers saying that their children had to do without the items in question: even for items as basic as three meals a day, having friends home to play or a birthday party, about one in ten mothers said that their children had to do without because of lack of money.

Substantially higher levels of deprivation affecting children were reported by lone mothers than by those living with a spouse or partner. Among two-parent families, the extent of reported deprivation for children was consistently highest where the reference person was unemployed, ill or disabled, and lowest when he or she was working. For the smaller group where the mother was not living with a spouse or partner, deprivation levels were highest where the mother was on home duties but were still relatively high even where she was in work.

Using responses on the eight items to construct a summary deprivation index showed that child deprivation was quite heavily concentrated in certain households. Almost four-fifths of families reported no deprivation in terms of the eight items, while 8 per cent had to do without one or two of these items. However, 6 per cent reported having to do without between 3 and 5 items, and a further 8 per cent were doing without 6 or more.

The percentage reporting child deprivation was seen to be much lower for households above 60 per cent of mean income than for households below that threshold. Among

those below the threshold, however, child deprivation levels did not consistently rise as income fell. Reported deprivation levels were very high indeed for children in households below the 60 per cent line and experiencing basic deprivation – the “consistently poor”. As many as 40 per cent or more of the mothers in these households reported that their children had to do without a birthday party, pocket money or toys, while more than half had to do without a bicycle or sports equipment.

A significant minority of those reporting some child deprivation were in households above even the 60 per cent relative income threshold, and so would not be counted as poor even by the most generous relative income line. Less than one-third of those with a score of 1 or more on the summary child deprivation index were “consistently poor”. The results presented here demonstrate the value of having information on non-monetary deprivation indicators specifically designed for and targeted at children. It would also be enormously valuable to place these in a broader setting, with a range of indicators relating to other aspects of children’s well-being and how these have been changing over time. Commitments made under the National Children’s Strategy (2000) included regular monitoring report on the state of Irish children to provide a general source of information on trends in children’s well-being and a report on progress in achieving the goals of the Strategy and a commitment to initiate a child birth cohort, to examine the progress and well-being of Irish children at crucial periods from birth to adulthood.

## Chapter 8

# Material Deprivation, the Burden of Coping and Outlook on Life

### Introduction

This chapter is concerned with the psychological impact, if any, of inequality within the household. The findings presented so far, in this dissertation, have indicated that where household resources are unequally distributed, the distribution tends to be weighted in favour of the husband, and that furthermore, where a household is characterised by low income and low resources, the burden of responsibility for stretching scarce resources falls disproportionately on the wife, such that she is more likely to deal with the financial strain of making ends meet. The question is whether these inequalities are limited to material standards of living or if they have health, particularly psychological, effects on the individuals involved – that is, do the types of financial arrangements and expenditure responsibilities have an impact independent from that of other factors to affect levels of psychological distress and a sense of fatalism? It seems reasonable to hypothesise that the relative deprivation, financial strain and burden of coping, which as illustrated is more often experienced by the woman in the household may also have detrimental effects on her psychological well-being.

Very little research has been carried out in this particular field, and although there are many studies which relate individual deprivation to psychological well-being, and societal inequality to societal psychological well-being, very few studies have attempted to examine the relationship between intra-household inequality and individual psychological well-being. That is, while there have been macro level studies of how absolute *and* relative deprivation relate to psychological health, on the micro level, only studies relating to absolute deprivation and the effects of this on psychological health have been carried out.

It therefore seems especially worthwhile to correlate the measures of psychological well-being employed in the 1999 LII survey with the findings of intra-household inequality, as measured by access to, and control, over material resources within the

household. To that end, this chapter takes the results of the data analysis presented in Chapters 5 and 6 and examines their relationship with the results of the outlook on life module in the LII survey which employs two separate measures of psychological health.<sup>1</sup> Psychological distress is measured by the twelve item General Health Questionnaire while feelings of fatalism or loss of control are measured on a six item scale. These measures, their calculation and the results are discussed in detail in the second half of this chapter. The first half of the chapter provides an overview of some research undertaken in related areas of work in this field.

Specifically it looks at three areas – the relationships between:

- (1) societal inequality and physical and psychological health;
- (2) financial deprivation, financial strain, financial control and the psychological well-being of the household; and
- (3) the household division of resources and power and women's psychological health.

These three areas border the focal point of this chapter without explicitly addressing it. The questions considered in this chapter seem a logical and inevitable step from the issues raised in the following review of the literature. This chapter represents an initial exploration of these issues. The results suggest, however, that this will be an interesting and fruitful avenue for future research.

### **1. Societal inequality: the impact on physical and psychological health**

Within the recent renewal of interest in the relationship between socio-economic status (SES) and health (Evans et al., 1994; Amick et al., 1994, Blane et al., 1996; Cleary and Treacy, 1997), Wilkinson's *Unhealthy Societies* (1996) stands out for its original line of argument which links the level of inequality within a given nation to its national health rates. Wilkinson argues that the degree of social inequality in a country explains a certain amount of variance in the psychological and physical well-being of the populace beyond that which is explained by the overall wealth of the country. His thesis is not so much that deprivation, poverty and the attendant consequences such as malnutrition, poor hygiene, lack of health, education and

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<sup>1</sup> See Section P of the LII 1999 Questionnaire in the Appendix.

unavailability of medicine or treatment can impact adversely on health – although the research, as would be expected, finds strong correlations between average income and overall health rates on a cross-country basis. Rather Wilkinson's thesis is that, within nations, beyond a certain minimal threshold where basic nutritional and health requirements are met, the experience of *inequality itself* can impact in a negative way upon national health status. Wilkinson draws on an extensive array of studies to substantiate his case, showing firstly how more egalitarian countries like Sweden and Japan have better health rates than their richer, yet more unequal counterparts like the US and the UK (Bishop et al., 1989; Kunst and Mackenbach, 1996; Kaplan et al., 1996; van Doorslaer et al., 1997) and secondly, how, for some developed countries, the internal variance in health status can be better explained by reference to relative, rather than absolute, income rates (Sawyer, 1976; Marmot and Davey Smith, 1989; Waldmann, 1992). These studies have since been supported by Daly et al. (1998) and Lynch et al. (1998) who found that inter-city and inter-state differences in health inequalities in the US correlated more highly with income inequality than with average income levels.

There are two interrelated arguments to explain this link between national health rates and social inequality. Firstly, it has been argued that greater inequality corresponds with lower levels of social cohesion such that lower personal levels of social capital and less extensive social networks have direct effects on the overall health of the population (Wilkinson, 1996; Putnam, 1993; Kawachi and Kennedy, 1997). The direction of this relationship between social cohesion and inequality is, however, disputed, with dissent over whether the social arrangements precede the economic or vice versa. Putnam (1993, 2000) has argued that inequality is epiphenomenal and that the nature and sophistication of the civic structures of a given society will shape the economic and social arrangements it adopts. Accordingly, a society with low levels of social cohesion will endorse unequal, non-cohesive social arrangements and will fail to institute the structures or social networks necessary to promote the health and well-being of all its members. In contrast to this, Wilkinson, and others, have argued that the degree of inequality experienced by a society will determine the level of psychological strain, cognitive dissatisfaction and affective unhappiness experienced by its members, which is, in turn, inextricably related to the social cohesion of that society. The degree of social cohesion of a given society is not the only issue,

however. Levels of satisfaction, psychological distress, sense of control, as well as the degree of social cohesion are *all* regarded as mediatory factors in the relationship between social inequality and ill health. Thus even as Wilkinson invokes explanations of social cohesion, his position is on the whole representative of the second general argument put forward to explain the relationship between wealth and health, namely, that which attributes primacy to the psychological strain rather than material or institutional constraints generated by the experience of inequality and the subsequent effects this may have on the health of the nation.

Despite Wilkinson's emphasis on the psychological, the crux of his argument does not lie in establishing a link between psychological distress and physical well-being – this relationship has been widely confirmed within both psychological and medical literature (Smith and Ruiz, 2002; McCarty and Gold, 1996; Anda et al., 1993; Barsky, 1988; Marmot, 1986; *Journal of Consulting and Clinical Psychology*, Special Issue, 2002) – but rather in utilising this relationship to demonstrate the effects of inequality on the health of nations, societies and ultimately, individuals. While Wilkinson does not deny that the experience of poverty itself can also generate psychological distress, he is more concerned with the consequences of living in an unequal society – with how the experience of inequality can, in addition to, or over and above, the physical and psychological effects of living in poverty, adversely affect the psychological health, the affective well-being and often as a result, the physical health of individuals and nations (see also Baker et al., 2004; Fineman 2004).

The studies which link the experience of inequality to poor physical health, as a result of the mediatory effects of psychological well-being, are substantiated by studies which focus solely on the correlations between societal inequality and societal measures of satisfaction, without following through to link these levels of satisfaction with overall physical health rates. Referring to Wilkinson's study, O'Connell (2003; 299) remarks: "If equality can influence a phenomenon as 'real' as human longevity, then social attitudes and in particular social satisfaction might be reasonably hypothesised to correlate with it, independent of GNPpc". Using GDPpc data at PPP<sup>2</sup>

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<sup>2</sup> GDPpc at PPP (gross domestic product at purchasing power parities, per capita) was provided for the 15 EU member states, for the years 1995-1998, by the OECD (2001).



as a measure of average income, income distribution ratios<sup>3</sup> as a measure of inequality, and life satisfaction indices<sup>4</sup> as a measure of national satisfaction levels across the 15 EU member states, O'Connell found that when controlling for average income, the level of equality in the income distribution of a given country is significantly predictive of satisfaction level, but that when controlling for the equality level, the average income rates were *not* significantly predictive of satisfaction level. O'Connell's research forms part of a larger body of research which suggests that beyond a certain cut-off point, societal, and indeed individual, levels of satisfaction are not related to wealth but to perceptions of one's relative position or affluence within the society. The relative deprivation hypothesis (Stouffer et al., 1949) proposes that individual levels of satisfaction are derived from comparison of the favourability of one's situation to the situations of those around them; that what matters in terms of personal satisfaction is the subjective assessments of *relative* rather than absolute income or resources (Tyler et al., 1997). Social comparison theory, which predicts that people will compare their relative situation with similar others in order to arrive at their own subjective assessment of their situation, has also been used to demonstrate, for example, that individual satisfaction with pay is more highly dependent on relative comparisons of pay level than on the actual amount of pay received (Buunk and Mussweiler, 2001). Sweeney and McFarlin (2004) found that this effect held across countries, even when less individualistic societies such as Japan and Russia were included in the analysis. Finally, in their review of research which has looked at the question of whether money will increase subjective well-being, Diener and Biswas-Diener (2002) reported that average wealth was strongly correlated to average subjective well-being *between* nations, but weakly correlated *within* nations, with the exception of within poorer nations where the correlations between income and subjective well-being are typically strong. They also reported substantial replication of the finding that, in recent decades, economic growth in economically developed societies has not corresponded with equivalent, or even slight increases, in subjective well-being. They conclude that while rises in income are

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<sup>3</sup> This measure of income inequality was based on data collected as part of the European Community Household Panel (ECHP) surveys, which constructed ratios of the total income received by the top quintile of the country to the total income received by the lowest quintile of the country. This data was collected for the years 1995-98 by Eurostat (2001).

<sup>4</sup> The life satisfaction measure was carried out by Eurobarometer and was used to generate a mean satisfaction score for each of the countries for each of the years from 1995-1998.

associated with increases in subjective well-being for the poor, beyond this level, the correlation between income and subjective well-being is neither strong nor positively linear (Diener and Biswas-Diener, 2002).

This research is interesting for present purposes because it demonstrates that is not just levels of deprivation but also the degree of inequality that can affect the subjective well-being of those experiencing it, both in terms of the level of satisfaction and the degree of psychological strain experienced by those living in the society. Given that the degree of societal inequality can explain a certain amount of variance in the psychological well-being of the members of that society, beyond that explained by the overall wealth of the country, an obvious extension presents itself. Namely, to question whether inequalities within the household, such as differences in living standards, in the financial arrangements adopted or in the extent of income sharing could explain variance in the psychological health of individual family members beyond that which is attributable to social class, household income or other socio-economic variables. While, as shown, there is a large body of evidence relating societal inequality to psychological well-being, there is little such evidence on a micro-level, and almost none in relation to the household. While this presumably reflects lack of data, empirical and measurement problems, it may also be attributable to the normalisation of inequality in the household as discussed in Chapter 4.

Before pursuing the question of intra-household inequality and psychological well-being, however, it is necessary to examine the effects of socio-economic status, unemployment and financial strain on the psychological well-being of the household members. The gendered division of resources and power within a household does not exist in a vacuum but is related to the affluence and classed position of that household to begin with – both in terms of the allocative system adopted, and the amount of resources available for intra-household distribution in the first place (Pahl, 1987). What matters for the purposes of the analysis in this chapter is whether, at the level of the household, gender-differentiated experiences of financial strain give rise to gender-differentiated experiences of psychological stress, over and above that level of financial strain and concomitant psychological stress generated by wider economic or labour market forces.

## **2. Financial deprivation, financial strain and financial control and the psychological well-being of the household**

There is a large body of research which relates the socio-economic status (SES) of individuals to their health status, with many well replicated reports providing evidence of links between the level of deprivation experienced and cardiovascular disease, respiratory problems and mortality rates (Blane et al., 1996; Cleary and Treacy, 1997). However, as discussed, the direct route from deprivation to disease or death is uncertain, with dissent over whether “such effects are the direct result of material deprivation only or have a more complex psychosocial explanation that assimilates the full experience of relative disadvantage on individuals” (O’Shea and Kelleher, 2001; 268). In this sense it may be useful to distinguish between the physical effects of deprivation, such as malnutrition or inadequate healthcare, which are likely to be more directly related to the overall physical health of the individual, and the cognitive effects of deprivation; that is, the experience of financial strain, which is more likely to have the most serious consequences for the psychological well-being of the individual. For present purposes the chapter is more interested in examining the psychological rather than the physical consequences of deprivation, and thus with how the financial strain of having to do without, of juggling finances, and of stretching scarce resources, affects the psychological well-being of household members. As stated, the micro-dynamics of intra-household financial strain are located within a bigger picture which involves not only individual or household levels of deprivation, but also individual or household socio-economic status and the relative degrees of affluence or poverty associated with living in an unequal society. Indeed, in terms of the relationship between inequality and psychological well-being, there are an array of studies which substantiate Wilkinson’s claims on more localised terms. That is, while Wilkinson and others in the field of epidemiology claim that the level of social inequality of a country affects the overall psychological health levels, there are many studies which show how the lived experience of social inequality – that is, one’s social class position and the (typical) corresponding level of employment, degree of welfare reliance and socio-economic status – affects individual psychological health levels, or the psychological health levels of a particular cohort or group within a population.

One of the largest and most conclusive studies of this kind was the “Whitehall study” of 17,000 civil servants working in government between 1967 and 1969 (Whitehall I; Marmot et al., 1984), which was then replicated between 1985 and 1988<sup>5</sup> on a new group of 10,000 civil servants working in the same government offices (Whitehall II; Marmot et al., 1991).<sup>6</sup> The Whitehall II study found a steep social gradient in health between the workers at the top, middle and bottom of the civil service hierarchy, a finding made even more significant by the fact that given the socio-economic status of the workers, the richest and poorest of British society were automatically excluded from the study. Thus the study found, contrary to much received wisdom, that the degree of inequality as represented by employment grade and associated remuneration, and not just level of deprivation experienced, could determine the health gradient of a given cohort (Marmot et al., 1991; Marmot, 2004). Although these studies were specifically concerned with the relationship between socio-economic status, which is taken to correspond to employment grade, and physical health, the studies also found significant links between SES/employment grade and degree of psychological distress, as measured by the GHQ-12. For example, Stansfeld et al. (1997) found that abstract work characteristics, including decision authority, explained most of the SES gradient in psychological well-being, while material deprivation explained less than one third of this variance. This suggests that, where absolute poverty does not occur, the relationship between psychological well-being and SES as determined by location within the employment hierarchy is better explained by the degree of psychological strain associated with the lower place in the hierarchy, rather than with the material deprivation associated with the lower remuneration of the lower position. Not only does this further point to the link between psychological and physical health as detailed in sub-section 1, but it also provides significant support for the idea that relative social status, relative deprivation, and relative lack of power can affect the psychological well-being of individuals, even when this inequality is experienced within an immediate or local

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<sup>5</sup> The Whitehall II study has been broken down into several, and still ongoing, phases. The years between 1985 and 1988 represent the first phase of Whitehall II longitudinal study. The study is now in its seventh phase which covers the years 2000-2004.

<sup>6</sup> These references represent the first time the findings from either study were published. However, the findings have been used in a large amount of further research and studies. For a more comprehensive list of studies carried out using data from these studies, see <http://www.ucl.ac.uk/whitehallII/publications.html>

context (such as the workplace or the home), rather than on a national or societal basis.

The Whitehall Studies form part of a larger body of research which specifically relates SES, unemployment and welfare reliance to psychological distress. However, many of the studies which relate SES, unemployment and welfare reliance to psychological distress implicitly, or explicitly, rely on notions of financial strain to make the connection. Thus financial strain is often understood or explicitly marked as the mediatory variable between the personally experienced material side-effects of living in an unequal environment and psychological distress. Here financial strain is defined as the cognitively experienced component of deprivation, or a low-income existence, which involves juggling finances, stretching scarce resources, and having to do without. Of course, to a certain extent, this is an artificial distinction in so far as juggling resources and so forth could also impact on the physical well-being of individuals. Nonetheless, it is a useful distinction in so far as it allows us to differentiate between the stress associated with straightforward physical deprivation, such as a lack of food or warm clothing, and the stress associated with the management of scarce resources - the financial strain of "making ends meet".

Four central strands may be identified in the literature relating to financial strain – firstly, there are studies which relate SES to financial strain but which do not subsequently relate this financial strain to psychological distress. Secondly, there are studies which either explicitly, or implicitly, employ the notion of financial strain to explain the link between SES and psychological distress. Thirdly, there are studies which specifically relate financial strain, as it exists independently of SES or unemployment, to psychological distress. Finally, there is a separate body of literature which examines the role of fatalism in the relationship between SES, financial strain and psychological distress. A very brief overview of these four research strands is given below.

*(i) The relationship between SES and financial strain*

There is a significant amount of research which relates SES, employment and welfare status to the degree of financial strain experienced. Much of the research which looks at the impact of lifestyle deprivation implicitly employs a notion of financial strain in

order to explain how “going without” items considered necessary by the population impacts upon the lives of the deprived individuals (Chapter 3). That a relationship should exist between deprivation, low SES or unemployment and financial strain is hardly surprising, and as such does not warrant much further explanation here. It is worthwhile, nonetheless, to point to some of the data collected on this from within an Irish context. Using the household as the income recipient unit, Whelan, Hannan and Creighton (1991) found that poverty, relative income and life-style deprivation were all significantly related to the perception of financial strain, with over 50 per cent of people reporting extreme difficulty in making ends meet in the lower income deciles, compared with only 5 per cent reporting such difficulty in the highest income decile. The finding that anyone in the uppermost income decile would report “extreme difficulty in making ends meet” is somewhat surprising but underscores the point, made in discussing consensual approaches to measuring poverty in Chapter 3, that the relationship between “making ends meet” and what is generally regarded as poverty is uncertain and that people can regard “making ends meet” very differently. While the relationship between relative income and financial strain is nonetheless significant, Whelan et al found life-style deprivation to be a better predictor of financial strain, with 92 per cent of households suffering the enforced lack of five primary items reporting extreme difficulty in making ends meet, compared with only 17.5 per cent of households experiencing no primary deprivation.

*(ii) The relationship between SES/unemployment, financial strain and psychological distress*

Of the large body of research relating unemployment to psychological ill-health, much of it has identified job insecurity as an important explanatory variable in the relationship (Dooley et al., 1987; Burchell, 1994). Job insecurity is not necessarily related to unemployment per se, and given the increases in temporary, non-pensionable, and contracted out employment, it seems likely that job insecurity may well increase as much for employed, as for unemployed, workers. Indeed there have been a growing number of reports identifying a negative relationship between job insecurity, independently of unemployment, and psychological health (Kuhnert et al., 1989; De Witte, 1999; Dekker and Schaufeli, 1995). However, within the greater body of research relating unemployment to psychological ill-health, there is a significant subset, which specifically relates unemployment-related financial strain, as

opposed to unemployment-related job insecurity, to psychological, ill-health (Warr et al, 1985; Kessler et al, 1987; Ensminger and Cetelano, 1988). These studies are particularly interesting for the purposes of this research because they focus on the effects of financial strain and the associated burdens of having to go without, and make ends meet, rather than on the psychological effects of unemployment per se. In fact, many of these studies have demonstrated that it is not so much the experience of unemployment itself which impacts adversely upon psychological health, but the accompanying financial strain which causes psychological distress. One such study that found financial strain to play a large role in the psychological distress associated with unemployment was carried out by Ferrie et al (2003), using the data from the fifth phase of the Whitehall II study. While this study found a steep inverse relationship between both job and financial insecurity and SES, financial insecurity was found to be more significantly related than job insecurity to socio-economic gradients in psychological health. These results were mediated by employment level such that financial insecurity related to depression in both employed and unemployed men, but to GHQ score in unemployed men only. Thus the psychological effects of financial insecurity were greater than the psychological effects of job insecurity, although the effects of financial insecurity were greatest when combined with unemployment. Kessler et al. (1988) found that once the effects of financial strain were controlled for, there was no significant difference between the psychological well-being of unemployed and employed workers. Similarly, Schaufeli and Van Yperen (1992) pointed out that heightened degrees of psychological distress are not found in the unemployed in countries characterised by high rates of social security and unemployment benefit. Finally, in their breakdown of the factors associated with unemployment which affect psychological well-being, Creed et al. (2000) found that financial strain contributed significantly to the prediction of psychological distress, over and above that predicted by personality and labour market satisfaction, i.e. self-rated degree of satisfaction with current employment position. This means that financial strain could help explain the degree of psychological distress experienced by the unemployed, even when individual disposition towards poor psychological health and unhappiness with the state of unemployment were controlled for. These studies all suggest that it is the financial strain associated with unemployment, rather than the experience of unemployment itself, that generates the psychological distress.

Within an Irish context, a substantial amount of research has been carried out on the effects of unemployment on psychological well-being. Based on data collected as part of the 1987 ESRI Household Survey, Nolan and Whelan (1997) found that over one in three unemployed men reported psychological distress as measured by the GHQ-12, in comparison with only one in fourteen employed men. However, they go on to critique much of the psychological literature on unemployment for its tendency to relate psychological distress to the latent aspects of unemployment such as reduced social interaction, arguing instead for a substantive focus on the effects of the poverty that typically accompanies unemployment. Referring to the oft-cited work of Pearlin et al. (1981), Nolan and Whelan argue that while the “acute stressor” of losing a job may have a significant impact on psychological well-being, it is usually the effects of “chronic stressors”, such as the ongoing, daily experience of financial hardship which have the most significant impact on psychological well-being. In summation, Nolan and Whelan argue that neither the lack of social interaction, nor the shock change associated with becoming unemployed, affect the psychological well-being of unemployed people as much as the daily grind of financial hardship.

Whelan et al.’s (1991) study of the relationship between unemployment, poverty and psychological distress also yields interesting findings in terms of the central role of financial strain or “economic stress” in the relationship between unemployment, poverty and psychological distress. In addition to finding primary lifestyle deprivation a better indicator of financial strain than relative income, as stated above, Whelan et al. also found that primary lifestyle deprivation is a better indicator of psychological distress, thus illustrating the close relationship between economic and psychological strain. This work is particularly interesting because the large number of statistical analyses undertaken allow an investigation of the *relative* significance of financial strain in the prediction of psychological distress. Their findings show that the financial strain associated with lower class existence cannot be explained by the social selection thesis which posits a natural predilection for psychological distress in that groups of people who are, as a result of this “inability” to cope, filtered into a lower class. Instead, Whelan et al. demonstrate that the higher levels of psychological distress recorded in the lower class come directly as a result of the financial strain generally experienced in conjunction with low socio-economic status. Furthermore, while they show that primary deprivation has a very substantial effect on



psychological well-being, secondary deprivation, measured by the lack of items considered typical of an average lifestyle rather than necessary for physical well-being, also has a significant effect, and that relative income has no significant independent effect on psychological well-being. This leads the authors to conclude that it is the experience of “economic brinkmanship” – quite literally, the experience of living on the edge, of barely managing to juggle scarce resources – which is the critical factor in the causation of psychological distress:

The most important cause of psychological stress is not relative deprivation associated with status striving in an attempt to “keep up with the Jones’s” but the grinding experience of day-to-day poverty (Whelan et al.,1991; 121).

There is also a substantial amount of data collected in Ireland relating poverty and deprivation *per se* (rather than as a consequence of unemployment) to financial strain and psychological distress. Analysing the results of the 2001 Living In Ireland Survey, Whelan et al. (2003) found that of those defined as “consistently poor”, 54 per cent had difficulty in making ends meet, 37 per cent were not at all satisfied with their financial situation, and 40 per cent were above the GHQ threshold for psychological distress, compared with 5 per cent, 4 per cent and 14 per cent respectively for those defined as neither “consistently poor” nor “potentially poor”.<sup>7</sup> Although not specifically dwelt upon by Whelan et al., this finding is interesting for present purposes because it suggests that psychological distress is more likely to occur in a non-poor population than financial strain; that poverty explains a greater degree of variance in financial strain than it does of variance in psychological distress. However, given that psychological distress in the consistently poor increases beyond levels typically found in the population, this implicitly supports the contention that financial strain functions as a mediatory variable between economic insufficiency and psychological distress. Layte et al. (2001) found that the degree of poverty experienced was directly related to the level of psychological distress experienced, such that while 40 per cent of consistently poor households were found above the GHQ threshold, only 17 per cent of the potentially poor and 16 per cent of the non-poor were found above the same threshold. The fact that there is very little difference

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<sup>7</sup> “Consistently poor” is defined as living in households below the 70 per cent poverty line *and* experiencing relative deprivation. “Potentially poor” is calculated on the same basis, except that it employs an alternative set of deprivation indicators which reflect what is considered normal, rather than necessary, to have.

between the psychological well-being of those considered potentially poor and those not considered to be poor at all indicates that the level of deprivation has to be quite high in order to have an impact on psychological health.

*(iii) The relationship between financial strain and psychological distress*

Although financial strain typically accompanies objective measures of economic deprivation or hardship, this may not always be the case, particularly as household measures of deprivation may mask what may be an unequal distribution of resources within that household, resulting in differing degrees of financial strain for individual members. While unable to locate any studies which specifically examine this disjuncture between household income, relative deprivation, relative financial strain and psychological distress, there are some studies of the relationship between psychological distress and financial strain which conceptualise financial strain independently, rather than as a presumed derivative of economic deprivation, unemployment and welfare reliance, or as an intermediary variable between measures of SES and psychological well-being.

One such study was carried out by Cheng et al. (2002), who examined the relationship between perceived financial sufficiency and the health of elderly persons. Although their subjects were all residents of public housing and thus typically of lower socio-economic status, Cheng et al. did not directly measure the SES of the participants but instead administered a questionnaire which measured self-rated economic condition. Thus their independent variable was the perception of financial sufficiency rather than any objectively measured rates of financial hardship. Cheng et al. point out that a limitation of the research is that respondents' subjective interpretations of financial insufficiency may not correspond with objective measures of financial insufficiency. However, given that financial strain is a measure of the difficulty experienced in making ends meet and thus must always entail some element of subjectivity, Cheng et al.'s measure of perceived economic sufficiency comes closer to a measure of financial strain than would a measure of straightforward economic sufficiency. Furthermore, as far as the psychological distress of the subject is at stake, there is a good case for arguing that whether the financial hardship reported by the respondent matches up to an empirical reality is less important than the degree of strain reported by the respondent. This is particularly the case within the household, where any

unequal distribution of resources between members could lead to differentially experienced degrees of financial strain, and thus the degree of financial strain reported by any individual member may differ substantially from the objectively measured level of financial hardship of the household as a unit. Thus, Cheng et al.'s findings appear especially significant to the present inquiry. They found that while the self-rated financial sufficiency was a significant predictor of all health variables, it explained a higher proportion of variance in psychological health than in physical health. This is unsurprising in light of the all the previous studies reviewed which demonstrated how psychological well-being contributes to overall physical health (Smith and Ruiz, 2002; North et al., 1996; McCarty and Gold, 1996; Anda et al., 1993; Barsky, 1988; Marmot, 1986). However, apart from its relationship with physical health, the negative impact of self-rated economic condition on psychological well-being is significant as it demonstrates the adverse impact of financial strain on psychological well-being, even when that strain is divorced from a particular socio-economic context.

*(iv) The role of fatalism in the relationship between SES, financial strain and psychological distress*

The role of fatalism and sense of control plays an interesting role in this three-way relationship between SES, financial strain and psychological distress. Some studies demonstrate that fatalism is often the outcome of difficult life circumstances, including living in relative, or absolute, deprivation; that fatalism is, in a sense, a form of psychological distress experienced as a result of such situations (Whelan et al., 1991; Whelan, 1994). Others have argued that fatalism functions as a different type of mediatory factor between either SES or financial strain and psychological distress; that fatalism is not in itself a psychological disorder but is a learned, or organic, personality trait which can contribute to the onset of psychological distress (Wheaton, 1980; Moore, 2003). The difficulty with this latter position is that identification of fatalism as a personality variable can result in the attribution of causality to fatalism, thus potentially obscuring the impact of financial circumstances. This position represents a highly psychologised account of fatalism, which explains the higher incidence of fatalism in the lower classes as a sort of "learned helplessness", the result of years of socialization to fatalistic causal perceptions. Fatalism is thereby hypothesised to increase an individual's vulnerability to psychological distress

“primarily because it undermines persistence and effort in coping situations”, and thus it is perceived to function as an independent predictor of psychological distress (Wheaton, 1980; 101). A similar understanding of fatalism was employed in a recent study by Moore (2003) who measured the sense of control of Palestinian students in Israel independently of their lower SES in that country, and who subsequently found that for the Palestinians, sense of control was more predictive of the relative positivity or negativity of their future expectations than the impact of personal deprivation. Thus, for both Wheaton and Moore, fatalism assumes explanatory status in the relationship between SES and psychological distress as social class position is hypothesised to lead to a high degree of fatalism, which is then separately implicated in the onset of psychological distress. However, while these more explicitly psychologised accounts conceptualise fatalism as a relatively permanent disposition, critics of this position argue that fatalism is instead a temporary psychological state which results from difficult life circumstances and which thus cannot be hypothesised to affect psychological well-being independently of these life circumstances. Whelan et al.’s analysis (1991) supports this contention as their results demonstrate that levels of fatalism are highly associated with *current* SES and employment situation, which, they argue, contradicts the assertion that fatalism represents an enduring personality disposition. This position thus asserts that difficult life circumstances – low SES, unemployment, and specifically, the daily grind of financial strain – can give rise to or contribute to varying kinds and degrees of psychological distress, of which a sense of fatalism may just be a single aspect.

However while many of the studies which examine the relationship between financial strain, fatalism and psychological distress reject the idea that it is the learned behaviour of the lower class which *causes* their psychological distress, they point to the existence of a localised relationship between psychological distress and sense of control/fatalism, where fatalism is understood as a situational response rather than a permanent personality trait. This perspective is implicitly adopted in two studies carried out by Whelan in 1991. The first of these studies, which looked primarily at the mediating role of a support network in the relationship between sense of control and psychological well-being, found that the inclusion of sense of control and perceived social support into the analysis led to a fairly substantial reduction in the impact of life-style deprivation on psychological distress (Whelan, 1991a). Thus in

this study, sense of control was revealed as a mediatory rather than a causal factor, as the introduction of sense of control into the analysis altered the degree of variance in psychological distress directly explained by lifestyle deprivation, but did not replace it as an explanatory factor. In the second study, Whelan (1991b) explored the interrelation between sense of control and psychological distress and found that the relationship changed in accordance with the SES of the subject. This study also provided evidence for the notion of a threshold of dysfunction, which posits a non-linear relationship between sense of control and psychological well-being such that sense of control will have positive effects on an individual's psychological well-being up to a certain threshold point only, after which an increased sense of control will have detrimental effects. Crucially, the threshold point is different for each individual as it is dependent on his/her life's circumstances, including socio-economic and employment status. Both these studies thus recognise the mediatory role of sense of control, as a responsive mechanism which may either contribute to or help alleviate psychological distress as it is generated by difficult life circumstances, including the experience of psychological strain.

### **3. The relationship between women's psychological health and the household division of resources and power**

As the above review demonstrates unemployment, poverty, and financial strain explain a substantial and significant amount of the variance in psychological stress experienced by household members. A question that these studies have not addressed, however, is how much further variance could be explained by reference to the gendered distribution of resources and control within a given household, and indeed to the financial management systems in place which allocate different degrees of power and responsibility to the household members according to gender. An extensive research of the literature has revealed only two studies, Walters et al. (2002) and Rottman (1994), discussed below, which directly measure the effects of the gendered distribution of resources and power within the household on the psychological well-being of the female household members. This is primarily because financial strain is typically examined as a corollary of broader studies relating SES to psychological health and in terms of the household unit or the employment status of the, usually male, head of household. Even though this literature sheds light on the psychological effects of dealing with financial strain on a daily basis it seems

probable that it will not be sufficiently sensitive to these effects because of the tendency to collate the experience of men and women, which may thus lead to a potential over-estimation of the psychological effects of dealing with financial strain on the part of the male, and a corresponding underestimation on the part of the female. Thus given that financial strain is a significant contributor to psychological distress, there is a need to explore whether the differential experiences of managing financial strain within households generates differential outcomes for the respective household members. However, even though, as shown in Chapter 6 and in other studies, women typically adopt the role of management of scarce resources, this is not to say that they will experience greater psychological distress as a result. The normalisation of such roles and responsibilities, both within the household and within broader societal discourses could potentially generate a situation where either the psychological distress generated by the uneven division of responsibility is not articulated or recognised as distress by the women involved, or where, for a whole gamut of reasons such as the availability of more sophisticated social networks for women, or the acquisitions of coping mechanisms at an early developmental stage (Nathanson, 1975; Gove, 1984), the women involved actually do experience a disproportionately smaller degree of psychological distress than the situation might suggest.

There is a substantial amount of research relating gender to psychological health, with studies showing that women report higher rates of psychological ill health than men across the lifespan and across countries. For example, figures from the Office of Population Censuses and Surveys (OPCS, 1995) show that 10 per cent of women suffer mental disorders, 3 per cent suffer from anxiety and 3 per cent suffer from depressive disorders compared to figures of 5 per cent, 1 per cent and 1 per cent respectively, for men. MacIntyre et al. (1996; 621) argue that this health differential is apparent only – and then significantly – in the case of psychological health: “female excess is only consistently found across the lifespan for more psychological manifestations of distress, and is far less apparent, or reversed, for a number of physical symptoms and conditions”.

Many explanations have been put forward for why this might be the case, with suggestions typically centring around the possibility of women over-reporting

psychological illness and men under-reporting it, as a result of a series of culturally endorsed gender role differences (Verbrugge, 1985). This possibility was ruled out by Davis (1981) and MacIntyre (1993), who demonstrated that, if anything, men are more likely to over-report illness, thus leading researchers to conclude that the differences in health must reflect “real” rather than artefactual differences in well-being. A question worth considering at this juncture is that put forward by Popay (1992), who questioned the degree to which an illness could be under- or over-reported to begin with, since, she argued, surely the central component of an illness was the subjective experience of it. Whether or not this is the case with empirically observable physical illnesses, there seems there could be no doubt as to the veracity of such a claim where psychological illness is concerned. That is, it must surely be something of a tautology to suggest that psychological distress could be over-reported by the sufferer, when psychological distress is itself a subjectively experienced phenomenon, and in the case of non-psychotic illnesses, measurable only through self-reports. Thus attempts to explain the gender differential in psychological well-being must accept that since the differential is “real” rather than artefactual, the roots of this differential must be based in qualitatively different life experiences.

A number of explanations have been put forward which locate the differential psychological well-being of men and women in the different material circumstances of their existence, as ordained appropriate or normal by the socio-cultural and ideological apparatuses of their specific historical context. Of closest relevance to the present research is the work carried out on the relationship between women’s socio-economic circumstances and their psychological health, especially as it relates to the “double shift” of paid job and domestic labour, and the tendency for women to be found in less well-paid, “lower class” jobs in the labour market (Annandale, 1998). As Annandale points out, even though the notion that the added occupational and financial strain associated with the “double shift” or “lower class” jobs would adversely affect the psychological health of women makes good intuitive sense, the research on this subject has been dogged with complexity and inconsistencies as a result of a series of conceptual and empirical problems associated with the measurements of women’s socio-economic circumstances. As Pugh and Moser argue “the lesser importance given to women’s jobs as compared to men’s, the assumption that breadwinners are male, that women are dependent on men, and that women’s role

is primarily that of homemaker” makes it very difficult to examine, among other things, the independent effects of women’s economic well-being on their psychological health (Pugh and Moser, 1990; 94). There has been a small amount of work carried out on the relationship between the type of work carried out by women (paid labour, domestic labour, or some combination of the two) and their psychological health. Several studies demonstrate superior psychological health in women in paid employment (Lahelma et al., 2002; Arber, 1997; Waldron, 1991), with some studies offering explanations based on the increased support systems available to the employed women (Sorenson and Verbrugge, 1987), while others point to the positive effects of personal income on psychological well-being (Denton and Walters, 1999). However, this relationship is significantly mediated by other variables in the woman’s life, including family demands and resources, domestic responsibilities and status or quality of occupational role (Khlal et al., 2000) with evidence that for some women, the increased burden of paid employment on top of other ongoing responsibilities has detrimental effects on their psychological well-being (Arber et al., 1985). Thus the relationship between employment and psychological well-being is not a straightforward one, and may conceivably depend more on the degree of strain associated with lifestyle rather than with the specific permutations of domestic and paid work per se.

Clearly this general area of women’s psychological health and their relative economic position within the household warrants further exploration. As argued at the beginning of this section, women’s relative position in the household may arguably be considered a central variable in the relationship between women’s socio-economic status and psychological health, not simply because of its confounding effects on attempts to single out the well-being of women as distinct from the overall well-being of the household as discussed, but also because of the way in which a woman’s relative position within the household in terms of power and resources must affect the level of strain she experiences on a daily basis.

However, only two studies within the area of research on the relationship between women’s socio-economic status and their psychological health focus on the gendered division of financial control or gendered experience of financial strain within the household. One such study was carried out by Walters et al. (2002), which used data from the 1994 Canadian National Population Health Survey (NPHS) to explore the



extent to which gender differences in health may be explained by work, household structure and social, personal and material resources. The authors support the contention of MacIntyre (1996) that despite popular belief to the contrary, women do not on the whole experience poorer health than men – with the exception of three health problems: migraine, rheumatism/arthritis and psychological distress. The authors developed an explanatory model which posited that these three health problems – and here the specific interest is in psychological distress – would be specifically related to gendered differences in paid work, household structure and personal resources. Although this model similarly makes good intuitive sense, its predictions fail to carry through. In discussing the reasons for the lack of support for their explanatory model, the same problems surface as those identified earlier in the course of this research. That is, while Walters et al. point to various empirical and measurement problems they encountered, it is their inability to look inside the black box of intra-household relations which they feel has the most detrimental effects on their analysis:

Perhaps the most striking omission is the lack of information on domestic responsibilities and the demands that the household division of labour place on men and especially, on women. In this regard the NPHS data set is no different from many other large-scale surveys that appear to be gender blind; women's domestic work, in particular, remains invisible. In the absence of a more detailed knowledge of conditions in the home, we were limited to household structure variables that may be simply inadequate as proxy representations of domestic responsibilities. Our model would have been better assessed if we had access to information on work in the home similar to that which was available for the job stress associated with the social organization of paid work. (Walters et al., 2002; 18)

A second attempt to move beyond the tendency to exclude a gendered analysis from broader explorations of the relationship between financial strain or management and psychological well-being was carried out by Rottman (1994). In his study of income distribution within Irish households (discussed in detail in Chapter 5), he also looked at the relationship between financial management system, degree of sharing of resources and the psychological well-being of men and women, as measured separately from the overall well-being of the household. This study is the closest to what is attempted in this chapter and provides a useful benchmark for comparison purposes. In summary, Rottman found that there was a statistically significant relationship between income sharing and levels of psychological distress and feelings

of fatalism. Sharing of income was associated with lower levels of psychological distress and lower levels of fatalism and the effects were found to be stronger for wives than for husbands. The results clearly signalled that it is the amount of money shared rather than the absolute amount available for common consumption that was the psychological predictor. An identifiable link was also found between the division of expenditure responsibilities and psychological distress. Rottman concluded that

the main implication is to reinforce the importance of paying attention to how families organise their finances. How income and expenditure responsibilities are shared affects the material and psychological well being of family members but the effects are particularly evident for wives. (Rottman, 1994; 84)

### **Psychological health – the 1999 LII Survey “Outlook on Life”**

This section attempts to model the factors influencing the psychological health of the respondents in the sample of 1,124 couples analysed in this dissertation.

Psychological stress is measured using two approaches: the General Health Questionnaire (GHQ) and the fatalism measure.<sup>8</sup>

The widely used 12 item GHQ scale, as shown in Table 8.1 is made up of six positive (1,3,4,7,8,12) and six negative items (2,3,6,9,10,11). The GHQ score for both the positive and negative items are across a four-point scale. For positive items this is more so than usual; same as usual; less so than usual and much less than usual and for the negative items the four points on the scale are not at all, no more than usual, rather more than usual, much more than usual. For both positive and negative items the four point scale is treated as a bimodal response scale such that only deviations from normal are scored as pathological (Rottman, 1994; 122). The items stress the here and now and have the effect of giving prominence to symptoms rather than personality traits (Goldberg, 1972). In analysis of the GHQ scores a threshold is employed to identify that proportion of respondents who would be thought to have a clinically significant psychiatric disturbance if they were interviewed by a clinical psychiatrist. For the 12-item GHQ the normal threshold score for a case is 2 (Goldberg and Williams, 1988; 23). The alpha (reliability) co-efficient for the GHQ scale, computed

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<sup>8</sup> Further details on the construction and validation of the GHQ and fatalism scales are available in Whelan et al. (1991), Chapter 3.

from the 1999 ESRI data, is measured at 0.84 for the male index and 0.87 for the female index indicating a high degree of consistency across the items in this index.<sup>9</sup>

**Table 8.1: General Health Questionnaire (GHQ) items**

Item	Questions
1	Been able to concentrate on what you are doing
2	Lost much sleep over worry
3	Felt that you are playing a useful part in things
4	Felt capable about making decisions about things
5	Felt constantly under strain
6	Felt that you couldn't overcome your difficulties
7	Been able to enjoy your day to day activities
8	Been able to face up to your problems
9	Been feeling unhappy or depressed
10	Been losing confidence in yourself
11	Been thinking of your self as a worthless person
12	Been feeling reasonably happy, all things considered

The second indicator of psychological health is an index of fatalism or powerlessness. Powerlessness/fatalism has consistently been identified as “the most important belief in affecting an individual’s level of distress” (Whelan et al., 1991; 111). Seeman defined powerlessness as “the expectancy or probability held by the individual that his/her own behaviour cannot determine the occurrence of the outcomes or reinforcements they seek” (Seeman, 1959; 784). Fatalism, as shown in Table 8.2, is measured on a six-item scale. Only negative answers are scored - the higher the score the greater the feeling of fatalism, loss of control or powerlessness. Cronbach’s alpha (reliability) co-efficient for the fatalism items is 0.66 and 0.65 for the male and female indices respectively for the 1999 ESRI data. While lower than for the GHQ indices it still indicates a considerable degree of correlation between the items in the index.

<sup>9</sup> Cronbach’s alpha coefficient of reliability, or consistency in the data, is employed here to determine how well the set of items measures a single construct.

**Table 8.2: Fatalism/mastery items**

Item	Statements
1	I can do just about anything I set my mind to.
2	I have little control over the things that happen to me.
3	What happens in the future depends on me.
4	I often feel helpless in dealing with the problems of life.
5	Sometimes I feel I am being pushed around in life.
6	There is really no way I can solve some of the problems I have.

Table 8.3 shows the GHQ scores for husbands and wives across the 12-item scale. The distribution of scores is markedly skewed with a large proportion of husbands and wives, 73 and 67 per cent respectively, recording a zero score implying that they are in good psychological health, as measured by the GHQ. About 27 per cent of husbands and 33 per cent of wives have a score of between 1 and 12 with most of those, for both husbands and wives, in the 1-3 category. As stated, in analyses of the 12 item GHQ score a threshold score of 2 is normally used and that practice is followed here. Using the  $>2$  threshold, Table 8.3 shows that 15 per cent of husbands and 21 per cent of wives of the total sample report that they suffer psychological distress. The difference in terms of gender is consistent with the literature discussed earlier in the chapter that suggests that women experience higher rates of distress than men. However, while examining the determinants of differences in psychological health between genders the primary focus in the cross tabulations to follow is the *within* gender variation and for these purposes it is the 15 and 21 per cent figures independently that provide the relevant benchmarks.

**Table 8.3: General Health Questionnaire scores for husbands and wives**

GHQ Score	Husbands		Wives	
	Frequency	% Sample	Frequency	% Sample
0	821	73.0	758	67.4
1-3	234	20.8	246	21.9
4-6	44	3.9	67	5.9
7-12	25	2.2	53	4.7
1-12	303	26.9	366	32.6
2-12	172	15.3	236	21.0

Table 8.4 shows the fatalism scores for husbands and wives across the six-item scale. It shows that approximately a third of the sample record a zero score which implies high levels of mastery or sense of control. On the other hand, 65 per cent of husbands and 68 per cent of wives score between 1-6 on the fatalism index although it should be noted that more than half of these score 1 or 2. As no threshold is used in fatalism scores the 1-6 results are used as the comparable benchmark in the following analyses. To reiterate, this implies that 65 per cent of husbands and 68 per cent of wives say they are have feelings of fatalism or powerlessness in at least one of the six instances.

**Table 8.4: Fatalism scores for husbands and wives**

Fatalism Score	Husbands		Wives	
	Frequency	% Sample	Frequency	% Sample
0	399	35.5	359	31.9
1-2	441	39.2	441	39.2
3-4	220	19.6	252	22.4
5-6	64	5.7	72	6.4
1-6	725	64.5	765	68.1

### **Psychological distress and fatalism across relative income poverty lines**

It is of interest, even if only for the purposes of confirming the literature, to examine the relationship between reported psychological distress and fatalism for spouses/partners and the income and poverty status of the household. Table 8.5 shows first in households below the 40 per cent poverty threshold, about 31 per cent of husbands report psychological distress, in terms of the GHQ and above the threshold score. The corresponding figure for wives is 28 per cent. For both husbands and

wives the relevant benchmark is the average for the sample as a whole. So for husbands, across all three poverty lines, the percentage reporting psychological distress, at 31, 26 and 21 per cent, respectively, is much higher than the 15 per cent average of husbands for the sample as a whole. The corresponding figures for wives are 28 per cent below the 40 per cent line, 29 per cent below the 50 per cent line and 27 per cent below the 60 per cent line compared to 21 per cent for the sample as a whole. Table 8.5 suggests, as expected, a positive correlation between income and psychological distress with the higher household income is above the poverty line the lower the percentage reporting psychological distress. The positive correlation is of a greater magnitude for husbands, possibly reflecting the relationship between unemployment, financial strain and psychological distress discussed in section 2.

**Table 8.5: General Health Questionnaire threshold scores for husbands and wives across poverty income lines**

Poverty lines	GHQ threshold score (2-12) % of sample	
	Husbands	Wives
40% (n=75)	30.7	28.0
50% (n=182)	25.8	28.6
60% (n=272)	21.3	26.5

Table 8.6 shows the relationship between the fatalism measure for spouses/partners and the income and poverty status of the household. As with the GHQ, the results suggest a positive correlation between income and fatalism. That is, poorer households have greater feelings of fatalism or powerlessness. For both husbands and wives the probability of fatalism is higher across the three poverty income thresholds than for the sample as a whole which is 65 and 68 per cent for husbands and wives respectively. However, there does not appear to be any significant differences between the figures for the three poverty lines for either husbands or wives.

**Table 8.6: Fatalism scores for husbands and wives across poverty income lines**

Poverty lines	Fatalism score (1-6) % of sample	
	Husbands	Wives
40% (n=75)	80.0	77.3
50% (n=182)	78.6	79.7
60% (n=272)	78.7	80.8

## Determinants of differences in psychological distress between spouses/partners

Having looked at the extent to which spouses differ in reported psychological distress in terms of the GHQ and fatalism indices and at the relationship between distress and relative income poverty lines the chapter now looks at whether the observed differences vary systematically with individual and household characteristics. The same socio-economic variables employed in Chapters 5 and 6, namely household income, social class and age of the husband are examined as any such differences could reflect an independent effect these variables have on the experience of well-being for wives versus husbands. These socio-economic variables were chosen both for consistency and because they appeared to represent significant explanatory variables in Chapters 5 and 6.

**Table 8.7: General Health Questionnaire threshold scores for husbands and wives across household income**

Household income Deciles	GHQ threshold score (2-12) % of sample	
	Husbands	Wives
1	29.5	28.7
2	13.7	25.8
3	11.1	20.6
4	15.7	25.0
5	13.0	19.1
6	15.5	18.9
7	14.8	20.3
8	17.2	17.2
9	11.0	17.0
10	9.9	14.3

Table 8.7 shows the relationship between GHQ threshold scores for husbands and wives across equalised household income. The two extremes of the income distribution, decile 1 and decile 10, show, as expected, a strong relationship with the GHQ such that the highest probability of psychological distress is in the lowest income decile and conversely the lowest probability of psychological distress is in the highest income decile. This holds for both husbands and wives. Thereafter for husbands there is no consistent pattern as one moves up the income distribution. It is, however, noteworthy that 30 per cent of husbands in the poorest decile suffer psychological distress. This figure is almost twice as high as the next highest figure for any other decile. For wives there appears to be a much more consistent

relationship between GHQ score and household income. For each of the top five equivalised household income deciles (50 per cent of the income distribution) wives have a lower probability of a GHQ score than wives for the sample as a whole.

**Table 8.8: Fatalism scores for husbands and wives across household income**

Household income	Fatalism score (1-6) % of sample	
Deciles	Husbands	Wives
1	77.8	77.1
2	81.5	84.7
3	70.6	73.0
4	62.0	69.4
5	63.5	72.3
6	67.2	64.7
7	60.9	65.6
8	63.4	60.2
9	40.0	52.0
10	49.5	52.8

Table 8.8 examines the relationship between the fatalism measure of psychological distress and household income. There appears to be a significant negative correlation between fatalism and household income for both husbands and wives. For husbands the fatalism score is much higher than average in the bottom three deciles at 78, 82 and 71 per cent, respectively, compared to 65 per cent for the sample as a whole. In the top four income deciles the fatalism score is lower for husbands than for the sample as a whole. For wives, as with the GHQ measure, the relationship between fatalism and household income is more consistent than for husbands. For the bottom 50 per cent of the income distribution the wives fatalism score is higher than for the sample as a whole while for the top 50 per cent the fatalism score is lower.

Table 8.9 shows the variation in the GHQ for husbands and wives across the six social classes employed by the Central Statistics Office. There does not appear to be any consistent pattern as one moves up or down the class hierarchy. Surprisingly perhaps, the GHQ score for husbands is higher in the higher professional category (18 per cent) than the average for the whole sample (15 per cent). It is lower in both the lower professional and skilled manual categories. For wives, the GHQ score is lower in the higher and lower professional categories of social class than for the sample as a whole and higher in the other non manual, semi-skilled and unskilled categories.



**Table 8.9: General Health Questionnaire threshold scores for husbands and wives across social class of husband**

Social class	GHQ threshold score (2-12) % of sample	
	Husbands	Wives
Higher professional	17.7	17.0
Lower professional	11.5	15.6
Other non-manual	19.5	24.7
Skilled manual	11.9	20.7
Semi-skilled manual	20.2	27.1
Unskilled	16.8	25.2

Table 8.10 shows how the fatalism scores of husbands and wives vary across the social class of the husband. For the husbands a somewhat consistent trend down the class hierarchy is apparent. His fatalism score is lower than average in the higher and lower professional classes; about average in the skilled and semi-skilled categories; somewhat higher in other non-manual and well above the average for the sample as a whole in the unskilled category. A rather similar trend is apparent for wives. Her fatalism score is also lower than average in the higher and lower professional classes; about average in the other non-manual and semi-skilled categories; a little higher in the skilled manual and well above the average for the sample as a whole in the unskilled category.

**Table 8.10: Fatalism scores for husbands and wives across social class of husband**

Social class	Fatalism score (1-6) % of sample	
	Husbands	Wives
Higher professional	49.7	59.6
Lower professional	60.3	63.9
Other non-manual	69.5	68.4
Skilled manual	65.1	70.9
Semi-skilled manual	66.7	68.9
Unskilled	81.3	79.4

Table 8.11 shows the GHQ scores for husbands and wives across the age of the husband and for the husband's a fairly consistent trend upwards, as the age of the husband increases, can be observed. This suggests that the older the average husband is the higher the probability of a GHQ score of greater than 2 for the husband. For example, in

both the <35 and the 35-44 age groups the percentage of husbands with a GHQ score of between 2 and 12 is 8 and 13 per cent, respectively, compared to the 15 per cent for the sample as a whole. For wives, in contrast, the youngest age category (for husbands) seems to suggest a greater probability of a higher GHQ score. The other four age categories do not show much variance from the average figure for wives for the sample as a whole although there is a slight upward trend in GHQ as age increases.

**Table 8.11: General Health Questionnaire threshold scores for husbands and wives across age of husband**

Age category of husband	GHQ threshold score (2-12) % of sample	
	Husbands	Wives
<35	8.2	25.3
35-44	12.9	18.6
45-54	18.0	20.0
55-64	15.5	20.0
>64	18.6	22.7

Table 8.12 shows the fatalism scores for husbands and wives across the age of the husband and, as with the GHQ scores, there is a consistent trend upwards in the husband's GHQ score as the age of the husband increases. This negative relationship also holds true for the wife's GHQ score; for both husbands and wives, it seems as though the younger age categories of the husbands imply less fatalism, or feeling of powerlessness, than the older age categories.

**Table 8.12: Fatalism scores for husbands and wives across age of husband**

Age category of husband	Fatalism score (1-6) % of sample	
	Husbands	Wives
<35	45.2	56.2
35-44	55.5	61.2
45-54	67.5	70.9
55-64	69.5	68.0
>64	77.7	78.9

Before turning to a multivariate analysis there is one other variable of particular interest. The review in Chapters 2 and 3 demonstrated a consistent theme of the literature on the distribution of resources within the family is the role which the wife's independent income, if any, might play. This was underscored by the analysis of the data in Chapters 5 and 6 which, *inter alia*, showed that the gap between the wife's and the

husband's deprivation index scores was consistently narrower where the wife has an independent income, and narrower again where the wife's income is greater than £100. Here, the impact, if any, of the wife's independent income on the psychological well-being of husbands and wives, as measured by GHQ and fatalism is examined.

Table 8.13 shows both the GHQ threshold and fatalism scores for husbands and wives across three categories of wife's independent income (as detailed in Table 4.3, Chapter 4). There appears to be a consistently negative relationship between a wife's independent income, if greater than IR£100 (€127), and the probability of lower levels of psychological distress and fatalism. This holds for both husbands and wives. The probability of levels of psychological distress for husbands and wives at 11 and 19 per cent, respectively, where the wife has an income greater than IR£100 a week, is lower than for the average as a whole. This is even more marked for the fatalism measure where the probability of feelings of powerlessness at 48 and 58 per cent for husbands and wives, respectively, is considerably lower than the 65 and 68 per cent, respectively, for the sample as a whole.

**Table 8.13: General Health Questionnaire threshold and fatalism scores for husbands and wives across wife's independent income**

Wife's independent income	GHQ threshold score (2-12) % of sample		Fatalism score (1-6) % of sample	
	Husbands	Wives	Husbands	Wives
0	16.1	18.9	66.2	72.2
0<IR£100	18.1	24.7	70.2	72.7
>IR£100	11.3	19.1	47.9	58.1

For the other two categories of independent income, however, there does not appear to be a consistent relationship between the levels of either psychological distress or fatalism for either husbands or wives. Most interestingly, wives with a limited independent income appear to experience higher levels of stress than those with no income of their own. While this may appear somewhat surprising given the emphasis thus far on the impact of independent income, a plausible explanation can be attempted. It could be the case, for example, that a significant number of wives in the first income category, that is, with no independent income, live in reasonably affluent

households on the basis of their husband's income.<sup>10</sup> Many of the wives in the second income category, that is with independent income of between IR£0 and IR£100 a week, could be employed in low paid, part-time, jobs which are supplementing the household income. In this scenario of juggling work inside and outside the home, working in low paid employment and managing scarce resources it seems plausible that this would contribute to higher stress and psychological distress. The intuitive appeal of this explanation is underscored by the results in relation to fatalism. Here the scores for wives are higher than average for both the no independent income, and the low independent income, categories suggesting that it is only with a more substantial income of their own do wives experience greater feelings of mastery and control. Those wives with no independent income but who had lower than average psychological distress reap no benefit on their fatalism scores in terms of greater feelings of control. Those with low independent income suffer both greater psychological distress and greater feelings of powerlessness than average. Thus the link between independent income and power or control identified in the literature and substantiated in Chapters 5 and 6 also seems evident here. However, more complex underlying effects and interactions can be obscured in simple cross tabulations and the analysis of the impact of a wife's independent income is continued in the multivariate analysis in the following section.

### **Determinants of psychological distress - multivariate analyses**

This section attempts to outline the factors that influence the psychological health of husbands and wives. The two measures of psychological well being examined thus far, GHQ and fatalism, are taken as the dependent variables. In each case, ordinary least squares (OLS) estimation is used to estimate the relationship between the GHQ and fatalism indices and the following independent variables (Model A):

- household equivalent income;
- existence, or otherwise, of wife's independent income (excluding child benefit);
- a continuous variable for age;

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<sup>10</sup> Table 4.2, Chapter 4, shows that there is at least one wife with no independent income in each decile (by equalised household income).

- ten dummy variables for education (three, with less than leaving certificate education as the benchmark); social class (three, with unskilled as the benchmark); labour force status; geographical location; the presence, or absence, of children; and, the presence, or absence, of another adult at the time of interview.

As illustrated in Chapters 5 and 6, many of these factors were found to be significant determinants of the variation in material deprivation and the burden of coping across husbands and wives.

In order to say more about the sources of psychological health the extent to which material deprivation and the financial burden of coping impact on these well-being measures is also considered in this analysis (Model B).<sup>11</sup> The measures included are:

- dummy variables for the husband's deprivation on both the eight and four item indices (Chapter 5) and for the wife's deprivation on both the eight and four item indices (Chapter 5); and
- dummy variables for husbands burdened with coping and for wives burdened with coping (Chapter 6).

The regression results for psychological health using the variant, GHQ, for both husbands and wives are given in Tables 8.14 and 8.15; the former presents results for the first set of explanatory factors, income and sociodemographic variables with the second including summary deprivation and financial burden measures as explanatory variables. Similar models for the fatalism measure of psychological distress are presented in Tables 8.16 and 8.17. In each case the results are presented initially with all independent variables included. The restricted model is produced by retaining only those variables that contribute to the explanatory power of the equation. The significance level criteria for the exclusion of variables is set at 0.10. F-tests confirm the overall statistical significance of all regressions. Increases in the adjusted R<sup>2</sup> values demonstrate the validity of the restricted over the full models.

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<sup>11</sup> Both sets of explanatory factors are considered separately due to the potential for multicollinearity if included as explanatory factors in the same model.

The results in Table 8.14 for the first psychological health measure (GHQ) show that for the husband, three independent variables are statistically significant in terms of being able to explain some of the variation in the dependent variable in the restricted model. These variables are household income, the husband having at least a Leaving Certificate education and his employment status. In each case, a significant negative relationship is found indicating that higher income levels, having at least a Leaving Certificate qualification and being employed reduce psychological distress. In the wife's case, the results for the psychological distress measure (GHQ) reveal that three independent variables are statistically significant in terms of being able to explain some of the variation in the dependent variable. As in the husband's case, higher levels of income and the employment status of husbands lead to lower levels of psychological distress. A significant negative relationship is also found between the age of the husband and the wife's GHQ measure, indicating that in younger age groups wives experience greater psychological distress. This reflects the results of the cross tabulations (Table 8.11) which suggested that for wives, in younger age categories of husbands (and presumably for her also), a higher GHQ score was more likely.

**Table 8.14: Determinants of psychological distress (Model A): the impact of income and socio-demographic factors**

	Husband's GHQ		Wife's GHQ	
	Full Model	Restricted Model	Full Model	Restricted Model
Constant	1.0872*** (0.4011)	0.1243*** (0.1162)	2.3581*** (0.5210)	2.0822*** (0.3996)
Household income	-0.0003 (0.0006)	-0.0008* (0.0005)	-0.0006 (0.0008)	-0.0010* (0.0006)
Female has independent income	-0.0004 (0.0005)		-0.0002 (0.0006)	
Age	0.0035 (0.0052)		-0.0125* (0.0067)	-0.0094* (0.0056)
Higher education	0.1827 (0.1671)		-0.2853 (0.2178)	
Leaving Cert education	-0.2203 (0.1404)	-0.2512* (0.1338)	-0.1949 (0.1830)	
Professional	-0.0823 (0.1454)		-0.1680 (0.1894)	
Skilled	-0.0175 (0.1267)		-0.0857 (0.1655)	
Employed	-0.5445*** (0.1495)	-0.4817*** (0.1154)	-0.4152** (0.1958)	-0.4552** (0.1882)
Urban	-0.1324 (0.1086)		0.1784 (0.1407)	
Children	0.2229* (0.1336)		-0.0971 (0.1744)	
Adult Present <sup>1</sup>	-0.1523 (0.1037)		-0.0937 (0.1349)	
R-squared	0.0352	0.0295	0.0162	0.0102
Adjusted R-squared	0.0257	0.0260	0.0065	0.0075
F-Statistic (P-value)	3.69 (0.0000)	8.50 (0.0000)	1.66 (0.0766)	3.83 (0.0096)

Notes to Table 8.14

Standard errors given in parenthesis

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

Household characteristics are associated with husbands unless otherwise indicated.

<sup>1</sup> 'Adult Present' refers to a wife being present at the time of the husband's interview in the case of the husband and vice versa in the case of the wife.

The extent to which deprivation and financial burden measures impact on the GHQ scores is presented in Table 8.15 for both husbands and wives. For husbands, deprivation based on both the eight, and four, item index has a significant positive effect on the GHQ measure and as such could be considered a source of psychological distress experienced by husbands. In addition, where the wife is deprived on the basis of the eight item index a significant positive result also emerges. Similarly, for wives, where there is deprivation on both the eight and four item index significantly higher GHQ scores are observed. The husband's deprivation on the eight item index is also a source of psychological distress for wives. In addition, a significant and positive

relationship is also found between females faced with the burden of managing financial resources and her GHQ scores.

**Table 8.15: Determinants of psychological distress (Model B): the impact of deprivation and financial strain**

	Husband's GHQ		Wife's GHQ	
	Full Model	Restricted Model	Full Model	Restricted Model
Constant	0.4877*** (0.0754)	0.5790*** (0.0550)	0.6538*** (0.0969)	0.7202*** (0.0873)
Deprivation (8) Male	1.0468*** (0.2357)	1.0811*** (0.2338)	1.0118*** (0.3031)	1.0387*** (0.3009)
Deprivation (8) Fem	0.6210*** (0.1938)	0.6903*** (0.1824)	0.8300*** (0.2492)	0.8471*** (0.2486)
Deprivation (4) Male	0.3694** (0.1769)	0.3762** (0.1737)	0.4123*** (0.1719)	
Deprivation (4) Fem	0.0250 (0.1337)		0.0738 (0.2274)	0.4121*** (0.1690)
Male burdened	0.1212 (0.1410)		0.2926 (0.1813)	
Female burdened	0.1809* (0.1056)		0.4013*** (0.1358)	0.3577*** (0.1326)
R-squared	0.0381	0.0352	0.0452	0.0429
Adjusted R-squared	0.0329	0.0326	0.0401	0.0395
F-Statistic	7.37 (0.0000)	13.63 (0.0000)	8.81 (0.0000)	12.53 (0.0000)

Notes to Table 8.15

Standard errors given in parenthesis

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

Tables 8.16 and 8.17 contain the regression results for the second measure of psychological distress, fatalism. To reiterate, fatalism, or powerlessness, is identified as the most important belief affecting an individual's level of distress. The first two columns of Table 8.16 show the results for Model A of the fatalism measure of psychological health for husbands. Eight income and socio-demographic variables are found to be statistically significant in terms of being able to explain some of the variation in the dependent variable in the restricted model. The variables of significance are, the level of household income, his age, his level of education (two categories), his social class (two categories), his employment status and his geographical location. As with the first measure of psychological well-being, GHQ, the husband's fatalism score declines when he is employed and/or has a leaving certificate. In addition, household income, higher education, social class (either professional or skilled relative to unskilled) and an urban geographical location also have a positive impact on psychological health.



The second two columns in Table 8.16 show the equivalent regression results for the wife. There are five variables that are statistically significant in terms of being able to explain some of the variation in the dependent variable. These are household income, the wife's independent income, and the age, education level and social status of her husband. As for husbands, there is a negative relationship between household income, higher education and employment status such that the wife's fatalism score declines the higher the household income and by his level of education and employment status. In addition, there is a significant negative relationship between the wife having an independent income and her fatalism scores such that an independent income for the wife has a significant beneficial effect on her levels of fatalism or feeling of powerlessness as suggested by the previous cross tabulations. Finally, a significant positive relationship is observed between age and fatalism scores for both husbands and wives indicating that in older age groups feelings of fatalism and powerlessness are more prominent.

**Table 8.16: Determinants of fatalism (Model A): the impact of income and socio-demographic factors**

	Husband's fatalism		Wife's fatalism	
	Full model	Restricted model	Full model	Restricted model
Constant	1.5496*** (0.3436)	1.7916*** (0.2836)	1.6567*** (0.3641)	1.5723*** (0.2841)
Household income	-0.0007 (0.0005)	-0.0009** (0.0004)	-0.0010** (0.0005)	-0.0014*** (0.0005)
Female has independent income	-0.0001 (0.0004)		-0.0010*** (0.0004)	-0.0010** (0.0004)
Age	0.0180*** (0.0044)	0.0153*** (0.0038)	0.0136*** (0.0047)	0.0139*** (0.0040)
Higher education	-0.4407*** (0.1431)	-0.4382*** (0.1425)	-0.3647** (0.1522)	-0.3664*** (0.1304)
Leaving Cert education	-0.3542*** (0.1203)	-0.3594*** (0.1199)	-0.1725 (0.1279)	
Professional	-0.3731*** (0.1245)	-0.3586*** (0.1239)	-0.2064 (0.1324)	
Skilled	-0.2948*** (0.1086)	-0.2982*** (0.1085)	-0.1300 (0.1157)	
Employed	-0.6292*** (0.1281)	-0.5945*** (0.1252)	-0.2760** (0.1368)	-0.2879** (0.1325)
Urban	-0.2244** (0.0930)	-0.2223*** (0.0914)	-0.0547 (0.0983)	
Children	0.1636 (0.1144)		0.0461 (0.1219)	
Adult present <sup>1</sup>	0.0049 (0.0888)		0.0182 (0.0943)	
R-squared	0.1735	0.1720	0.0995	0.0951
Adjusted R-squared	0.1653	0.1660	0.0906	0.0911
F-Statistic (P-value)	21.21 (0.0000)	28.92 (0.0000)	11.16 (0.0000)	23.48 (0.0000)

Notes to Table 8.16

Standard errors given in parenthesis

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

Household characteristics are associated with husbands unless otherwise indicated.

<sup>1</sup>“Adult present” refers to a wife being present at the time of the husband’s interview in the case of the husband and vice versa in the case of the wife.

In Table 8.17, regression results capturing the impact of deprivation and burden of coping measures on the measures of fatalism for husbands (first two columns) and wives (second two columns) are presented. Perhaps as expected, for husbands, his level of deprivation (on both indices) and his wife’s deprivation on the eight item index have positive coefficients, indicating that the husband has higher levels of powerlessness or loss of control when deprived, or when his wife is deprived. In addition, where the wife is under financial strain, the husband will also experience a certain element of powerlessness. In the wife’s case, financial strain is a greater determinant of the feeling of powerlessness with significant positive effects found for both the wife’s and the husband’s measure of financial burden. Interestingly for

wives, neither her own nor her husband's deprivation on the eight item index appear to be significant in determining her levels of fatalism. Where the wife is deprived, based on the four item index, however, this is significant at the 1 per cent level. As detailed in Chapter 5 the eight item index comprised items of material deprivation (e.g. warm clothes etc.) whereas the four item index comprised items relating to pastimes and leisure activity, social activity, personal spending money and education or training. The significant correlation between deprivation on this index and feelings of control and powerlessness is perhaps not that surprising and yet it is reassuring to see it demonstrated.

**Table 8.17: Determinants of fatalism (Model B): the impact of deprivation and financial strain**

	Husband's fatalism		Wife's fatalism	
	Full model	Restricted model	Full model	Restricted model
Constant	1.2724*** (0.0691)	1.2870*** (0.0610)	1.4066*** (0.0710)	1.4434*** (0.0669)
Deprivation (8) Male	0.7929*** (0.2162)	0.7916*** (0.2147)	0.1101 (0.2219)	
Deprivation (8) Female	0.9685*** (0.1778)	0.9588*** (0.1699)	0.9242*** (0.1825)	
Deprivation (4) Male	0.4942*** (0.1622)	0.5039*** (0.1594)	0.1197 (0.1665)	
Deprivation (4) Female	-0.0352 (0.1226)		0.1719 (0.1258)	0.9885*** (0.1740)
Male burdened	0.0973 (0.1294)		0.3621*** (0.1328)	0.3730*** (0.1325)
Female burdened	0.1847* (0.0969)	0.1682* (0.0945)	0.1828* (0.0994)	0.1979** (0.0988)
R-squared	0.0559	0.0554	0.0431	0.0409
Adjusted R-squared	0.0508	0.520	0.0380	0.0383
F-statistic	11.02 (0.0000)	16.40 (0.0000)	8.39 (0.0000)	15.92 (0.0000)

Notes to Table 8.17

Standard errors given in parenthesis

\*\*\* indicates significance at the 1% level

\*\* indicates significance at the 5% level

\* indicates significance at the 10% level

## Conclusions

This chapter focuses on the relationship between psychological distress and fatalism and relative deprivation, financial strain and burden of coping experienced by individual household members. Specifically, it addresses the question as to whether inequalities within the household in relation to material standards of living, financial arrangements and expenditure responsibilities had an independent impact on

individual levels of psychological distress and feelings of powerlessness. This question was explored by using the data results from Chapters 5 and 6, based on the sample of 1,124 couples, with the responses of the same couples to questions to a separate module on outlook on life included in the 1999 wave of the Living in Ireland Survey. This module employed two widely used measures of psychological health, the GHQ and the fatalism measure. A total of eighteen separate indicators of psychological health were analysed.

For the GHQ measure, the results showed, first, that a high proportion of husbands and wives were not suffering from psychological distress. This is consistent both with previous studies of psychological distress in Ireland as detailed in the first part of this chapter and with the results presented in Chapter 5 which showed that the majority of couples felt that they were not deprived of certain goods or activities due to lack of money. Both sets of results reflect the increase in general living standards in Ireland during the 1990s and the pronounced fall in consistent poverty measures, as discussed in Chapter 3, and the analogous surveys showing the Irish to be “the happiest in Europe” (Veenhoven, 2003).<sup>12</sup> On the other hand, a substantial minority of husbands and wives are shown to experience considerable levels of psychological distress. A third of the women and over a quarter of the men in the sample indicated that they suffered some psychological distress scoring between 1 and 12 on the GHQ, but with the majority of those in the 1 to 3 categories.

Using the standard GHQ threshold the analysis confirmed the presence of a number of expected correlations. There was clearly a positive relationship between the GHQ score, poverty lines and household income with the stronger correlation for husbands reflecting the literature in relation to the links between unemployment, financial strain and psychological distress. However, there were a number of surprising findings. For example, for husbands it was, perhaps, unexpected that higher professional men reported higher levels of psychological distress than the average for the sample. In contrast, the fatalism results for this social class category were lower than for the average as a whole. A simple, but plausible, explanation might be that on the one hand a man engaged in a higher professional economic activity would feel high levels

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<sup>12</sup> According to the Euro-Barometer Survey Series, being unemployed is associated with lower reported happiness in every European country. The sharp rise in employment in Ireland in the 1990s is probably the single biggest factor behind the increased satisfaction levels recorded by happiness surveys.

of mastery and control and rarely express sentiments such as “I feel I am being pushed around in life” while on the other hand he may feel under constant strain through a highly pressurised and demanding work environment. While there was similarity in the results for husbands and wives there were also differences. For example, in relation to age the results suggested that the older the average husband the higher the probability of a GHQ score of greater than 2 for the husband. For wives, the youngest age category (of husbands) seemed to suggest a greater probability of a higher GHQ score. The significance of age as a determinant of psychological distress for wives was substantiated by the econometric analysis.

The multivariate analysis demonstrated the significant relationship between material deprivation, financial strain and psychological distress. For both husbands and wives, deprivation, based on their own and each other's eight, and on their own four, item indices had a significant positive effect on the GHQ measure. That is, material deprivation increases their psychological distress. For wives, but notably not for husbands, a significant and positive relationship is found between financial burden and GHQ scores. Wives faced with the burden of managing financial resources suffered higher levels of psychological distress.

In relation to the fatalism measure the multivariate analysis showed the importance of household income, age, education and social status for both husbands and wives. In addition, for husbands, employment status was a significant independent variable with the negative co-efficient implying the husband's fatalism score declines when employed. This finding corroborates previous studies, as detailed in the first half of this chapter, and perhaps also underscores the continuing ideological significance of the breadwinner role for men. For wives, there is a significant negative relationship between having an independent income and her fatalism scores. An independent income has a significant beneficial effect on her levels of fatalism or feelings of powerlessness. Again this finding is in line with the emphasis placed on independent income in the literature and with the results presented in Chapters 5 and 6, which demonstrated the impact of an independent income in narrowing the gap in deprivation scores between husbands, and wives. Here, as there, the larger the income the greater the impact.

Finally, the multivariate analysis showed the impact of deprivation and burden of coping on the measure of fatalism for husbands and wives. Material deprivation was a significant explanatory factor for husbands. For wives it was deprivation in relation to social activities and personal spending money that was a significant independent variable in determining her fatalism scores rather than material deprivation per se. Financial strain was a significant determinant of the feeling of powerlessness with positive effects found for both husbands and wives on their own and each other's measure of financial burden.

## Chapter 9

# Conclusions and Implications

### Introduction

This dissertation focused on the distribution of resources within Irish households and its implications in terms of the living standards of individual household members and in terms of the decision-making processes within the household. Conventional methods of analysing living standards, income inequality and poverty assume that household resources are shared such that each individual in a household, or family, has the equivalent standard of living. Thus in presenting a profile of those falling below an income poverty line, for example, households below that income level will be identified and all persons living in such households will be taken to be poor. If, however, different individuals within households actually experience different levels of well-being, this could have major implications for our understanding of poverty and for the way anti-poverty policies are framed. In particular, conventional practice could lead to understating the extent and nature of gender differences in the experience of poverty, to obscuring poverty for some children and to impairing the capacity of policy to improve living standards. Non-monetary indicators of living standards and deprivation are increasingly being used to measure household poverty on the basis that income alone may not adequately capture inter-household differences in living standards or always be a reliable measure of exclusion. What this study demonstrates is that non-monetary indicators can also be used to explore differences in living standards *within* households.

A central aim of this dissertation was to develop a set of indicators suitable for the investigation of differences in living standards within the household – both differences between adults in a given household, and between adults and children – and to apply these indicators empirically to Ireland. These specially designed indicators were used in a large nationally representative survey to explore the conceptualisation of poverty, the extent and nature of poverty and exclusion, and intra-household decision-making and differences.

Achieving the core aim and objectives of this study entailed a number of specific endeavours. These include:

- the adaptation of a particular approach to measuring poverty at the level of the household to measuring inequality in living standards at the level of individual household members;
- the design of specific indicators to measure material and social living standards and access to and management of financial resources. Their design was informed and guided by the findings of qualitative approaches and were refined through focus group discussions with women experiencing poverty and social exclusion;
- securing the application of these specially designed indicators in a large nationally representative survey. The sample size for analysis was 1,224 couples (2,248 individuals);

The empirical findings of these endeavours can be distinguished across four separate areas of inquiry:

- differences in living standards between spouses in the household;
- differences in access to, and management of, household resources;
- differences in the living standards of children in the household;
- the impact of differences in living standards and in the control and management of household resources on the psychological well-being of individual household members;

This chapter summarises the main empirical findings, their implications and possible avenues of future research. It presents the results in relation to the two additional areas of inquiry, namely, the role of a wife's independent income and the impact of another adult being present at the time of interview, and assesses their importance at a theoretical and methodological level. While the empirical results presented here are based on data for Ireland, the methodology is equally relevant outside the Irish context. Carefully designed non-monetary indicators in large-scale surveys provide a potentially fruitful approach to tackling sensitive and analytically difficult issues relating to the allocation and control of



resources within the household. The results also demonstrate the value of having information on non-monetary deprivation indicators specifically designed for and targeted at children. The chapter concludes with some reflections on the research undertaken and on how the issues of intra-household resource distribution and power dynamics contribute to broader material and ideological processes in society.

### **Developing non-monetary indicators for individuals**

The starting point for the research was the limitations of previous research at household level in investigating intra-household issues. The quite limited overall imbalance found in measured deprivation in favour of husbands by Cantillon and Nolan (1998) suggests that such indicators would not reveal a substantial reservoir of hidden poverty among wives in non-poor households, nor much greater deprivation among women than men in poor households. However, the items used were not chosen with intra-household differences in living standards and deprivation as the primary focus. The premise was that more sensitive indicators might reveal greater differences between spouses in deprivation experience, having an important bearing on gender inequalities within the household. In addition, the indicators employed related to adults, but the position of children within households is also of great importance and we need to be able to assess whether household-level poverty measures are adequately capturing their situation. To investigate these issues, more sensitive indicators of deprivation were required which were specifically designed to reflect individual living standards for adults and children. This involved first designing a module of survey questions relating to individual living standards and control over resources, and refining them through focus group discussions with women experiencing poverty and social exclusion. The resulting set of questions was then included as a separate module in the 1999 round of the Living in Ireland Survey (LIIS). The LIIS is a large nationally representative survey which forms the Irish component of the European Community Household Panel (ECHP) - an EU-wide project, co-ordinated by Eurostat - and has been conducted on an annual basis since 1994. The sample size available for analysis was 1,124 couples (2,248 individuals).

## **Deprivation between spouses**

The analysis of the responses to the set of specially designed questions focused first on the scale and nature of differences between spouses in living standards. The questions related to levels of consumption and material deprivation ranging from eight basic deprivation items, to central heating, car use, family meals and food consumption; to access to pastimes/leisure activities, to social activities, to personal spending money and to education and training. A total of twenty separate items or indicators of possession and activities were analysed.

The results showed, first, that the majority of husbands and wives reported that they did not have to do without these items due to lack of money. This is consistent with the rapid increase in general living standards in Ireland during the 1990s and with the pronounced fall in consistent poverty measures discussed in Chapter 3. Comparing the responses of partners, these generally agreed. Where they disagreed, there was a consistent, albeit not very dramatic, imbalance in favour of husbands across all the items. This imbalance widened, however, when the non-monetary indicators broadened beyond the very basic deprivation items to areas of social and leisure activity. The summary deprivation index reflecting enforced lack for the eight basic items, showed a gap in deprivation scores for 13 per cent of couples.<sup>1</sup> This was divided between cases where the wife reported greater deprivation than her husband (8 per cent), and those where it was the husband who reported greater deprivation (5 per cent). The summary deprivation index reflecting enforced lack for the four non-basic items, showed a gap in enforced deprivation scores for 29 per cent of couples.<sup>2</sup> Here there is a much greater imbalance with the wife reporting greater deprivation than her husband in 19 per cent of these couples compared to the 9 per cent where it is the husband who reports greater deprivation. This is in contrast to the findings of Adelman et al. (2000) which suggested that where there were differences in social activities it was the husband who was more likely to go without. In addition, the results showed that the wife is consistently more deprived than her husband

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<sup>1</sup> The eight basic items are a warm waterproof coat, two pairs of shoes, good suit/outfit, a regular haircut, a regular dental check up, visits to the doctor when needed, new and/or second hand clothes.

<sup>2</sup> The four non-basic items are a regular leisure activity, an afternoon or evening out in last fortnight, personal spending money and access to further education/training.

in relation to skimping on her own meal to try to ensure that the rest of the family have enough. In about 4.5 per cent of all couples the woman skimps and the man does not.

The greatest differences between husbands and wives showed up in relation to social and leisure activities and in relation to spending money. Nearly 30 per cent of couples gave different responses in relation to having a regular pastime or leisure activity and in about two-thirds of these it was the husband who had, and the wife did not have, a regular leisure activity. A high proportion of wives, who did not have an activity where their husband did, cited lack of time (due to household or childcare responsibilities) rather than lack of money as the reason. This finding is supported by the result in relation to the socialising question where childcare is given as the reason by 9.4 per cent of wives and 2.9 per cent of husbands, for not having had an afternoon or evening out over the previous fortnight. The findings on personal spending money mirror those of a study undertaken in Ireland in 1989 (Rottman, 1994) and fit into the pattern established by previous national and international research which show that husbands were more likely than wives to have personal spending money and to have more to spend on themselves (Nyman, 2002; Pahl, 1989; Vogler and Pahl, 1994).

Finally, the multivariate analysis showed a systematic relationship between the gap in male and female scores and certain household characteristics. Most evident was the negative relationship between the age, higher education level and employment status of the husband and the gap between the wife and the husband's "enforced" deprivation scores, that is, in each of these cases the gap narrowed. Also of significance was the positive relationship between the presence of children and these gap measures; having children means the gap between the wife and the husband's "enforced" deprivation score widens. This finding is consistent with that of Goode, Callender and Lister (1998) who found that not only were women more likely to "go without" but that this was implicitly sanctioned within a hegemonic family discourse which saw the welfare of the children as the primary responsibility of the woman, and which normalised the idea that the woman should make sacrifices to this end.

It is difficult to know what exact implications to draw from these empirical findings. On the one hand, the differences in living standards between spouses within households, while evident, are not very substantial. This is the case, at least, in relation to basic individual items or household items such as central heating, car use and food consumption in general. However, on the other hand, some crucial differences in living standards between husbands and wives revealed themselves in relation to social and leisure activities and in personal spending money. Of particular interest is the idea that money may not be the key constraint when examining enforced lack. This is in contrast to most non-monetary deprivation approaches to measuring household poverty where enforced lack (i.e. not having a particular item/activity due to lack of money) is the central criterion for distinguishing between poor and non-poor. The results here indicate that time, particularly time spent on childcare responsibilities, is a greater constraint for women than money per se. The constraints of time and money are of a qualitatively different nature and are not simply exchangeable in the economic sense. With time as the constraint and with the welfare of children viewed as the primary responsibility of the woman, it is not surprising that sacrifices to this end fall predominantly on her shoulders. These results could be developed further within the context of the expanding literature on time poverty (Vickery, 1977; Shelton, 1992; Bittmann and Wajcman, 1999)

### **Control over household resources**

A second objective of the individual level non-monetary indicators was to assess differences in access to, and management of, finances within Irish households and in particular to assess the extent to which women in poorer households carried a disproportionate burden of responsibility for stretching scarce resources.

The general results showed a complex pattern, where patterns of management varied not only across households but also across different areas of spending. When asked what they would do when they needed a coat or a pair of shoes, men were more likely than women to say that they would buy the item straight away or budget for it with their spouse or partner. Women were more likely than men to say they would save up to buy it. In low-income households it was more common for both spouses to say that they would save up to buy the

item, but women were still more likely to give this response than men. Joint decision-making was common among both low-income and other households for the purchase of most large household items, for borrowing and repaying money and for dealing with large unexpected bills. For example, about three-quarters of both men and women said that if a large bill unexpectedly arose the partners would decide together how to meet it and this was also true in low-income households. Among the remainder, about the same number of men and women said they would decide on their own how to meet it. However, a clear division in financial responsibility was evident in relation to regular grocery shopping and to weekly budgeting. The wife took on this role in more than half of the couples, with most of the remainder saying that both partners did so. This may reflect the household allocation system employed, information on which was not collected as part of this survey, and the fact that until relatively recently female labour force participation in Ireland was low by international standards and particularly so for married women.

In relation to the issue of managing scarce resources the results suggest that this burden falls disproportionately on women. The response to the question on who takes the main responsibility for trying to make sure money, when tight, stretches from week to week, showed that it is seen as a joint responsibility in approximately 56 per cent of couples and as the responsibility of the wife in about 34 per cent of the sample. In low-income households, those below the 40 per cent poverty line, joint responsibility was less common and about 46 per cent of wives said they took sole responsibility for making scarce resources stretch.

The three summary measures of financial burden constructed show it fell disproportionately on women, with wives carrying the responsibility for making scarce resources stretch from between 2.5 to 5 times as much as husbands. The cross tabulations suggested a number of patterns in relation to the probability of wives being burdened - it decreases as household income increases and as the household moves up the class hierarchy. The multivariate analysis indicated that the probability of the sole burden falling on the wife is less when her husband has higher education; is employed and lives in an urban area. For husbands, the probability of carrying the sole burden of responsibility is reduced both

where the wife is employed and where he is more skilled in terms of social class categorisation.

### **Children's living standards**

The third avenue of research focused on the position of children. Children, most often, have little or no independent source of income and no control over the management of family finances, which makes it particularly important to develop direct indicators of deprivation for children. These are, however, particularly difficult to obtain, not least because household surveys usually only interview adults and as discussed in Chapters 2 and 3 this is usually restricted to the "head of household" or household reference person.

A set of eight indicators relating to children was developed and included in a module attached to the 1999 Living in Ireland Survey. Mothers with children aged under 14 in the household were asked whether their children had to do without these items due to lack of money. The results revealed substantial numbers saying that their children had to do without the items in question: even for items as basic as three meals a day, having friends home to play or a birthday party. About one in ten mothers said that their children had to do without because of lack of money.

Lone mothers reported substantially higher levels of deprivation affecting children than those living with a spouse or partner. Among two-parent families, the extent of reported deprivation for children was consistently highest where the reference person was unemployed, ill or disabled, and lowest when he or she was working. For the smaller group where the mother was not living with a spouse or partner, deprivation levels were highest where the mother worked at home but were still relatively high even where she was in work outside the home.

Using responses on the eight items to construct a summary deprivation index showed that child deprivation was quite heavily concentrated in certain households. About 78 per cent of families reported no deprivation in terms of the eight items, while 8 per cent had to do

without one or two of these items. However, 6 per cent reported having to do without between 3 and 5 items, and a further 8 per cent were doing without 6 or more.

The percentage reporting child deprivation was much lower for households above 60 per cent of mean income than for households below that threshold. Among those below the threshold, however, child deprivation levels did not consistently rise as income fell.

Reported deprivation levels were very high indeed for children in households below the 60 per cent line and experiencing basic deprivation – the “consistently poor”. As many as 40 per cent or more of the mothers in these households reported that their children had to do without a birthday party, pocket money or toys, while more than half had to do without a bicycle or sports equipment. A significant minority of those reporting some child deprivation were in households above the 60 per cent relative income threshold, and so would not be counted as poor even by the most generous relative income line.

The results demonstrate the value of having information on non-monetary deprivation indicators specifically designed for, and targeted at, children. It would also be enormously valuable to place these in a broader setting, with a range of indicators relating to other aspects of children’s well-being and how these have been changing over time. A commitment to initiate a child birth cohort, to examine the progress and well-being of Irish children at crucial periods from birth to adulthood was made by the Irish Government under the National Children’s Strategy (2000) but, at the time of writing, has yet to be realised.

### **The psychological well-being of household members**

A fourth avenue of investigation was the examination of the relationship between psychological distress and fatalism, on the one hand, and the relative deprivation, financial strain and burden of coping experienced by individual household members on the other. Specifically, Chapter 8 addressed the question of whether inequalities within the household in relation to material standards of living, financial arrangements and expenditure responsibilities had an independent impact on individual levels of psychological distress and feelings of powerlessness. This question was explored by combining the empirical findings in relation to differences between adults in living standards and in the burden of coping with

financial strain with the responses of the same couples to questions to a separate module on “outlook on life” included in the 1999 wave of the Living in Ireland Survey. The “outlook on life” module employed two widely used measures of psychological health, the General Health Questionnaire (GHQ) and the fatalism measure. A total of eighteen separate indicators of psychological health were analysed.

For the GHQ measure, the results showed that a high proportion of husbands and wives were not suffering from psychological distress. This is consistent both with previous studies of psychological distress in Ireland as detailed in the review of the literature in Chapter 8, and with the results in Chapter 5, which showed that the majority of couples felt that they were not deprived of certain goods or activities due to lack of money. On the other hand, a substantial minority of husbands and wives were shown to experience considerable levels of psychological distress. A third of the women and over a quarter of the men in the sample indicated that they suffered some psychological distress, scoring between 1 and 12 on the GHQ, but with the majority of those in the 1 to 3 categories. The results showed, unsurprisingly, that there was a positive relationship between the GHQ score, relative income poverty line measures and household income with the stronger correlation for husbands reflecting the well-established links between unemployment, financial strain and psychological distress. While there was similarity in the results for husbands and wives there were also differences. For example, in relation to age, the results suggested that the older the average husband the higher the probability of a GHQ score of greater than 2 for the husband. For wives, the youngest age category (of husbands) seemed to have a greater probability of a higher GHQ score. The significance of age as a determinant of psychological distress for wives was confirmed by the multiple regression analysis.

The multivariate analysis demonstrated the significant relationship between material deprivation, financial strain and psychological distress. For both husbands and wives, deprivation had a significant positive effect on the GHQ measure. That is, material deprivation increases their psychological distress. For wives, but notably not for husbands, a significant and positive relationship is also found between financial burden



and GHQ scores. Wives faced with the burden of managing financial resources suffered higher levels of psychological distress.

In relation to the fatalism measure the multivariate analysis showed the importance of household income, age, education and social status for both husbands and wives. In addition, for husbands, employment status was a significant independent variable with the negative co-efficient implying the husband's fatalism score declines when employed. This finding corroborates previous studies and, perhaps, also underscores the continuing ideological significance of the breadwinner role for men.

Finally, the multivariate analysis also showed the impact of deprivation and burden of coping on the measure of fatalism for husbands and wives. Material deprivation was a significant explanatory factor for husbands. For wives it was deprivation in relation to social activities and personal spending money that was a significant independent variable in determining her fatalism scores rather than material deprivation per se. Financial strain was a significant determinant of the feeling of powerlessness with positive effects found for both husbands and wives both on their own and each other's measure of financial burden.

### **Wife's independent income**

A consistent theme of the literature on distribution of resources within the family is the role that the wife's own income might play in increasing her bargaining power, in improving her, and her family's, standard of living and in reducing differences in deprivation between spouses (Rake and Jayatilaka, 2002; Goode et al., 1998; Vogler, 1994; Pahl, 1989; Blood and Wolfe, 1960). The results clearly demonstrate the importance of economic independence for a wife but crucially also demonstrate that it is the size of her independent income that translates into discernable differences in relation to deprivation, burden of coping and psychological well-being.

In the analysis of the role of the wife's independent income (excluding child benefit) income was divided into three categories: IR£0, IR£0 - IR£100 and greater than IR£100 per week. Approximately one third of wives fall into each of the three categories of weekly

income. These categories of independent income are used as independent variables in the multivariate analysis. The findings in relation to material deprivation across the eight item index demonstrate that the gap, on enforced lack, between the wife and the husband's deprivation index scores is consistently narrower where the wife has an income of her own. The gap is seen to be narrower again for the 31 per cent of couples where the wife's income is greater than IR£100 a week in 1999. As detailed in Chapter 5, the mean gap for the eight item indices decreases as the wife's independent income increases, from .20 to .16 to .14, as income increases from IR£0 to between IR£0 and IR£100 to greater than IR£100, respectively.

The findings in relation to burden of coping and in relation to psychological well-being are somewhat more complex than that in relation to material deprivation. For the latter the relationship is positive across all categories of income although as shown above the higher a wife's income the greater the reduction in differences in living standards between husbands and wives as measured by the deprivation gap. In relation to the burden of coping, in situations of financial strain and bearing the sole responsibility of making scarce resources stretch, the findings show that wives with no independent income have a lower probability, than the average for the sample as a whole, of being burdened while those with an income of between IR£0 and IR£100 a week have a higher probability. Those women with an income greater than IR£100 a week have a lower probability of carrying the burden of coping than the average for the sample as a whole. These results are replicated in relation to the impact of a wife's independent income on psychological distress and fatalism. While they may appear somewhat surprising given the emphasis thus far on the impact of independent income there is a plausible explanation that has intuitive appeal.

The findings for psychological distress and fatalism across the three categories of wife's independent income show a negative relationship between a wife's independent income, if greater than IR£100, and the probability of lower levels of psychological distress and fatalism and this holds for both husbands and wives. The relationship is even more marked for the fatalism measure where the probability of feelings of powerlessness is considerably lower than the sample as a whole. For the other two categories of

independent income there is not a consistent relationship between the levels of either psychological distress or fatalism for either husbands or wives. Most interestingly, wives with a limited independent income appear to experience higher levels of stress than those with no income of their own echoing the results in relation to the burden of coping but it is probable that they substantiate each other. It could be the case, for example, that a significant number of wives in the first income category, that is, with no independent income, live in reasonably affluent households on the basis of their husband's income. Many of the wives in the second income category, that is with independent income of between IR£0 and IR£100 a week, could be employed in low paid, part-time, jobs which are supplementing the household income. In this scenario of juggling work inside and outside the home, working in low paid employment and managing scarce resources it seems plausible that this would contribute to higher stress and psychological distress. The intuitive appeal of this explanation is underscored by the results in relation to fatalism. Here the scores for wives are higher than average for both the no independent income, and the low independent income, categories suggesting that it is only with a more substantial income of their own do wives experience greater feelings of mastery and control. Those wives with no independent income but who had lower than average psychological distress reap no benefit on their fatalism scores in terms of greater feelings of control. Those with low independent income suffer both greater psychological distress and greater feelings of powerlessness than average. These cross tabulations are substantiated in the multivariate analysis which shows that for wives there is a significant negative relationship between having an independent income and her fatalism scores. That is, an independent income has a significant beneficial effect on her levels of fatalism or feelings of powerlessness.

An additional finding of the Ferrie et al. (2003) study discussed in Chapter 8, seems relevant here. They found that while financial insecurity had far greater negative effects on the psychological well-being of employed men than on employed women, the situation was reversed with unemployed subjects. That is, financial insecurity had greater effects on the psychological well-being of unemployed women than unemployed men. Although the authors explain the finding that men's psychological health is more likely to

be adversely affected by financial rather than job insecurity by reference to the “long-held finding of Eisenberg and Lazarfeld (1938) that having a job in itself is not as important as having a feeling of financial security”, they do not provide any explanation for why these findings are further significantly mediated by gender. In particular there is no explanation why financial insecurity has far greater effects on the psychological well-being of unemployed women than either employed women or unemployed men. It is conceivable, at least, that the extra financial security that comes from an independent income has greater effects on the psychological well-being of women than of men because it makes a greater impact on their degree of control over their own financial security.

The link between independent income and power or control identified in the literature is substantiated by the findings in Chapters 5, 6 and 8 in relation to deprivation, burden of coping and psychological well-being, respectively. The level of income, however, is crucial in terms of reducing differences in deprivation between husbands and wives, in lessening the burden of coping, in decreasing her psychological distress and in increasing her feelings of powerfulness or control. These findings are consistent with Morris and Ruane (1986) who suggested that women’s participation in the labour market, which has predominantly been in terms of part-time or lower paid work, cannot be identified as contributing to the equalisation of roles and power within the household. Rather, as Vogler argues, women’s over-representation in part-time work can be seen as “a way of increasing household income without upsetting the traditional division of labour between male breadwinners and female childbearers/secondary earners” (Vogler, 1994; 226). Furthermore, since the extra money earned by women in part-time positions is often incorporated into the overall household consumption fund, this can have the effect of freeing up resources for the husband’s personal consumption thus reinforcing rather than reducing the differential living standards of men and women in households.

### **The impact of adult presence at the interview**

An issue of particular interest for investigation was the hypothesis that the presence of another adult at the interview might create problems in attempting to analyse individual data. A specific concern was that responses on issues such as deprivation which might

implicate the respondent, or their partner in some way, would lead to inaccurate responses being provided. For example, in relation to the deprivation questions it seemed unlikely that a respondent would admit to skimping on food if the beneficiary of their self (or coerced) sacrifice is present. Previous research on this issue indicated that spouse presence may make it more difficult to reveal negative aspects of the marital relationship and may encourage respondents to provide answers that please their “mates”. These results cast doubt on the assumption that the answers of partners who are not interviewed separately represented the position of the individuals concerned (Pahl, 1989; Anderson and Silver 1987; Aquilino, 1993).

While it was not possible to ensure that each person was interviewed alone in the 1999 survey, interviewers were required to note, in a separate box designed specifically for this questionnaire, whether the partner or other adult family members were present when each respondent was completing the questionnaire. Overall, in almost 65 per cent of households another adult is present at, or within hearing distance of, at least one of the individual interviews within a household. In 56 per cent of cases wives were present for their husband’s interviews and in 43 per cent of cases husbands were present for their wife’s interviews.

The first step in the analysis of the impact of adult presence was to examine the extent to which another adult being present at the time of interview was influenced by type of household, that is, by the specific characteristics of households such as social class, education, geographical location or income level. In all cases, there are some household characteristics which have a significant relationship with whether or not an adult is present at the time of interview. For the husband’s interview, the probability that there is another adult present is negatively related to income level, higher levels of education of the husband and for households located in urban areas. For the wife’s interview, similar effects are observed for higher education of the husband and an urban location but the probability of an adult being present is also negatively related to whether or not the husband is classed as a skilled labourer (compared with the other social groups), whether or not he is employed, and by the presence of children. These results imply that any

potential bias as a result of the presence of an adult is not random and must therefore be considered when modelling responses to individual questions.

Against this background, the effect of the presence of an additional adult at individual interviews on survey responses to deprivation measures was examined. For wives, in all cases, a below average number of adults was present at the time of interview where there were different answers to deprivation questions and the wife was more deprived. Thus the wife was more likely to give a positive response to a deprivation question (she stated she was not deprived) when another adult was present. In contrast, in five out of the eight questions, another adult was present where the husband stated he was deprived while the wife was not. That is, the husband was slightly more likely to give a negative response to a deprivation question (stating he was deprived) when another adult was present.

In order to determine whether or not this bias is statistically significant, a summary deprivation measure and an econometric model of the household factors determining the variation in the deprivation measure estimated both with, and without, the inclusion of a control for the presence of an adult were constructed. In the case of the wife's relative deprivation the presence of an adult has a statistically significant negative effect on the level of the index. This implies that where another adult is present at the time of the wife's interview relative deprivation scores are lower. In contrast, there is no statistically significant relationship between the presence of an adult at the husband's interview and reported relative deprivation. These tests, which were completed in Chapter 4, were substantiated by the multivariate analysis of the data on material deprivation in Chapter 5. Finally, in relation to the burden of coping measure in Chapter 6, the results show a negative relationship, significant at the 1 per cent level, between the extent to which the burden of coping financially is acknowledged by the wife and the presence of the husband at the interview. This suggests that the wife was less likely to say she carried the sole burden when the husband is there at the time of her interview. However, the reverse is not the case. That is, the variable is not significant for husbands when his wife was present at his interview. These findings, which are consistent with previous studies, suggest that holding separate interviews on questions relating to basic deprivation and intra-household financial activities is very important for wives.

## Concluding comments

At the end of a research project, with the benefit of hindsight, gaps in the data appeared more clearly or the unasked questions seemed more obvious. These “insights” appeared at different junctures of the research process, for example, at the initial analysis of the data and then later in drawing the implications. In reflecting on this there are two shortcomings that seem particularly relevant in terms of the direction of future research. The first is the missed opportunity in not having asked a question about the allocation of finances within the household. At the time of designing the indicators undertaking a typology of intra-household financial allocations seemed a separate study. However, with hindsight, asking one simple question such as that asked in the British Household Panel Survey (BHPS), i.e.: “How do you usually organise your finances?” would have been of great benefit. It would have allowed for both another avenue of analysis within this study and also for greater comparison with previous studies on the topic of money management. The second issue was underestimating the impact of the economic boom which occurred in Ireland from the mid-1990s onwards. The individual deprivation questions employed in the survey in 1999 were formulated in early 1998 before the full impact of the increase in economic activity was reflected in raised living standards. The result was that some of the deprivation items were just too basic. Given that most people had these basic deprivation items there was little room for difference between husbands and wives. Table 9.1 shows the difference on a few items for the survey in 1999 and the previous individual questionnaire in 1987.

**Table 9.1: Differences between husbands and wives on selected items, 1987-1999**

	1987	1999	1987	1999	1987	1999
	n =1,763	n =1,124				
Items	Both have		Neither have		% Differ	
Warm overcoat	82	96	6	2	11	2
Strong shoes	77	94	9	1	13	5
Leisure activity	56	50	22	21	23	29

For items like a strong pair of shoes 77 per cent of the sample had them, 9 per cent did not and 13 per cent of couples gave different answers in 1987 compared to 94.1 and 5 per cent, respectively, in 1999. On the other hand, it is interesting to note that while the difference between husbands and wives in relation to basic deprivation items reduced in a period of greater material possession, the difference between them in the area of social activity increased as their affluence increased. This is consistent with the results discussed in Chapter 5 which showed that the greatest differences between spouses were on non-basic items such as regular leisure or social activities, personal spending money and access to further education or training programmes. Future work using a non-monetary deprivation approach at the level of the individual would be well advised to concentrate less on indicators of basic deprivation and more on these areas of potential differences between spouses.

In conclusion it seems pertinent to locate the analysis of intra-household processes and resource distribution within the broader material and ideological processes in society. Two key points emerged from the review of the economic and sociological literature in Chapter 2. Firstly, that differential power relations are endemic to the family, and secondly, that these power relations are inextricably connected to both the structural constraints of the labour market and the hegemonic configurations of a gender-stratified society. As such, any work interested in determining the nature of intra-household relations must locate the emphasis on the micropolitics of intra-household processes within a broader framework which takes into account the cardinal exigencies of gendered, classed society. Delphy and Leonard (1992) are critical of the economic emphasis on household utility and also of the sociological emphasis on household processes and advocate a more explicit structural analysis of intra-household relations. Indeed, they argue that intra-household processes are often analysed at the expense of structural power relations. Most of the sociological studies reviewed do display an awareness of broader structural forces that help shape the intra-household behaviour, even if they are not explicitly linked but in a sense this misses the point.



Most conventional research, especially within economics, does not see the analysis of an undifferentiated household as problematic to begin with and use models which are isolated from wider societal factors and which, at worst, implicitly endorse power relations informed by a conservative patriarchal epistemology. Even the “power aware” bargaining models fail to conceptualise the structures and patterns of inequality outside the home that are crucial to determining the position of women within the home. From this point of view analyses of decision-making and resource allocation within the household, even if not explicitly linked with structural material explanations, may be defended, indeed promoted, on the grounds that the analyses undertaken are intrinsically political.

## Appendix Tables

**Appendix Table 3.1: Indicators of style of living and deprivation**

<i>Basic lifestyle deprivation</i>
New not secondhand clothes
A meal with meat, fish or chicken every second day
A warm waterproof overcoat
Two pairs of strong shoes
A roast or its equivalent once a week
Had day in last two weeks without substantial meal*
Had to go without heating during last year through lack of money*
Experienced debt problems arising from ordinary living expenses or availed of charity*
<i>Secondary lifestyle deprivation</i>
Telephone
Car
Washing machine
Refrigerator
Colour television
Was not able to afford an afternoon or evening out in previous two weeks*
<i>Housing deprivation</i>
Central heating
Bath or shower
Indoor toilet
A dry, damp-free dwelling
<i>Other deprivation</i>
A week's annual holiday away from home
To be able to save some of one's income regularly
A daily newspaper
A hobby or leisure activity
Presents for friends or family once a year

Note: For those items marked with an asterisk it is presence rather than absence that constitutes deprivation and it is assumed people would pay for these basic items if they could.

Source: C. Whelan et al. (2003)

**Appendix Table 5.1: Distribution of scores on second 8-item summary index, husbands and wives**

Score	% of husbands	% of wives
0	47.4	41.9
1	30.5	30.2
2	14.1	17.1
3 or more	8.0	10.9

**Appendix Table 5.2: Difference in scores on 8-item summary index between husbands and wives**

Gap in scores	% of couples
-3 or more	1.1
-2	3.9
-1	14.4
0	49.2
+ 1	21.8
+ 2	7.4
+3 or more	2.2

**Appendix Table 5.3: Difference in scores on 8-item summary index between husbands and wives – enforced lack**

Gap in scores	Enforced lack
-3 or more	0.6
-2	1.2
-1	7.7
0	70.5
+ 1	15.0
+ 2	2.6
+ 3 or more	2.3

**Appendix Table 5.4: Location of husbands and wives reporting enforced deprivation on 8-item scale vis-à-vis relative income poverty lines**

	% of husbands with 1+ deprivation score	% of wives with 1+ deprivation score
Below 40% of mean	12.2	13.4
Between 40%-50% of mean	15.0	12.5
Between 50%- 60% of mean	12.2	6.3
Above 60% of mean	60.1	67.8
% of total		

**Appendix Table 5.5: Gap between male's and female's deprivation scores, based on the 8-item index, across income deciles**

Income Decile	Mean gap
Decile 1	0.3107
Decile 2	0.0887
Decile 3	0.1905
Decile 4	0.2037
Decile 5	0.2435
Decile 6	0.0431
Decile 7	0.1016
Decile 8	0.0968
Decile 9	0.1400
Decile 10	0.0769

**Appendix Table 5.6: Gap between male's and female's deprivation scores, based on the 8-item index, across social class of male**

Social class	Mean gap
Higher professional	0.2326
Lower professional	0.0777
Other non-manual	0.0844
Skilled manual	0.1538
Semi-skilled manual	0.2238
Unskilled manual	0.2484
Unknown	0.1170

**Appendix Table 5.7: Gap between male's and female's deprivation scores, based on the 8-item index, across age group of male**

Age group	Mean gap
< 35	0.2808
35-44	0.2966
45-54	0.1372
55-64	0.0750
>64	0.0115

**Appendix Table 5.8: Gap between male's and female's deprivation scores, based on the 4-item index, across income deciles**

Income decile	Mean gap
Decile 1	0.1885
Decile 2	0.0726
Decile 3	0.2143
Decile 4	0.1018
Decile 5	0.2783
Decile 6	0.1121
Decile 7	0.0000
Decile 8	0.1613
Decile 9	0.2800
Decile 10	0.0989

**Appendix Table 5.9: Gap between male's and female's deprivation scores, based on the 4-item index, across social class of male**

Social class	Mean gap
Higher professional	0.1628
Lower professional	0.0984
Other non-manual	0.1136
Skilled Manual	-0.0513
Semi-skilled manual	0.2447
Unskilled manual	0.2112
Unknown	0.0425

**Appendix Table 5.10: Gap between male's and female's deprivation scores, based on the 4-item index, across age group of male**

Age group	Mean gap
< 35	0.3425
35-44	0.2395
45-54	0.1333
55-64	0.1400
>64	-0.0308

**Appendix Table 6.1: Determinants of burden of coping where one partner is faced with this burden – marginal effects**

Probit models	Wife burdened	Husband burdened
Higher education	-0.1447*** (0.0444)	
Leaving Cert education	-0.0549 (0.0399)	
Skilled		-0.0442* (0.0237)
Employed	-0.0835*** (0.0325)	
Employed (Female)		-0.0567*** (0.0232)
Urban	-0.0832*** (0.0319)	0.0760*** (0.0256)
Adult present <sup>♦</sup>	-0.0844*** (0.0307)	
Makes all regular financial decisions <sup>♦</sup>	0.4532*** (0.0413)	0.1908*** (0.0266)
Makes all big financial decisions <sup>♦</sup>	0.2887*** (0.0263)	0.1139*** (0.0270)

Standard errors given in parenthesis

\* indicates significance at the 10% level

\*\* indicates significance at the 5% level

\*\*\* indicates significance at the 1% level

Household characteristics are associated with males unless otherwise indicated

<sup>♦</sup> For the burden on female analysis this refers to another adult being present at the time of the female's interview and *vice versa* for the male analysis.

<sup>♦</sup> This variable refers to the female in the female analysis and the male in the male analysis.

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## LIVING IN IRELAND SURVEY, 1999 INDIVIDUAL QUESTIONNAIRE

Household Seq. No.    -   -  Ph. 6 Gen. Code  Person Num

Interviewer Number    Interviewer Name \_\_\_\_\_

Date       Time Interview Began \_\_\_\_\_ : \_\_\_\_\_ (24 Hour Clock)  
Day Month Year

Hello, I'm from the Economic & Social Research Institute in Dublin. As I've discussed with \_\_\_\_\_ (HRP) we have been asked to collect some details on the incomes and lifestyles of families in Ireland today. By looking at income and whether or not people can manage financially we hope to be able to provide policy makers with advice on how to make improvements in the tax system, the Social Welfare system and so on.

You may remember that I discussed these issues with you and your family about a year ago. We're talking to you again because one of the things which we're interested in examining is the way in which the circumstances of some families change - even over a relatively short period of 12 months. Your individual circumstances may not have changed much since we spoke to you last, but if we are to get an overall picture of how things have changed for families throughout the country as a whole we need to collect details from those families where there has been relatively little change as well as from those whose circumstances have changed a lot. All the information you give will be treated in the strictest of confidence. Under no circumstances will any information associated with your name or address be passed on to any body or organisation. This survey is being carried on throughout all of Europe at the same time and not just in Ireland. The interview will take about 25-30 minutes to carry out and we are very anxious to secure your co-operation.

I'd like to start by collecting some details on what you do, what your main activities are and so on.

INTERVIEWER: A JOB OR BUSINESS IS DEFINED AS:

ANY PAID EMPLOYMENT (IN FAMILY BUSINESS OR OTHERWISE); PAID APPRENTICESHIP; TEMP. STATE EMPLOYMENT SCHEMES (WORK SCHEMES SUCH AS COMMUNITY EMPLOYMENT SCHEME); STUDENT SUMMER EMPLOYMENT SCHEMES; SELF-EMPLOYMENT; FARMING; UNPAID FAMILY WORKER/RELATIVE ASSISTING ON A FARM OR IN ANOTHER FAMILY BUSINESS

CONSIDER HOURS WORKED IN ALL JOBS (IF MORE THAN ONE). IF TOTAL IS 15 HOURS OR MORE PER WEEK A.3 ONWARDS SHOULD RELATE TO THE MAIN JOB OR BUSINESS I.E. THE ONE WHICH ACCOUNTS FOR THE MOST HOURS.

A.1 I'd like to start with your present work and daily activities. Are you at present working in a job or business for at least 15 hours a week? [10001]

Yes ... 1 → Go to A.3

No ... 2

A1

A.2 Even if you are not working at present do you have a job or business which normally involves at least 15 hours of work each week from which you are temporarily absent? This could be for any reason, such as sickness, injury, maternity leave, bad weather, lay-off, strike, holidays or whatever. [10002]

Yes ... 1 → Go to A.3

No ... 2 → Go to B.1, page 10

A2

### SECTION A. TO BE ASKED ONLY OF RESPONDENTS WHO WORK FOR AT LEAST 15 HOURS PER WEEK

A.3 Would you describe your job or business as: [10003]

- Paid Employment in Family Business/Farm ..... 1
- Other Paid Employment ..... 2
- Paid Apprenticeship ..... 3
- Temp. State Employment Scheme (Community Employment Scheme etc) .. 4
- Student Summer Emp. Scheme ..... 5
- Non-Agricultural Self-Employment ..... 6
- Farming ..... 7
- Unpaid Family Worker/Relative Assisting ..... 8

#### Interviewer Note

Apprentices must be 'serving their time', 'getting their papers' at the end of apprenticeship etc. Check this is so.

Temporary State Employment Schemes include:

1. Community Employment Scheme
2. Job Start Scheme
3. Linked Work Experience (for young people, in private sector)
4. Teamwork
5. Part Time Job Scheme/Part Time Integration

A3

A.4 [Int. Circle 1 or 2 as appropriate] [10004]

- Respondent is being interviewed for the FIRST time ..... 1 → Go to A.6
- Respondent was interviewed before ..... 2 → Go to A.5

A4

A.5 When did you begin work with your present employer (or in your present business)? Please specify the month and year. [A0004]

\_\_\_\_\_ (month) 19 \_\_\_\_\_ (year)

[Int. IF IN 1997 OR EARLIER → GO TO A.14  
IF IN 1998 OR 1999 → GO TO A.7 ]

A5

A.6 When did you begin work with your present employer (or in your present business)? Please specify the month and year. [A0004]

\_\_\_\_\_ (month) 19 \_\_\_\_\_ (year)

A6

A.7 From the options listed on this card could you tell me which was the MAIN way in which you found the main job you do at the moment. [Show Card A and Circle ONE only] [A0007]

- |   |   |   |   |
|---|---|---|---|
| By applying to employer directly or being "head-hunted" by employer ..... | 1 | Started Own Business/Joined Family Business (or farm) ..... | 5 |
| Answering or inserting ads in newspapers.....                             | 2 | Private Employment Agency .....                             | 6 |
| FÁS/Labour Exchange/Employment Office.....                                | 3 | Other (please specify) .....                                | 7 |
| Through family, friends or contacts .....                                 | 4 |   |   |

A7

A.8 Were you unemployed (i.e., actively looking for a job, not on home duties) immediately before you began this work? [A0008]

Yes ..... 1 No ..... 2 → Go to A.10

A8

A.9 For how long had you been continuously unemployed immediately before this work? [A0009]

\_\_\_\_\_ weeks

[Int. Record the number of weeks continuously unemployed before the job began]

A9

A.10 Have you worked before or is this your first job or business? [Int. Note that "First Job" refers to first employer, even if there have been job changes with the same employer] [A0010]

Worked before ... 1 First Job/Business ... 2 → Go to A.14

A10

A.11 When did you stop working in your previous job or business? Please specify the month and year. [A0011]

\_\_\_\_\_ (month) 19 \_\_\_\_\_ (year)

A11

A.12 Of the reasons listed on this card which best describes your MAIN reason for stopping your previous job or business? [Show Card B and Circle ONE only] [A0012]

- Obtained better/more suitable job ..... 1
- Obligated to stop by employer due to business closure; redundancy; early retirement; dismissal, etc. .... 2
- End of contract/temporary job ..... 3
- Sale/closure of own or family business or farm..... 4
- Marriage ..... 5
- Child birth/need to look after children..... 6
- Looking after old/sick/or disabled person(s) ..... 7
- Partner's job required us to move to another place ..... 8
- Study ..... 9
- My own illness/disability ..... 10
- Wanted to retire or live off private means ..... 11
- Other (specify) ..... 12

A12

A.13 If you compare your present job or business with your previous one, is your present job, all in all... [A0013]

Much Better.....1 Somewhat Better.....2 About the Same.....3 Worse.....4

A13

**A.14** What is your present occupation? Please give an exact description of the work done. [Int. If farmer, record acreage farmed; if manager or supervisor record number supervised; where relevant, record rank or grade (e.g. in army, gardai, civil service etc.)] (P0014) A14

Respondent's Occupation is: \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_.1 (86)  
 \_\_\_\_\_2 (IS)

**A.15** What is the main activity of the business or organisation where you work. [Int. Record as fully as possible the activity of the company or firm where the respondent works. Remember that the respondent's occupation was recorded in the previous question. The current question refers to the activity of the company or firm in which he/she works.] (P0015)

\_\_\_\_\_  
 \_\_\_\_\_

A15

**A.16** Do you feel that you have skills or qualifications to do a more demanding job than the one you now have? (P0016)

Yes ..... 1                      No ..... 2

A16

**A.17** Apart from English do you use any other languages in your work? (P0017) Yes... 1      No... 2 → Go to A.19 A17

**A.18** Which ones? (P0018) (i) \_\_\_\_\_ (ii) \_\_\_\_\_ (iii) \_\_\_\_\_ [Int. Include Irish] A18 .1 .2 .3

**A.19** How many regular paid employees are there in the branch or outlet of the business or organisation you work in? [Int. If the organisation has more than one geographical branch, employee numbers should relate only to the local outlet, local office, branch etc. where the respondent works rather than to the full enterprise in all locations] (P0019)

None..... 1	5-19.....3	26-49..... 5	100-499..... 7
1-4 ..... 2	20-25.....4	50-99..... 6	500 or more ..... 8

A19

**A.20a** Do you work in the Private Sector or the Public Sector? (P0020)

Private Sector (incl. Farming) ..... 1 → Go to A.21                      Public Sector (incl. Semi-States) .... 2

A20a

**A.20b** Which part of the Public Sector do you work in? Is it the:

Civil Service, Local Authorities, Health Boards ..... 1

Other Public Service (gardai, army, teachers etc.) ..... 2

NON-COMMERCIAL Semi-States ..... 3

COMMERCIAL Semi-States ..... 4

**A20c** Do you pay the full/standard rate of PRSI or do you pay the modified/reduced rate which is applicable to some parts of the Public Sector?

Full/Standard Rate...1      Modified/Reduced Rate...2      Don't Know...3

Go to A.21

A20b

A20c

**A.21** Int. Transfer current job status from question A.3, page 1; (P0021)

Paid Employment in Family Business/Farm ..... 1	} → Go to A.32
Other Paid Employment..... 2	
Paid Apprenticeship..... 3	} → Go to A.28
Temp. State Employment Scheme (Community Employment etc.) ... 4	
Student Summer Emp. Scheme ..... 5	
Non-Agricultural Self-Employment..... 6	} → Go to A.22
Farming ..... 7	
Unpaid Family Worker/Relative Assisting ..... 8	

A21

**Qs.A.22-A.27 ONLY FOR NON-AGRICULTURAL SELF-EMPLOYED, FARMERS OR UNPAID FAMILY WORKERS**  
(code 6 or 7 or 8 at A.3 and A.21)

⇒ A.22 Have you had any formal training or education that has given you skills which are needed for your present type of work? (10022)

Yes .... 1

No ..... 2 → Go to A.24

**A.23** How much has this training or education contributed to your present work? Would you say that it has contributed: (10023)  
a lot ... 1 a fair amount ... 2 not very much ... 3 not at all ... 4

A.24 Are you currently receiving any pension arising from previous employment with a past employer or do you have any pension entitlement arising from employment with a past employer which you will receive at some time in the future? (10024)

Currently receive ..... 1

Will receive in future ..... 2

No, don't and won't receive .... 3

A.25 Do you at present contribute to any type of pension scheme? I'm referring to all pension schemes of whatever type. (10025)

Yes ..... 1

No... 2 → Go to A.27

**A.26** How much do you contribute per week, month, year etc? (10026) IR£ \_\_\_\_\_ per \_\_\_\_\_  
(wk,mth,yr etc.)

A.27 How many hours per week do you normally work in your main job or business? (10027)

\_\_\_\_\_ hours per week. Go to A.49, page 6

**Qs.A.28-A.31 ONLY FOR APPRENTICES & EMPLOYMENT SCHEMES — INCLUDING THOSE ON TEMPORARY STATE EMPLOYMENT SCHEMES and STUDENT SUMMER WORK SCHEMES (Codes 3, 4 or 5 at A.3 and A.21)**

⇒ A.28 Do you have any pension entitlement arising from employment with your present or any past employer? In other words, are you currently receiving, or do you expect to receive at some date in the future, a pension arising from employment with your present or any past employer? (10028)

Currently receive ..... 1

Will receive in future ..... 2

No, don't and won't receive .... 3

A.29 Do you contribute at present to any type of pension scheme? (10029) Yes.. 1 No... 2 → Go to A.31

**A.30** How much do you contribute per week, month, year etc. to any pension scheme or schemes? (10030)  
IR£ \_\_\_\_\_ per \_\_\_\_\_ (week, month, year etc.)

A.31 How are you paid for this apprenticeship or employment scheme? Do you receive a regular wage from your employer; a grant or training allowance from FÁS or other training agency, Social Welfare etc; or a combination of both? (10031)

Regular wage from employer only ..... 1

Grant/training allowance from FÁS, Social Welfare etc... 2

Both ..... 3

} → Go to A.47, page 6

**Qs. A.32 - A.46 ONLY FOR EMPLOYEES (Codes 1 or 2 at A.3 and A.21)**

⇒ A.32 Have you had any formal training or education that has given you skills which are needed for your present type of work? (10032)

Yes .... 1

No ..... 2 → Go to A.34

**A.33** How much has this training or education contributed to your present work? Would you say that it has contributed: (10033)  
a lot ... 1 a fair amount ... 2 not very much ... 3 not at all ... 4

A.34 What type of employment contract do you have in your main job? Which of the following best describes your situation? PC034 [Int. Circle ONE only]

Permanent employment ..... 1      Casual work with no contract ..... 3  
 Fixed term/short-term contract ..... 2      Some other working arrangement ..... 4

A.35 What is the total length of this contract (including time already spent as well as time still to run)? PC035

Total Length is: \_\_\_\_\_ weeks or \_\_\_\_\_ months or \_\_\_\_\_ years  
[Int. Record length of contract in weeks OR months OR years]

A.36 Are you a member of a JOB-RELATED or OCCUPATIONAL PENSION SCHEME? I am referring here to any sort of job-related scheme. However, I am excluding the state Old Age Pension and purely private pension schemes. PC036

Yes ..... 1      No ..... 2 → Go to A.42

A.37 Is there any amount deducted automatically from your wages or salary by your employer for this pension? PC037

Yes ..... 1      No ..... 2 → Go to A.39

A.38 How much is deducted automatically by your employer from your wages or salary at source?

IR£ \_\_\_\_\_ per \_\_\_\_\_ (week, month, year etc.)

A.39 Do you make any DIRECT contribution to this JOB-RELATED pension, i.e., other than any deduction from your wages or salary by the employer? PC039

Yes ..... 1      No ..... 2 → Go to A.41

A.40 How much do you contribute directly each week, month, year, etc.? PC040

IR£ \_\_\_\_\_ per \_\_\_\_\_ (week, month, year etc.)

A.41 Does your employer make any contribution to this pension? PC041

Yes ..... 1      No ..... 2

A.42 Do you have any pension entitlement arising from employment with a past employer, in other words, are you currently receiving or do you expect to receive at some date in the future a pension arising from employment with some past employer? PC042

Currently receive ..... 1      Will receive in future ..... 2      No, don't and won't receive .... 3

A.43 Do you contribute at present to a PRIVATE pension scheme? By this I mean a pension scheme fully arranged and paid for by yourself, from which you expect to receive a *regular pension* (not just a lump sum) in the future. Capital-accumulating life insurance, which simply pays back a lump-sum on maturity, is not included here. PC043

Yes ..... 1      No ..... 2 → Go to A.45

A.44 How much do you contribute per week (or month, year etc.) to this PRIVATE pension scheme? PC044

IR£ \_\_\_\_\_ per \_\_\_\_\_ (week, month, year etc.)

A.45 Do you supervise or manage any personnel in your job? PC045

Yes ..... 1      No ..... 2 → Go to A.47

A.46 Do you have any say in deciding on the pay or promotion of the people you supervise or manage? PC046

Yes ..... 1      No ..... 2

GO TO A.47

⇒A.47 Does your employer offer free or subsidised services or benefits to employees in any of the following areas? If yes, do you personally benefit from these services or schemes? [Int. If the employer offers the benefit make sure to circle whether or not the respondent personally benefits.] [P0047]

	Offered?		If Yes, Resp. Benefit?	
	Yes	No	Yes	No
(1) Crèche/Child Minding Facilities .....	1.....	2	→ .....	1.....2
(2) Health Care or Medical Insurance .....	1.....	2	→ .....	1.....2
(3) Education and Training .....	1.....	2	→ .....	1.....2
(4) Sports & Leisure/Holiday Centre.....	1.....	2	→ .....	1.....2
(5) Free or Subsidised Housing/Reduced Mortgage .....	1.....	2	→ .....	1.....2

A47  
Off Ben  
.1 .2  
.3 .4  
.5 .6  
.7 .8  
.9 .10

A.48 How many hours of paid work do you normally do each week in your main job or business, including usual paid over-time if any? [P0048] [Int. This refers to the number of hours worked in those weeks in which the respondent works]

\_\_\_\_\_ hours per week.

A48

⇒A.49 Do you normally work 5 or more FULL days EACH week? Yes ..... 1 No ..... 2

A49

A.50 How many days do you normally work each week?  
Is it 5 or 6 or 7? \_\_\_\_\_ days per week → Go to A.54

A50

A.51 Do you work each week; on a week on/week off basis; on a month on/month off basis or any similar type of irregular basis?  
each week .... 1  
week on/week off..... 2  
month on/month off ..... 3  
other (specify) ..... 4

A.52 In the weeks when you work, on how many days do you work? \_\_\_\_\_ days

A.53 On the days when you work do you usually work a full day or part of the day (for example mornings or afternoons only)?  
a full day ..... 1  
part of the day (e.g., mornings/afternoons)..... 2  
other (specify) ..... 3

A51

A52

A53

A.54 Int. Circle 1 or 2 as appropriate. Normal hours worked are (see questions A.27 (page 4) or A.48 above) [P0054] ....

30 hours or more ..... 1 → Go to A.56

Less than 30 hours ..... 2

A54

A.55 Which of the reasons on this card is your MAIN reason for working less than full-time? [Show Card C and circle ONE only] [P0055]

In education or training..... 1	I have another job..... 5
Housework/Caring for children/other persons ..... 2	I don't want to work more hours..... 6
Personal illness or disability..... 3	I consider this to be a full-time job ..... 7
I would like to work more hours but can't find full-time job or work more hours in this job..... 4	Other (please specify)..... 8

A55

A.56 [INTERVIEWER: Transfer respondent's employment status from A.3, page 1, to here: \_\_\_\_\_ .

A56

If in Paid Employment; Apprenticeship; Temporary State Employment Scheme; or Student Summer Employment Scheme (codes 1, 2, 3, 4 or 5 at A.3 and A.21).....Go to A.57, page 7.

If Self-Employed; Farmer; or Unpaid Family Worker/Relative Assisting (codes 6, 7 or 8 at A.3 and A.21) ..... Go to .A.68, page 8

**CURRENT WAGE/SALARY**

[Int. Ask only of those who currently receive a wage or salary including paid apprentices and those on Temporary State Employment or Student Summer Employment Schemes (i.e. codes 1, 2, 3, 4 or 5 at A.3 and A.21). Others GO TO A.68, page 8]

Now I'd like to ask you about the income or salary you get from your current job.

LIVE=

**A.57** On what date were you last paid a wage or salary?

Day                      Month                      Year

A57

**A.58** What was your Gross Pay on that date, including overtime? [Q048] IR£     .

A58

**A.59** Were any of the following deducted directly from that gross pay? If yes, please tell me how much was deducted?

A59

	Yes	No	Dk	IR£				Pence		
Income Tax (PAYE) .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.1 .2 paye
Social Insurance (PRS) .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.3 .4 prsi
Superannuation or Pensions Contrib. ....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.5 .6 sup
Trade Union Dues or Contribution .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.7 .8 tu
Life Insurance Premia .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.9 .10 life
Medical Insurance / VHI Subscription .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.11 .12 med
Deductions for Mortgage Repayments .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.13 .14 mort
Regular Savings (e.g. Instalment savings) .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.15 .16 sav
Other Deductions (Specify) .....	1	2	9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.17 .18 oth1
.....				<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.19 oth2
.....				<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.20 oth3

A59IMP

**A.60** How much was your last NET or TAKE-HOME pay, including overtime, bonuses and commissions after tax and all other deductions were made? [Q048] IR£     .   p

A60

**A.61** [Int. Circle all that apply: Payslip shown/consulted ... 1 Other Documents shown/consulted ... 2 No documents consulted ... 3]

A61

**A.62** How long a period do these particulars cover (week, fortnight, month etc.)? Period \_\_\_\_\_

A62

**A.63** How many hours (incl. meal breaks) did you work in this pay period? \_\_\_\_\_ hours.

A63

**A.64** You said that your last wage/salary after all deductions was IR£ \_\_\_\_\_ [Int. See A.60 above]

Is this the amount you usually receive each time you are paid? Yes ... 1 → Go to A.68 No... 2

A64

**A.65** What is your usual GROSS pay each time before all deductions (but including usual bonuses and commissions)? IR£ \_\_\_\_\_

A65

**A.66a** What is your usual NET or TAKE HOME pay each time after all deductions IR£ \_\_\_\_\_

A66a

**A.66b** How often are you usually paid (every week, fortnight, month etc.)? Period \_\_\_\_\_

A66b

**A.67** Why was your last pay different to that which you usually receive in this job? [INTERVIEWER: Prompt as much as possible for a reason]

A67.1  
A67.2



A.68 Now I'd like to get some idea of how satisfied you are with your present job or business in terms of earnings, job security, number of hours worked, the type of work you do etc. Using a scale of 1 to 6 please indicate your degree of satisfaction in a number of areas related to your work. A '1' indicates that you are Not Satisfied At All and a '6' indicates that you are Fully Satisfied. So if I could begin with how satisfied you are with your earnings. How would you score this on a scale of 1 to 6. And next job security ... [10052]

	Not Satisfied At All	←-----→				Fully Satisfied
1. Earnings .....	1	2	3	4	5	6
2. Job Security .....	1	2	3	4	5	6
3. The type of work you do .....	1	2	3	4	5	6
4. Number of hours worked .....	1	2	3	4	5	6
5. Distance to job/Commuting .....	1	2	3	4	5	6
6. Working Times (i.e. day time, night time, shifts etc) .....	1	2	3	4	5	6
7. Working conditions/environment .....	1	2	3	4	5	6

A68  
.1 earn  
.2 sec  
.3 type  
.4 hrs  
.5 dist  
.6 time  
.7 cond

A.69 Please think back over the last four working weeks, not including holiday weeks. How many days, if any, were you absent from work because of illness or other reasons (except holidays) over the last four weeks. [10053]

\_\_\_\_\_ days [Int. If none write NONE - DO NOT LEAVE BLANK]

A69

A.70 In addition to your main work, have you worked at any additional job or business or in farming at any time during the last 4 weeks? [10054]

Yes ..... 1 No ..... 2 → Go to A.75, page 9

A70

A.70a Would you describe this additional job or business as:

- Paid Employment in Family Business/Farm ..... 1
- Other Paid Employment..... 2
- Paid Apprenticeship..... 3
- Temp. State Employment Scheme (Community Employment etc.) ..... 4
- Student Summer Emp. Scheme..... 5
- Non-Agricultural Self-Employment..... 6
- Farming..... 7
- Unpaid Family Worker/Relative Assisting ..... 8

A70a

A.70b When did you start this job or business? \_\_\_\_\_ (month) \_\_\_\_\_ (year)

A70b

A.71 What kind of work is this? Please give an exact description of the work done.  
[Int. If part-time farmer record the type and acreage farmed; if manager or supervisor record number supervised] [10055]

A71

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_.1 (86)  
\_\_\_\_.2 (IS)

A.72 What is the main activity of the business or organisation of this additional work.  
[Int. Record as fully as possible the activity of the company or firm where the respondent works.]

A72

\_\_\_\_\_  
\_\_\_\_\_

A.73 On average, about how many hours did you work per week in your additional job or business during the last 4 working weeks? [10056]

A73

\_\_\_\_\_ hours per week

A.74 On average, over the last four weeks how much did you earn per week from this additional job or business? Please give the gross and net figures.

A74

GROSS WEEKLY income from secondary job(s): IR£ \_\_\_\_\_ per week

.1 gross

NET WEEKLY income from secondary job(s): IR£ \_\_\_\_\_ per week

.2 net

A.75 Are you looking for some DIFFERENT work, that is, to replace your present main job? [10057]

Yes ..... 1 No ..... 2 → Go to A.77

A75

A.76 Assuming you could find suitable work, how many hours per week would you prefer to work in this new job? [10058]

Total Hours \_\_\_\_\_ hrs per wk. → Go to A.79 below

A76

A.77 Are you looking for any work which would be ADDITIONAL to your present job, that is, a secondary job? [10059]

Yes ..... 1 No ..... 2 → Go to F.1, page 15

A77

A.78 Assuming you could find suitable work, how many hours per week would you prefer to work in this new, additional job? In other words, how many additional hours per week would you like to work? [10060]

\_\_\_\_\_ additional hours per week → Go to A.79 below

A78

Q's A.79 to A.81 for all looking for DIFFERENT work or ADDITIONAL work,

⇒A.79 How good or bad do you think your chances are of finding the kind of job you are looking for within the next 12 months? [10061]

Good .... 1      Neither good nor bad .... 2      Bad .... 3      Very bad .... 4

A79

A.80a In the past four weeks, have you taken any of the following steps to find work? [Int. circle Yes or No for each of the six items] [10062/063]

- |  | Yes | No |
|--|-----|----|
| 1. Contacted a Public Employment Office, Labour Exchange or FAS centre ..... | 1   | 2  |
| 2. Applied directly to an employer.....                                      | 1   | 2  |
| 3. Studied or replied to advertisements.....                                 | 1   | 2  |
| 4. Contacted a private employment agency .....                               | 1   | 2  |
| 5. Asked friends or contacts .....   | 1   | 2  |
| 6. Taken steps to start your own business (incl. farm) .....                 | 1   | 2  |

A80a

- .1 empof
- .2 dir
- .3 ads
- .4 privag
- .5 fri
- .6 bus

A.80b Int. Circle as appropriate:

YES to ANY of the six items above ..... 1 → Go to F.1, page 15  
 NO to ALL of the six items above ..... 2

A80b

A.81 What is the MAIN reason you have not taken any steps to find work in the past four weeks? [Int. Circle ONE only] [10064]

- |   |   |                        |
|---|---|------------------------|
| I believe no suitable work is available .....                   | 1 | } → Go to F.1, page 15 |
| I have already found work, to start in the future .....         | 2 |                        |
| I am awaiting the outcome of job application(s)/interview(s) .. | 3 |                        |
| Other (please specify).....                                     | 4 |                        |

A81

**SECTION B: TO BE ASKED ONLY OF RESPONDENTS WHOSE MAIN ACTIVITY IS NOT WORK OR WHO ARE WORKING LESS THAN 15 HOURS PER WEEK**

- B.1 What is your main activity? Are you ... : [Int. Show Card D] (10065)**
1. In education or private training .....1 → Go to B.2
  2. Paid Apprenticeship.....2 → Go to B.5
  3. Temporary State Employment Scheme (Community Employment Scheme etc).....3 → Go to B.4
  4. State-sponsored Training scheme (mostly FÁS) ..4 → Go to B.4
  5. Unemployed (incl. first job seekers) .....5 → Go to B.3
  6. Retired.....6 → Go to B.12
  7. Home duties/Caring for Child/Elderly etc.....7 → Go to B.12
  8. Remedial Training/Sheltered Workshop.....8 → Go to B.4
  9. Working less than 15 hrs per week, but considers work as main activity .....9 → Go to B.12
  10. Other (specify) \_\_\_\_\_ ... 10 → Go to B.12

Interviewer Note

*Apprenticeships, Employment Schemes, Work (Codes 2,3, 9) must be less than 15 hours pw to be included in this section.)*

*Apprentices must be 'serving their time', 'getting their papers' at the end of apprenticeship etc. Check this is so.*

Temporary State Employment Schemes Include:

1. Community Employment Scheme
2. Jobstart
3. Linked Work Experience (for young people in private sector)
4. Teamwork
5. Part Time Job Scheme/Part Time Integration

*State Sponsored Training Schemes (Mostly FÁS, but also Department of Social Welfare, CERT, Teagasc) include:*

1. FÁS Training Schemes
2. Youthreach
3. Community Youth Training Programme (CYTP)
4. Job Training Scheme
5. Alternance / Return to Work courses
6. Vocational Training Opportunities Scheme (VTOS)

- ⇒B.2 What kind of education or private training is this?**
- |  |   |             |
|--|---|-------------|
| Third level or Equivalent .....1   | } | →Go to B.12 |
| Leaving Cert./Matric. or Equiv.....2                                       |   |             |
| Junior Cert. or Equivalent.....3   |   |             |
| Primary.....4  |   |             |
| Vocational Preparation & Training(VPT)/<br>Post Leaving Cert. (PLC) .....5 | } | →Go to B.5  |
| Other Training.....6   |   |             |
| Language Course.....7  |   |             |
| Other Adult Education.....8  |   |             |
| Special School.....9   |   | → Go to B12 |

**⇒B.3 For how long have you been unemployed? Since \_\_\_\_\_(day) \_\_\_\_\_(mth) 19\_\_\_\_(yr) → Go to B.12**

- ⇒B.4 Which State agency is mainly involved in organising this training or employment scheme?**
- |             |                                |                              |
|-------------|--------------------------------|------------------------------|
| FÁS.....1   | Dept. of Education .....3      | National Rehab. Board .....5 |
| Cert .....2 | Dept. of Social Welfare .....4 | Teagasc .....6               |
|             |                                | Other (specify).....7        |

**⇒B.5 Please describe as fully as possible the nature of this training/apprenticeship/ Temporary State Employment Scheme. Give exact title of scheme, if known.**

\_\_\_\_\_

\_\_\_\_\_

**B.6 What is the TOTAL length of this training/apprenticeship/ Temporary State Employment Scheme?**

\_\_\_\_\_ weeks or \_\_\_\_\_ mths or \_\_\_\_\_ yrs

**B.7 When did you begin this training/apprenticeship/ Temporary State Employment Scheme?**

\_\_\_\_\_ (month) 19\_\_\_\_ (yr)

**B.8 Are you currently receiving any allowance from a State training scheme? Yes...1 No...2→ Go to B.12**

**B.9 Under which scheme do you receive this allowance? \_\_\_\_\_ [Name of scheme]**

**B.10 What is the gross amount of this allowance per week? IRE \_\_\_\_\_ per week**

**B.11 And what is the net amount of this allowance per week? IRE \_\_\_\_\_ per week**

B1  
B2  
B3  
B4  
B5  
B6 wks  
B7  
B8  
B9  
B10 gross  
B11 net

**B.12** Have you done any work in a job or business during the past 7 days even if only for an hour or two? Please answer "Yes" if, during the last 7 days you have had a job or business where you normally work but from which you were temporarily absent for some reason, such as illness, injury, maternity leave, lay-off, labour disputes, holiday or whatever. [Int. Remember that by definition the job in question must have been less than 15 hours per week] [10028]

Yes ..... 1 → Go to C.1 No ..... **2**

**B.13** Are you at present seeking either full-time or part-time work, whether as an employee or self-employed? [10077]

Yes ..... 1 → Go to D.2, page 13 No ..... **2**

**B.14** What is your MAIN reason for not seeking work? [Int. Show Card E and circle one only] [10088]

- |  |   |                        |
|--|---|------------------------|
| (i) Study, education, training etc. ....                 | 1 | } → Go to E.1, page 14 |
| (ii) Housework/Caring for children or other persons..... | 2 |                        |
| (iii) Retirement.....                                    | 3 |                        |
| (iv) Personal illness or disability.....                 | 4 | } → Go to B.15         |
| (v) Believe no suitable work available.....              | 5 |                        |
| (vi) Have already found work but not yet started.....    | 6 |                        |
| (vii) Awaiting outcome of applications/interviews.....   | 7 | } → Go to E.1, page 14 |
| (viii) Other reasons (specify).....                      | 8 |                        |

⇒ **B.15** If a suitable job were available now, would you be able to start within the next two weeks? [10089]

Yes ..... 1 → Go to E.1, page 14 No ..... 2 → Go to E.1, page 14

**SECTION C: NATURE OF WORK DONE IN LAST 7 DAYS BY THOSE WHOSE MAIN ACTIVITY IS NOT WORK**

**C.1** What kind of work have you done during the past 7 days. Was it: [10079]

- Paid employment in family business or farm ..... 1
- Other paid employment..... 2
- Paid apprenticeship..... 3
- Temporary State Employment Scheme (Community Employment etc.) .... 4
- Student Summer Emp. Scheme..... 5
- Non-agricultural self-employment ..... 6
- Farming..... 7
- Unpaid family worker/relative assisting..... 8

**C.2** Please describe the type of work done [Int. If farmer, record acreage; if manager or supervisor, record number supervised] [10071]

\_\_\_\_\_

\_\_\_\_\_

**C.3** What is the main activity of the business or organisation where you work. [Int. Record as fully as possible the activity of the company or firm where the respondent works. Remember that the respondent's occupation was recorded in the previous question. The current question refers to the activity of the company or firm in which he/she works.] [10072]

\_\_\_\_\_

\_\_\_\_\_

**C.4** Would you describe this as being fairly regular work or is it just something which you did in the last week or so?

Regular ... **1** Only in last week or so...2 → Go to C.8

**C.5** How many hours a week do you normally work in that job or business. (Please give the total hours per week if you work at more than one job or business at present). [10073]

\_\_\_\_\_ hours per week

**C.6** How many days per week do you normally work in that job or business? \_\_\_\_\_ days per week

**C.7** When did you start this job or business? \_\_\_\_\_ mth 19\_\_\_\_ yr

**C.8** What is your MAIN reason for working less than full-time? [Show Card F and circle ONE only] [10074]

- |   |   |  |   |
|---|---|--|---|
| In education or training .....                        | 1 | I want a full-time job but can't find one.....   | 4 |
| Housework / Caring for Children or other persons..... | 2 | Do not want to work more hours .....             | 5 |
| Personal illness or disability .....                  | 3 | I don't consider this to be part-time work ..... | 6 |
|   |   | Other reasons (specify) .....                    | 7 |

WAGES/SALARY FROM WORK OF LAST 7 DAYS

LIVE=

C.9 On what date were you last paid a wage or salary?

Day		Month		Year			

C9

C.10 What was your Gross Pay on that date, including overtime? (IC075)

IR£ 

--	--	--	--

 . 

--	--

C10

C.11 Were any of the following deducted directly from that gross pay? If yes, please tell me how much was deducted?

Yes No Dk IR£ Pence

C11

	Yes	No	Dk	IR£	Pence							
Income Tax (PAYE) .....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.1 .2 paye
Social Insurance (PRSI) .....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.3 .4 prsi
Superannuation or Pensions Contrib. ....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.5 .6 sup
Trade Union Dues or Contribution .....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.7 .8 tu
Life Insurance Premia .....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.9 .10 life
Medical Insurance / VHI Subscription .....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.11 .12 vhi
Deductions for Mortgage Repayments .....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.13 .14 mort
Regular Savings (e.g. instalment savings) .....	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.15 .16 sav
Other Deductions(Specify) _____	1	2	9	<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.17 .18 oth1
_____				<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.19 oth2
_____				<table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					<table border="1"><tr><td></td><td></td></tr></table>			.20 oth3

C11IMP

C.12 How much was your last NET or TAKE-HOME pay, including overtime, bonuses and commissions after tax and all other deductions were made? (IC075)

IR£ 

--	--	--	--

 . 

--	--

 p

C12

C.13 [Int. Circle all that apply: Payslip shown/consulted ... 1 Other Documents shown/consulted ... 2 No documents consulted ... 3]

C13

C.14 How long a period do these particulars cover (week, fortnight, month etc.)? Period \_\_\_\_\_

C14

C.15 How many hours (incl. meal breaks) did you work in this pay period? \_\_\_\_\_ hours.

C15

C.16 You said that your last wage/salary after all deductions was IR£ \_\_\_\_\_ [Int. See C.12 above]

Is this the amount you usually receive each time you are paid? Yes ... 1 → Go to D.1 No... 2

C16

C.17 What is your usual GROSS pay each time before all deductions (but including usual bonuses and commissions)? IR£ \_\_\_\_\_

C17

C.18 What is your usual NET or TAKE HOME pay each time after all deductions IR£ \_\_\_\_\_

C18

C.19 How often are you usually paid (every week, fortnight, month etc.)? Period \_\_\_\_\_

C19

C.20 Why was your last pay different to that which you usually receive in this job? [Int. Prompt as much as possible for a reason]

C20

.1  
.2

SECTION D: STEPS TAKEN TO FIND WORK BY THOSE WHOSE MAIN ACTIVITY IS NOT WORK

D.1 Are you seeking other work either to replace or in addition to your present work? [P0076] D1  
 Yes ..... 1 → Go to D.2      No ..... 2 → Go to E.1, page 14

⇒ D.2 Since when have you been seeking such work? Since \_\_\_\_\_(day) \_\_\_\_\_(mth) 19\_\_\_\_(yr) [P0077] D2

D.3 If you could find a suitable job, how many hours per week would you prefer to work in this new job? [P0077A] D3  
 \_\_\_\_\_ hours per week

D.4 What is the MINIMUM weekly take-home pay you would have to earn to take a job working \_\_\_\_\_ (hours at D.3) D4  
 hours per week? [P0078]  
 IR£ \_\_\_\_\_ per wk

D.5 How good or bad do you think your chances are of finding the kind of job you are looking for within the D5  
 next 12 months? [P0079]  
 Good ..... 1      Neither good nor bad ..... 2      Bad ..... 3      Very Bad ..... 4

D.6 If you could find a suitable job now could you start within the next 2 weeks? [P0080] D6  
 Yes ..... 1      No ..... 2

D.7 Are you registered as looking for work at a public employment office or Labour Exchange or FÁS D7  
 centre? [P0082]  
 Yes ..... 1      No ..... 2

D.8 In the past four weeks, have you taken any of the following steps to find work? [P0083/84] D8  
 Yes      No

1. Contacted a Public Employment Office, Labour Exchange or FÁS centre .....	1	.....	2
2. Applied directly to an employer.....	1	.....	2
3. Studied or replied to advertisements.....	1	.....	2
4. Contacted a private employment agency .....	1	.....	2
5. Asked friends or contacts .....	1	.....	2
6. Taken steps to start your own business or farm .....	1	.....	2

INTERVIEWER:  
circle Yes or No  
for each of the six  
items

.1  
.2  
.3  
.4  
.5  
.6

D.9 Int. Circle as appropriate: D9  
 YES to ANY of the six items above ..... 1 → Go to D.11  
 NO to ALL of the six items above ..... 2

D.10 What is the MAIN reason you have not taken any steps to find work in the past four weeks? D10  
 [Int. Circle ONE only] [P0085]  
 I believe no suitable work is available..... 1  
 I have already found work, to start in the future..... 2  
 I am awaiting the outcome of job application(s)/interview(s)..... 3  
 Other (please specify) ..... 4

D.11 Have you received any job offer during the last four weeks? [P0086] Yes.. 1 No...2 → Go to E.1 p.14 D11

D.12 Have you accepted one? [P0087] Yes ... 1 Still considering it ..... 2 → Go to E.1 p.14 No .... 3 D12

D.13 When do you expect to start? [P0088] D13  
 Within the next month .... 1      Within the next 2-3 months .... 2      Later .... 3  
 Go to E.1 p.14

D.14 From the options listed on this card could you tell me what is your MAIN reason for not D14  
 accepting the most recent job offer? [Int. Show Card G and circle ONE only] [P0089]

Rate of pay .....	1	} ⇒ ALL GO TO E.1
Temporary/insecure job .....	2	
Type of work.....	3	
Number of working hours .....	4	
Working times(night-time/shifts etc).....	5	
Working conditions/work environment.....	6	
Distance to job/commuting .....	7	
Could not start job at required time.....	8	
Would lose secondary benefits from Social Welfare (medical card etc).....	9	
In general, better off on Soc. Welfare payments plus secondary benefits .....	10	
Other reasons (please specify) .....	11	

**SECTION E: LAST JOB OR BUSINESS OF THOSE WHOSE MAIN ACTIVITY IS NOT WORK**

- E.1** Have you **EVER** at any time in the past, worked in a job or business for at least 15 hrs per week? (P0009)

Yes ..... 1 → Go to E.2    No ..... 2 → Go to E.15, page 15

E1
- E.2** When did you **STOP** working in your **last** such job or business? Please tell me the month and year. (P00293)

\_\_\_\_\_ (month) 19 \_\_\_\_ (yr)

E2
- E.3** When did you **BEGIN** working in that job or business? Please tell me the month and year.

\_\_\_\_\_ (month) 19 \_\_\_\_ (yr)

E3
- E.4** [Int. Tick as appropriate ...] (P0091)

Respondent is being interviewed for the **FIRST** time (see Register) ..... 1 → Go to E.5

Respondent interviewed before (see Register) and:

Job ended in 1998 or 1999 ..... 2 → Go to E.5

Job ended in 1997 or earlier ..... 3 → Go to E.14, page 15

E4
- E.5** Was your last job or business: (P0094)

  - Paid employment in family business/farm ..... 1
  - Other paid employment ..... 2
  - Paid apprenticeship ..... 3
  - Temporary State Employment Scheme (Community Employment etc.) ..... 4
  - Student summer employment scheme ..... 5
  - Non-agricultural self-employment ..... 6
  - Farming ..... 7
  - Unpaid family worker/relative assisting ..... 8

E5
- E.6** What was your occupation in your last job or business? Please describe the type of work done [Int. if farmer, record acreage; if manager or supervisor, record number supervised] (P0095)

Respondent's Occupation \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

E6
- E.7** What was the main activity of the business or organisation where you worked. [Int. Record as fully as possible the activity of the company or firm where the respondent worked.] (P0096)

\_\_\_\_\_

\_\_\_\_\_

E7
- E.8** Did the business or organisation you worked in belong to the private or the public sector? (P0098)

Private Sector (incl. Farming) ..... 1      Public Sector (incl. Semi-States) ..... 2

E8
- E.9** How many regular paid employees were there in the branch or outlet of the business or organisation where you worked? [Int. If the organisation had more than one geographical branch, employee numbers should relate only to the local outlet, local office, branch etc. where the respondent worked rather than to the full enterprise in all locations] (P0097)

None ..... 1	5-19 ..... 3	26-49 ..... 5	100-499 ..... 7
1-4 ..... 2	20-25 ..... 4	50-99 ..... 6	500 or more ..... 8

E9
- E.10** Did you supervise or manage any personnel in the last job you held? (P0099)    Yes ...  1    No ... 2 → Go to E.12

E10
- E.11** Did you have any say in the pay or promotion of the personnel you managed or supervised? (P0109)

Yes ..... 1      No ..... 2

E11
- E.12** Did you work full-time or part-time? (P0101)    Full-time ..... 1      Part-time ..... 2

E12

E.13 From the reasons listed on this card, what was the MAIN reason you had for stopping work in your last job or business? [Int. Show Card H and circle ONE only] [Q102]

- |   |   |
|---|---|
| Retired at normal age..... 1  | Study..... 8  |
| Obligated to stop by employer (redundancy, early retirement, business closure, dismissal etc.)..... 2 | Partner's job required us to move to another place..... 9 |
| End of contract/temporary job..... 3  | Own illness/disability..... 10                            |
| Sale/closure of own or family business (or farm)..... 4   | Wanted to retire and live off private means... 11         |
| Marriage..... 5   | Other (please specify)..... 12                            |
| Childbirth/Caring for Children..... 6   |   |
| Caring for old/sick/disabled persons..... 7   |   |

E13

⇒E.14 Are you currently receiving, or will you receive at some time in the future, a pension from that last job or a pension from any previous job as an employee? [Q103]

Yes, currently receive... 1      Yes, will receive in future... 2      No, don't and won't receive... 3

E14

⇒E.15 Do you contribute at present to any type of pension scheme? [Q104]      Yes ... 1      No... 2 → Go to F.1

E15

E.16 How much do you contribute per week (or per month, etc.) to any pension scheme or schemes? [Q105]

IR£ \_\_\_\_\_ per \_\_\_\_\_ (week, month, etc.)

E16\_1 (£)  
E16\_2 (per)

## SECTION F: ALL RESPONDENTS — DAILY ACTIVITY

F1

F.1 Persons present or within hearing distance of the interview: [Int. Please circle all that apply.] [Q106]

Only respondent ...1      Respondent's spouse/partner ...2      Other adults ...3      Children (under 16 yrs) ...4

F.2 Apart from a job or business, your daily activities may include other tasks such as looking after children. Do your present daily activities include looking after children (whether your own or someone else's) without pay? [Q107]

F2

Yes ..... 1      No ..... 2 → Go to F.4

F.3 Roughly how many hours per week would you spend looking after children? [Q108] \_\_\_\_\_ hrs per week

F3

F.4 Do your daily activities include looking after someone else, without pay. I'm thinking here of someone who needs special help because of old age, illness or disability. This person could be living in your own household or elsewhere. [Q109]

F4

Yes ..... 1      No ..... 2 → Go to F.7

F.5 Does this person (or these persons) you look after live in this household or elsewhere? [Int. If more than one person is cared for both answers could apply]. [Q110]

F5

Lives in respondent's household .... 1      Lives elsewhere .... 2

F.6 Roughly how many hours per week do you spend looking after them? \_\_\_\_\_ hrs per week. [Q111]

F6

F.7 [Int. Circle as appropriate .....] [Q112]      Yes to F.2 and/or Yes to F.4 ... 1 → Go to F.8  
No to F.2 and No to F.4 ..... 2 → Go to F.9

F7

F.8 Do these tasks - that is, looking after children or other persons in need of special attention - prevent you from undertaking either the amount or kind of paid work which you would otherwise do? [Q113]

Yes ..... 1      No ..... 2

F8

F.9 Are you a member of any club or organisation such as a sports or entertainment club; a neighbourhood group; a political party etc? [Q114]

Yes ..... 1      No ..... 2

F9

F.10 How often do you talk to any of your neighbours? [Q115]

On most days..... 1  
Once or twice a week..... 2  
Once or twice a month..... 3  
Less than once a month..... 4  
Never..... 5

F10



F.11 I would like to ask you how often you meet people, whether here in your home or elsewhere. How often would you meet friends or relatives who are not living in your household? [Q116]

- On most days ..... 1 → Go to F.13
- Once or twice a week ..... 2 → Go to F.13
- Once or twice a month ..... 3 → Go to F.13
- Less than once a month ..... 4
- Never ..... 5

F11

F.12 During the last week, have you spoken to anyone who is not a member of your household, even if only on the 'phone? [Q117]

- Yes... 1
- No... 2

F12

F.13 Did you have an afternoon or evening out in the last fortnight, for your entertainment, something that cost money?

- Yes... 1 → Go to F.15
- No... 2

F13

F.14 From the reasons listed on this card what is the MAIN reason you haven't had an afternoon or evening out in the last fortnight? [Int. Show Card I and circle ONE only]

- |  |                                  |
|--|----------------------------------|
| Didn't want to..... 1                  | Can't leave the children ..... 4 |
| Full social life in other ways ..... 2 | Illness ..... 5                  |
| Couldn't afford to ..... 3             | Other (please specify)..... 6    |

F14

F.15 If there were a General Election tomorrow would you vote in it? Yes... 1 No... 2

F15

F.16 If YES ask: Which party would you vote for? [Int. If respondent says "Don't Know" prompt with: In general, which party would you feel closest to?]

If NO ask: In general, which party do you feel closest to?

- |                              |                        |                               |
|------------------------------|------------------------|-------------------------------|
| Fianna Fáil..... 1           | Democratic Left..... 5 | Other Party ..... 9           |
| Fine Gael ..... 2            | Worker's Party ..... 6 | Personality/Not Party..... 10 |
| Labour..... 3                | Green Party ..... 7    |                               |
| Progressive Democrats..... 4 | Sinn Fein ..... 8      |                               |

F16

F.17 In general, how much confidence would you say you have in the following. For each, please tell me whether or not you would have a great deal of confidence; quite a lot of confidence; not very much confidence; or no confidence at all. [Int. Show Card J and circle 1,2,3 or 4 on each line]

F17

	A Great deal	Quite a lot	Not very much	None at all
The Church.....	1.....	2.....	3.....	4.....
The Legal System.....	1.....	2.....	3.....	4.....
The Police.....	1.....	2.....	3.....	4.....
The Dáil.....	1.....	2.....	3.....	4.....
The Civil Service.....	1.....	2.....	3.....	4.....
Trade Unions.....	1.....	2.....	3.....	4.....

.1 chu  
.2 leg  
.3 pol  
.5 dáil  
.5 cs  
.6 tu

F.18 Apart from weddings, funerals and christenings about how often do you attend religious services?

- More than once a week..... 1
- At least once a week ..... 2
- At least once a month ..... 3
- At least twice a year ..... 4
- At least once a year..... 5
- Less than once a year..... 6
- Never or practically never ..... 7

F18

F.19 During the last two weeks was there ever a day when you did not have a substantial meal at all (I mean from getting up to going to bed) due to a lack of money?

F19

- Yes ..... 1
- No ..... 2 → Go to F.20

F19b

F.19b Would this have affected the whole family or just yourself? Whole Family ... 1 Just respondent ... 2

F.20 Have you ever had to go without heating during the last year through lack of money? I mean, have you had to go without a fire on a cold day, or go to bed early to keep warm or light the fire late because of a lack of coal/fuel?

F20

- Yes ..... 1
- No ..... 2 → Go to G.1

F20b

F.20b Would this have affected the whole family or just yourself? Whole Family ... 1 Just respondent ... 2

## SECTION G: ALL RESPONDENTS — ACTIVITY DURING 1998

G.1 Have you at any time since January 1998 attended any course in general-level or higher education. I'm talking here about mainstream education at national, secondary or third level through the schools or university system. (PQ118)

Yes ..... 1 No ..... 2 → Go to G.5.

G.2 What level of education was/is this? [INT: Circle ALL that apply] (PQ120)

Third level post-graduate degree.....	1	Leaving Cert./Matric. or equivalent.....	5
Third level primary degree.....	2	Junior Cert or equivalent.....	6
Other third level educ. (diploma, professional qualifications, etc.)....	3	Primary.....	7
V.P.T or P.L.C course.....	4	Special education.....	8

G.2a What is the total length of the course from start to finish? Please answer in relation to any course or training CURRENTLY being attended, otherwise in relation to the one MOST RECENTLY FINISHED (if more than one course has been attended).

If less than 2 weeks \_\_\_\_ days; If 2-9 weeks \_\_\_\_ weeks; If longer \_\_\_\_ months

G.2b Is/was this a full-time attendance course, a part-time attendance course or a correspondence course?

Full-time attendance ... 1 Part-time attendance ... 2 Correspondence course ... 3

G.3a What are the starting and finishing dates of the course? (PQ119)

STARTING IN \_\_\_\_ (month) 19 \_\_\_\_ (yr) and FINISHING IN \_\_\_\_ (month) 19 \_\_\_\_ (yr)

G.3b Are you still on this course, did you complete the course, or did you leave before completion?

Still on the course... 1 Completed the course... 2 Left before completing the course... 3

G.4 Briefly describe the nature of this education.

G.5 Were you involved in ANY kind of VOCATIONAL TRAINING OR INSTRUCTION at any time since January 1998? The sort of training I'm thinking of would include, an apprenticeship; a State-Sponsored training course (for example a FÁS course); a commercial course or some vocational training at a technical college; formal, structured on-the-job training (either with or without release to a training centre); training in a sheltered workshop etc. Include nurses training, Garda training etc. (PQ121)

Yes ..... 1 No ..... 2 → Go to G.21

G.6 What kind of vocational training was this? [INT: Circle ALL that apply] (PQ124)

an apprenticeship.....	1	on-the-job training with release to a training centre/college.....	4
a State-sponsored training course (FÁS, etc.).....	2	on-the-job training with NO release to a training centre/college.....	5
a commercial course/technical college course.....	3	training in a sheltered workshop etc.....	6

G6a Does this training lead to a degree, diploma, or national certificate? Degree ...1 Diploma ... 2 Cert. .... 3 No ...4

G.7 Briefly describe the nature of this training.

G.8 What is the total length of the course or training from start to finish? Please answer in relation to any course or training CURRENTLY being attended, otherwise in relation to the one MOST RECENTLY FINISHED (if more than one course has been attended). (PQ122)

If less than 2 weeks \_\_\_\_ days; If 2-9 weeks \_\_\_\_ weeks; If longer \_\_\_\_ months

G.9 What are the starting and finishing dates of the course? (PQ123)

STARTING IN \_\_\_\_ (month) 19 \_\_\_\_ (yr) and FINISHING IN \_\_\_\_ (month) 19 \_\_\_\_ (yr)

G.10 Is/was the course paid for or organised by your employer? (PQ125)

Yes ..... 1 No ..... 2 I have/had no employer ..... 3

G.11 Do/did you receive any STATE training allowance (e.g. a FÁS allowance) on this course?

Yes ..... 1 No ..... 2 → Go to G.16

G.12 What is / was the gross amount of this allowance per week? IR£ \_\_\_\_\_ per week

G.13 And what is/was the net amount of this allowance per week? IR£ \_\_\_\_\_ per week

G.14 For how many weeks throughout 1998 did you receive this allowance? \_\_\_\_\_ weeks

G.15 Which State agency is/was mainly involved in organising this training?

FÁS.....	1	Dept. of Education.....	3	National Rehab. Board.....	5
Cert.....	2	Dept. of Social Welfare.....	4	Teagasc.....	6
				Other (specify).....	7



G1

G2

.1

.2

.3

G2a

.1 day

.2 wk

.3 mth

G2b

G3a

.1 st

.2 fin

G3b

G4

G5

G6

.1

.2

.3

G6a

G7

G8

.1 day

.2 wk

.3 mth

G9

.1 st

.2 fin

G10

G11

G12 gross

G13 net

G14 wks

G15

G.16 Is/was this a full-time attendance course, a part-time attendance course or a correspondence course? [Q126]

G16

Full-time attendance course ... 1 Part-time attendance course ... 2 Correspondence course ... 3

G17

G.17 How many hours per week \_\_\_\_\_ [Q126]

G.18 Are you still on this course, did you complete the course, or did you leave before completion?

G18

Still on the course... 1 Completed the course... 2 Left before completing the course... 3

G.19 Was improving your skills or job prospects one of the reasons you took this course? [Q127]

G19

Yes... 1 No... 2

G.20 How useful do you feel this course has been for that purpose? [Q128]

G20

Very useful ... 1 Quite useful ... 2 Not so useful ... 3 No use at all/waste of time ... 4

⇒G.21 Have you at any time since January 1998 attended a language course or any other form of adult education course? [Q129]

G21 .1  
G21 .2

Yes, Language Course... 1 Yes, Other Adult Ed... 2 No... 3 → Go to G.23

[Int: Both types of course could apply]

G.22 Briefly describe the nature of this course (or courses). \_\_\_\_\_

G.23 Now I'd like to ask about any changes in your activity that may have taken place since the beginning of 1998 i.e., from January 1<sup>st</sup> 1998 to the present.

Here is a list of categories which could be used to describe your main activity in each month. [Q130]

(Show Card K).

*Main Activity: Job or Business (F-T or P-T)*

*Main Activity: Other than Job or Business*

- Paid employment in family business/farm ..... 1
- Other paid employment ..... 2
- Paid Apprenticeship ..... 3
- Temporary State (Community) Employment Scheme ... 4
- Student Summer Employment Scheme ..... 5
- Non-agricultural self-employment..... 6
- Farming ..... 7
- Unpaid family worker/Relative assisting ..... 8

- In education or training (incl. State-sponsored training schemes (mostly FAS))..... 9
- Unemployed ..... 10
- Retired ..... 11
- Home Duties/Caring for children or elderly ..... 12
- Other economically inactive (specify) ..... 13

[Int. Note that main activity is job or business ONLY if working at least 15 hours per week]

For each month since the beginning of 1998 please indicate your main activity according to this list [Q131]

1998		1999		G23	
Activity Code		Activity Code		98	99
January 1998 .....	_____	January 1999 .....	_____	.1	.13
February 1998 .....	_____	February 1999 .....	_____	.2	.14
March 1998 .....	_____	March 1999 .....	_____	.3	.15
April 1998 .....	_____	April 1999 .....	_____	.4	.16
May 1998 .....	_____	May 1999 .....	_____	.5	.17
June 1998 .....	_____	June 1999 .....	_____	.6	.18
July 1998 .....	_____	July 1999 .....	_____	.7	.19
August 1998 .....	_____	August 1999 .....	_____	.8	.20
September 1998 .....	_____	September 1999 .....	_____	.9	.21
October 1998 .....	_____	October 1999 .....	_____	.10	.22
November 1998 .....	_____	November 1999 .....	_____	.11	.23
December 1998 .....	_____	December 1999 .....	_____	.12	.24

[INTERVIEWER: If 'Job or Business' Codes (1 to 7) do not occur in any month in 1998, Go to G.24. Otherwise Go to G.25.

G.24 Did you undertake any paid work, either on a self employed basis (including farming) or as an employee, at any time during 1998. Please include all paid work even if it was on a temporary or casual basis? [Q131a]

G24

Yes... 1 No... 2

[INTERVIEWER: If 'Job or Business' Codes (1 to 7) do not occur in any month in 1999, ask G.25. Otherwise Go to J.1 page 19.

G.25 Did you undertake any paid work, either on a self employed basis (including farming) or as an employee, at any time during 1999. Please include all paid work even if it was on a temporary or casual basis? [Q131b]

G25

Yes... 1 No... 2

**SECTION J: ALL RESPONDENTS — PERSONAL INCOME IN 1998**

Now I'd like to ask you a few questions about your income from January to December of 1998. It would help greatly if you could consult some documents, such as a pay-slip. As I said at the beginning of the interview, I can assure you that all the information you give me will be treated in the strictest confidence.

**EMPLOYEE INCOME** (incl. paid app'rship; Temp State Employment Schemes; Student Summer Work Schemes)

**J.1** Thinking back over all of 1998 was there any period or periods when you were working as an employee (including any Temporary State Employment schemes, such as Community Employment Scheme) or as a paid apprentice? I'm thinking here of regular paid work or paid apprenticeship. Don't include earnings from a secondary or casual job. [Q132]

Yes ...1 → Go to J.2                      No ...2 → Go to J.18

**J.2** What was your USUAL GROSS Pay in this job? IRE       P [Q133]

**J.3** What was your USUAL NET or TAKE-HOME pay, after deductions for TAX and PRSI only? IRE       P [Q133]  
[Int. ONLY DEDUCTIONS FOR TAX AND PRSI]

**J.4** [Int. Ask ONLY if respondent was unable to give an average gross and net amount per week, month etc. at J.2 and J.3 because the work was irregular etc.] Could you give me an estimate of the TOTAL gross and net amounts received throughout the whole of 1998 from this job. [Q134]

Total GROSS amount during 1998 IRE \_\_\_\_\_

Total NET amount during 1998 IRE \_\_\_\_\_

**J.5** [Int.Circle all that apply] Payslip shown/consulted ...1    Other Documents shown/consulted ...2  
No documents consulted ...3

**J.6a** How long a period do these particulars cover (weekly, monthly etc.)? Period \_\_\_\_\_

**J.6b** How many hours (incl. meal breaks) did you usually work per week in this job? \_\_\_\_\_ hours.

**J.7** You said that your usual net wage or salary in this job after all deductions was \_\_\_\_\_ [Int. See J.3]. Did you receive any of the following extra payments between January and December of 1998? If you did, could you tell me the total net amount you received. [Q134]

	Yes	No	Total Received Jan.-Dec. 1998
An extra week's or month's salary at the end of the year .....	1.....	2.....	IRE _____
Any extra holiday bonus not included in figures given above.....	1.....	2.....	IRE _____
Profit sharing, bonus schemes etc. ....	1.....	2.....	IRE _____
Company shares .....	1.....	2.....	IRE _____
Other lump sum payments.....	1.....	2.....	IRE _____
Other payments .....	1.....	2.....	IRE _____

**J.8** Did you receive any extra payments for overtime work or commissions or tips in this job? [Q135]

Yes ..... 1                      No ..... 2 → Go to J.10

**J.9a** Are these payments in addition to the figures on usual earnings that you have just given me, or are they already included in those figures. [Q136]

Additional to normal earnings ... 1                      Already included in normal earnings .... 2 → Go to J.10

**J.9b** On average, how much did you get from these additional earnings per \_\_\_\_\_ [pay period at J.6a] and for about how many \_\_\_\_\_ [pay period] did you receive them throughout 1998? [Q137]

Net amount of extra earnings IRE \_\_\_\_\_ per \_\_\_\_\_ for \_\_\_\_\_ [number of pay periods]

OR  
Annual net amount of extra earnings IRE \_\_\_\_\_ for the full year.

**J.10** How many weeks in 1998 did you hold the job referred to by these figures you have just given me? [Q134]

\_\_\_\_\_ weeks [Int. If 52 weeks write 52 and Go To J.18]

J1

J2

J3

J4

.1 gross

.2 net

J5

J6a

J6b

J7

Rec? IRE

.1 2

.3 4

.5 6

.7 8

.9 10

.11 12

J8

J9a

J9b

.1 IRE

.2 per

.3 num

J10

J.11 Did you hold any other MAIN job at any time in 1998 (apart from the one we've just discussed) for which you were paid as an employee? [Int. Income from secondary job to be included at J.33 - J.36, p.21]

Yes ..... 1 No ..... 2 → Go to J.18

J.12 How many other jobs as an employee (In addition to the one we have just collected details on) did you hold throughout 1998?

\_\_\_\_\_ Number of other jobs

J.13 OTHER JOB 1: How many weeks did you hold the first of these jobs? \_\_\_\_\_ weeks

J.14 And on average what was your weekly take-home pay from this job? £IR \_\_\_\_\_ per week

J.15 OTHER JOB 2: How many weeks did you hold the second of these jobs? \_\_\_\_\_ weeks

J.16 And on average what was your weekly take-home pay from this job? £IR \_\_\_\_\_ per week.

J.17 [Int. Ask only if respondent was unable to give an average amount per week, month etc. because the work in these other job(s) was irregular etc.] Could you give me an estimate of the TOTAL gross and net amounts received throughout the whole of 1998 from this other job (or jobs). [PQ134b]

Total GROSS amount during 1998 IR£ \_\_\_\_\_

Total NET amount during 1998 IR£ \_\_\_\_\_

### NON-AGRICULTURAL SELF-EMPLOYMENT INCOME

J.18 Did you receive any income from self-employment (outside of agriculture) at any time in 1998 or 1999? [PQ138]

Yes, both years ..... 1 Yes, 1998 only ....2 Yes, 1999 only ....3 No ..... 4 → Go to J.32a

J.19 Apart from yourself, were there any other household members involved in this business? [PQ140]

Yes ..... 1 No ..... 2 → Go to J.21a

J.20 Who can provide the most accurate information on this business, yourself or another household member?

Myself ... 1 → Go to J.21a Other Household Member .. 2

[Int. If other h'hold member record his/her name. Information on the business should be obtained from that person]

\_\_\_\_\_ (Name) → Go to J.32a

J.21a What was your pre-tax profit from this business for the most recent 12 month period for which information is available. By pre-tax profit I mean total revenue from your business after deducting all expenses and wages paid to staff, but before deducting income tax. Profits include money drawn out for private use by you or your household. If it would help, perhaps you could consult your most recent accounts. [PQ142]

PRE-TAX PROFIT IR£ \_\_\_\_\_ Broke Even/No Profit or Loss... 1 Don't know .... 9  
Go to J.21c Go to J.21c

J.21b I know that it is difficult for self-employed people to give an exact figure for their income but perhaps you could indicate the scale of profits. Looking at the ranges on this card could you tell me which comes closest to what you estimate your profit was. [Int. Show Card L] [PQ143]

Up to £4,000 ..... 1	£12,000 to under £16,000 ..... 4	£40,000 to under £60,000 ..... 7
£4,000 to under £8,000 ..... 2	£16,000 to under £24,000 ..... 5	£60,000 to under £80,000 ..... 8
£8,000 to under £12,000 ..... 3	£24,000 to under £40,000 ..... 6	£80,000 or more ..... 9

Go to J.21c

J.21c IN ADDITION to these figures you have just given me on your income from your business, did you withdraw any additional money or cheques from the business for your own personal use which was not included above, to pay domestic bills; to pay the mortgage, buy food or other essentials, run the car etc.

Yes... 1 No... 2 → Go to J.24

J.22 How regularly did you draw out money for your own domestic use? Each \_\_\_\_\_ (week, fortnight, month etc.)

J.23 Approximately how much would you have drawn out for your own domestic use each time? IR£ \_\_\_\_\_

J.24 What period do the figures you have given me cover? (Q142)

\_\_\_\_\_ (mth) \_\_\_\_\_ (yr) TO \_\_\_\_\_ (mth) \_\_\_\_\_ (yr)

J.25 Are/were you the sole owner of your business or are/were you in partnership with someone else OUTSIDE the household?

Sole owner ..... 1 → Go to J.29 Partnership ..... 2

J.26 Was your partner's share included in the figures above? Yes ... 1 No ... 2 → Go to J.29

J.27 What was your share? IR£ \_\_\_\_\_ Don't know ... 9

J.28 About what percentage was your share? \_\_\_\_\_ per cent

J.29 How many hours do/did you usually work each week (incl. meal breaks)? \_\_\_\_\_ hours per week.

J.30 What do you estimate your business or professional practice (or your share in it) would raise if it had to be sold? (Include any vehicles owned by the business)

Total Value IR£ \_\_\_\_\_

J.31 Does this include the value of the accommodation occupied by the household? Yes ..... 1 No ..... 2

### INCOME FROM FARMING

J.32a Did you own or operate a farm at any time during 1998 or 1999? (Q139)

Yes, both years ..... 1 Yes, 1998 only ... 2 Yes, 1999 only ... 3 No ..... 4 → Go to J.33

J.32b Apart from yourself, were there any other household members involved in running this business? (Q144)

Yes ..... 1 No ..... 2 → Go to FARM QUESTIONNAIRE

J.32c Please tell me the name(s) of the other household member(s) involved in running the farm.

(i) \_\_\_\_\_ (ii) \_\_\_\_\_ (iii) \_\_\_\_\_

J.32d Who can provide the most accurate information on this farm, yourself or another household member?

Myself ... 1

Other Household Member ... 2

GO TO FARM QUESTIONNAIRE

[Int. if other h'hold member record his/her name. The green farm questionnaire should be completed with that person]

(Name) → Go to J.33

Interviewer Note: If respondent owned or operated a farm in 1998 or 1999, complete a green farm questionnaire. Make sure to transfer the Household Sequence number, Phase 6 Gen code and Person Number to the farm questionnaire. Only one farm questionnaire should be completed in respect of each farm in the household.

### INCOME FROM SECONDARY OR CASUAL JOBS

J.33 Between January and December of 1998 did you receive any income not yet covered, from a secondary job or from any casual work? (Q144)

Yes ..... 1 No ..... 2 → Go to J.37

J.34 Was this a regular source of income, (i.e. received during 6 months or more) in 1998 or just some extra money now and again? (Q145)

Regular source ... 1 Now and again ... 2

J.35 Did you have to pay PRSI (Social Insurance) on these earnings? (Q146)

Yes... 1 No... 2

J.36 What was the net income you received from this secondary or casual work throughout 1998? You can give the figure on a weekly, monthly or annual basis. (Q147)

(a) Average net weekly amount IR£ \_\_\_\_\_ for \_\_\_\_\_ weeks

or (b) Average net monthly amount IR£ \_\_\_\_\_ for \_\_\_\_\_ months

or (c) Total net amount for the full year of 1998 IR£ \_\_\_\_\_

[Int. Complete ONE only of (a), (b) or (c)]

J24  
.1 from  
.2 to

J25

J26

J27£

J28%

J29

J30

J31

J32a

J32b

J32c

J32d

J32e

J33

J34

J35

J36

.1 IR£  
.2 num  
.3 per

## SOCIAL WELFARE PAYMENTS

J.37 Now I'd like to get information on Social Welfare payments. [Int. Show Card M] Looking at this card could you tell me whether or not you currently receive any of these Social Welfare payments and whether or not you received them at any time between January and December 1998.

Let's start with the current situation. Looking at the list, could you tell me whether or not you are currently receiving any of these payments and if so how much you receive each week? [Q146 / Q091]

J.38 Looking at the list again could you tell me whether or not you received any of the payments in 1998; the average amount you received each week when you received the payment and the number of weeks throughout 1998 that the payment was received.

SOCIAL WELFARE SCHEME		CURRENTLY			1998				
		Are you CURRENTLY receiving?		If "yes" how much per week?  IR£	Did you receive at any time in 1998?		If 'yes' how much per week when rec'd in 1998? IR£	No. of weeks received in 1998	
<b>ELDERLY</b>									
1	Social Welfare Retirement Pension (65 yrs+)	NO	YES	→	NO	YES	→		
2	Old Age Contributory Pension (66 yrs+) or Pro-Rata Old Age Contributory Pension (66 yrs+)	NO	YES	→	NO	YES	→		
3	Old Age Non-Contributory Pension (66 yrs+)	NO	YES	→	NO	YES	→		
4	Pre-Retirement Allowance (55 yrs+)	NO	YES	→	NO	YES	→		
<b>UNEMPLOYMENT</b>									
5	Unemployment Benefit	NO	YES	→	NO	YES	→		
6	Unemployment Assistance (incl. smallholder's allow.)	NO	YES	→	NO	YES	→		
7	Part-time Job Incentive Scheme	NO	YES	→	NO	YES	→		
8	Back to Work Allowance	NO	YES	→	NO	YES	→		
<b>SICK OR INCAPACITATED</b>									
9	Disability Benefit / Sickness Benefit (sick certs)	NO	YES	→	NO	YES	→		
10	Invalidity Pension / Disability Pension (pension book)	NO	YES	→	NO	YES	→		
11	Blind Person's Pension / Blind Welfare Allowance	NO	YES	→	NO	YES	→		
12	Disabled Person's Maintenance Allowance / Disability Allowance	NO	YES	→	NO	YES	→		
<b>OCCUPATIONAL INJURIES</b>									
13	Injury Benefit	NO	YES	→	NO	YES	→		
14	Disablement Benefit	NO	YES	→	NO	YES	→		
15	Unemployability Supplement	NO	YES	→	NO	YES	→		
16	Constant Attendance Allowance	NO	YES	→	NO	YES	→		
17	Survivor's Benefit (Death Benefit)	NO	YES	→	NO	YES	→		
<b>FAMILY INCOME SUPPORT PAYMENTS</b>									
18	Widow/Widower Contributory Pension	NO	YES	→	NO	YES	→		
19	Widow/Widower Non-Contrib. Pension	NO	YES	→	NO	YES	→		
20	Deserted Wife's Benefit	NO	YES	→	NO	YES	→		
21	Deserted Wife's Allowance	NO	YES	→	NO	YES	→		
22	Orphan's Contrib. Allow / Non Contributory Pension	NO	YES	→	NO	YES	→		
23	Lone Parent's Allowance / One Parent Family Payment / Widowed Lone Parent Allowance	NO	YES	→	NO	YES	→		
24	Maternity Benefit / Adoptive Benefit	NO	YES	→	NO	YES	→		
25	Carer's Allowance	NO	YES	→	NO	YES	→		

J.39a Are you currently receiving or were you receiving at any time in 1998 a regular SUPPLEMENT in respect of any of the following? (P148)

Payment Type	CURRENTLY RECEIVING?			RECEIVED AT ANY TIME IN 1998?			
	Yes	No	Amount per mth or wk	Yes	No	Amount per mth or wk	No. of times rec'ed in 1998
Rent or Mortgage Supplement or Allowance	Y	N	IR£ _____ MTH..1 WK..2	Y	N	IR£ _____ MTH..1 WK..2	
Dietary Allowance	Y	N	IR£ _____ MTH..1 WK..2	Y	N	IR£ _____ MTH..1 WK..2	
Heating Allowance	Y	N	IR£ _____ MTH..1 WK..2	Y	N	IR£ _____ MTH..1 WK..2	

J39a  
1.2.3 R/M  
4.5.6.7  
8.9.10 DA  
11.12.13.14  
15.16.17 HA  
18.19.20.21

J.39b In addition to these supplements, are you currently receiving a REGULAR basic payment under the Supplementary Welfare Allowance Scheme from the Community Welfare Officer at the Health Centre and/or have you received a Regular Supplementary Welfare Allowance payment at any time in 1998? (P148)

Payment Type	CURRENTLY RECEIVING?			RECEIVED AT ANY TIME IN 1998?			
	Yes	No	Amount per week	Yes	No	Amount per week	No. of times rec'ed in 1998
Regular basic Supplementary Allowance	Y	N	IR£ _____ per week	Y	N	IR£ _____ per week	

J39b  
Current  
(i) y/n  
(ii) IR£  
J39b 98  
(iii) y/n  
(iv) IR£  
(v) wks

J.39c If someone is working for at least 20 hours per week and has at least one child they may be eligible for a Family Income Supplement if their weekly income is below a certain level. Do you currently receive a family income supplement or did you receive one at any time throughout 1998? (P148)

Payment Type	CURRENTLY RECEIVING?			RECEIVED AT ANY TIME IN 1998?			
	Yes	No	Amount per week	Yes	No	Amount per week	No. of times rec'ed in 1998
Family Income Supplement	Y	N	IR£ _____ per week	Y	N	IR£ _____ per week	

J39c  
Current-  
(i) y/n  
(ii) IR£  
J39c 98  
(iii) y/n  
(iv) IR£  
(v) wks

J.39d Some people receive a payment every now and again from the Community Welfare Officer at the Health Centre for things they need such as paying for a big bill, back to school expenses, furniture, clothes etc.

(i) Did you receive any of these irregular or exceptional payments at any time in the current year, in 1999?

(ii) (IF YES) In total, how much did you receive to date in 1999?

(iii) Did you receive any of these irregular or exceptional payments at any time throughout 1998?

(iv) (IF YES) In total, how much did you receive throughout all of 1998? (P148)

Payment Type	RECEIVED AT ANY TIME IN 1999?			RECEIVED AT ANY TIME IN 1998?			
	(i)		(ii)	(iii)		(iv)	
	Yes	No	TOTAL amount in 1999	Yes	No	TOTAL amount in 1998	
Exceptional Needs, Back to School etc.	Y	N	IR£ _____ TOTAL in 1999	Y	N	IR£ _____ TOTAL in 1998	

J39d 99  
(i) y/n  
(ii) IR£  
J39d 98  
(iii) y/n  
(iv) IR£

J.40 Thinking back from January 1998 to the present day, could you tell me in which months you were in receipt of ANY of the different types of Social Welfare or Supplementary Welfare payments, including Family Income Supplement, which we have just discussed. So, were you in receipt of ANY of these payments in January 1998, and February, and March ... [Interviewer: Circle 1 or 2 for EACH month to date. Please be sure to include Social Welfare Payments mentioned at J.37 and J.38, as well as those from J.39a to J.39d.]

J40

1998				1999			
Rec'd. Social Welfare?		Rec'd. Social Welfare?		Rec'd. Social Welfare?		Rec'd. Social Welfare?	
YES	NO	YES	NO	YES	NO	YES	NO
January	1 2	July	1 2	January	1 2	July	1 2
February	1 2	August	1 2	February	1 2	August	1 2
March	1 2	September	1 2	March	1 2	September	1 2
April	1 2	October	1 2	April	1 2	October	1 2
May	1 2	November	1 2	May	1 2	November	1 2
June	1 2	December	1 2	June	1 2	December	1 2

1998  
.1 .7  
.2 .8  
.3 .9  
.4 .10  
.5 .11  
.6 .12  
1999  
.13 .19  
.14 .20  
.15 .21  
.16 .22  
.17 .23  
.18 .24



J.41 Are you CURRENTLY receiving Children's Allowance (Child Benefit)?

Yes ..... 1 No ..... 2 → Go to J.44

J.42 What is the total amount you CURRENTLY receive each month? IR£ \_\_\_\_\_ per month [Q148d]

J.43 In respect of which children do you CURRENTLY receive child benefit? [Int. Record from h'hold register person num. and name of each child in respect of whom benefit is being received]

- 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_ 4. \_\_\_\_\_
5. \_\_\_\_\_ 6. \_\_\_\_\_ 7. \_\_\_\_\_ 8. \_\_\_\_\_

J.44 Did you receive Children's Allowance (Child Benefit) at any time in 1998? [Q148d] Yes ...1 No...2 → Go to J.46

J.45 In respect of which children did you receive child benefit at any time in 1998? [Int. Record from h'hold register person num. and name of each child in respect of whom benefit was received in 1998]

- 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_ 4. \_\_\_\_\_
5. \_\_\_\_\_ 6. \_\_\_\_\_ 7. \_\_\_\_\_ 8. \_\_\_\_\_

OTHER INCOME IN 1998

J.46 Did you receive any form of education grant (either fees or maintenance) during 1998 or are you currently receiving any form of education grant? [Q148f]

- Not received in either year ..... 1 → Go to J.49
ONLY in 1998 ..... 2
ONLY in 1999 ..... 3
In BOTH 1998 and 1999 ..... 4

J.47 What is(was) the total annual value of the maintenance element of this grant? [Q148g] IR£ \_\_\_\_\_ per yr

J.48 What is(was) the total annual value of the fees element of this grant? [Q148h] IR£ \_\_\_\_\_ per yr

Interest & Dividend Income

J.49 Did you receive, or have credited to your account, any interest or dividends from the Bank, Building Society, Post Office, Credit Union, Savings Bank or other sources including any national savings, government loans, stocks and shares etc. during the course of 1998? [Q152]

Yes ..... 1 No ..... 2 → Go to J.54

J.50 About how much did you receive (or have credited to your account) from these sources on a net basis (i.e. after all tax and deductions) during 1998? [Q153]

IR£ \_\_\_\_\_ in 1998 → Go to J.52 Don't Know ..... 9

J.51 I know it is difficult to give an exact figure for the amount you received. Perhaps you could look at this card [Int. Show Card N] and tell me which category corresponds to the net amount of interest, dividends and so forth received in the course of 1998. [Q154]
\_\_\_\_\_ [Int. Record category here]

J.52 Was this interest from investments or deposits held in your own name or jointly with another household member?

In respondent's own name ... 1 → Go to J.54 Jointly with another household member ... 2

J.53 Which household member? [Int. Record name of other member] \_\_\_\_\_

Rent from land or property

J.54 Throughout 1998 did you receive any income from the renting of land or property, for example renting out a house, a flat or some land? Yes ..... 1 No ..... 2 → Go to J.56

J.55 What was the total amount of rental income you received, after all deductions for tax etc.? IR£ \_\_\_\_\_

Lump Sums, Inheritance, Lottery Wins etc.:

J.56 Did you receive any lump sum payment at any time in 1998. The sort of thing I'm thinking about would include an inheritance, a lottery win or other prize or from the sale of land or property?

Yes.. 1 J.57 How large was this lump sum? IR£ \_\_\_\_\_ No... 2 → Go to J.58

Current BALANCE—Bank, Credit Union etc.

J.58 Looking at this card [Int. Show Card N] could you tell me which category corresponds to the **total balance** which you have at present in the Bank, Building Society, Post Office, the Credit Union, the Savings Bank etc. or in savings certificates, savings bonds or in prize bonds?

[Category from Card N] \_\_\_\_\_

J58

J.59 [Int. If respondent has a balance ask:] Is this held in your own name or jointly with another household member?

In respondent's own name ... 1 → Go to J.61 Jointly with another household member ... 2

J59

J.60 Which household member? [Int. Record name of other member] \_\_\_\_\_

J60

Current BALANCE in Stocks, Shares etc.

J.61 Looking at the card again, could you tell me which category corresponds to the total you have currently invested in stocks, shares, in investment bonds or in other unit linked funds?[Show Card N]

\_\_\_\_\_ [Category]

J61

J.62 [Int. If respondent has investments ask:] Is this held in your own name or jointly with another household member?

In respondent's own name ... 1 → Go to J.64 Jointly with another household member ... 2

J62

J.63 Which household member? [Int. Record name of other member] \_\_\_\_\_

J63

J.64 I would like you to consider, in general, all the savings you have (both in your own name and jointly with other household members) in the Bank, Building Society, Post Office, Credit Union, Savings Bank or in Savings Certificates, Savings Bonds or Prize Bonds. How does your TOTAL balance in all these savings today compare with what it was 12 months ago? Would you say, in general, that it:

Increased a Lot...1 Increased a Little...2 Remained the Same...3 Fell a Little...4 Fell a Lot...5

J64

J.65 Could you tell me if you received any income from the following sources during the course of 1998 and whether or not you are currently receiving it. Perhaps you could also tell me the net amount you got each time you received it and how many times you received it in 1998? [Q1148B,Q1148C,Q1149]

		RECEIVED INCOME SOURCE IN 1998?				CURRENTLY RECEIVE ?		
OTHER INCOME SOURCE		Receive at any time Jan.-Dec. 1998 ? No or Yes	Net amount received each time IR£ . p	What period did this cover (weekly, monthly, etc.) Period	Number times received Jan-Dec '98 Times received	No or yes	Net Amount	Pay Period
A	Retirement or long-term disability pension from your own or your spouse's former employment in the Civil Service or other Irish State employment (e.g. local Authorities, Health Boards, Irish Army etc.)	No Yes→				No Yes→		
B	Retirement or long-term disability pension from your own or your spouse's former employment in a semi-state or private company in Ireland?	No Yes→				No Yes→		
C	State, military or private pension from abroad (incl. GB & NI)	No Yes→				No Yes→		
D	Annuities, Covenants or Trusts?	No Yes→				No Yes→		
E	Sick pay from employer (not Dept. of Social Welfare)	No Yes→				No Yes→		
F	Trade Union Sick/Strike Pay	No Yes→				No Yes→		
G	Other receipts (not from Dept. of Social Welfare or Health Boards) e.g. private income continuance, sickness insurance etc.	No Yes→				No Yes→		
H	Financial assistance from charities e.g. St. Vincent de Paul	No Yes→				No Yes→		
I	Regular allowance from relatives, friends or other persons outside the household [Q1149B]	No Yes→			↓	No Yes→		↓
J.66 From whom did you receive this allowance or financial support? Was it from: [Q1151]								
Spouse/ partner ...1 Former spouse/partner ... 2 Parent... 3 Child... 4 Other relative... 5 Non-relative... 6								

J.67 Throughout 1998 did you receive any reimbursement or refund from the tax-man for income tax paid in previous years? (Q155)

Yes ..... 1 No ..... 2 → Go to K1

J.68 How much tax refund did you receive in 1998? (Q156) IRE \_\_\_\_\_

SECTION K: ALL RESPONDENTS — REGULAR PAYMENTS IN 1998

K.1 Throughout 1998 did you make any direct social insurance or health payments i.e. not deducted by your employer but paid directly by you to the Department of Social Welfare or Department of Health

Yes .... 1 No ..... 2 → Go to K.5

K.2 To Dept. of Social Welfare only ..... 1 → Go to K.3  
To Dept. of Health only ..... 2 → Go to K.4  
To Both ..... 3 → Go to K.3

K.3 In total, how much did you pay directly in Social Insurance contributions in 1998?

IRE \_\_\_\_\_

K.4 In total, how much did you pay directly in Health Contributions in 1998?

IRE \_\_\_\_\_

K.5 Did you pay any income tax directly to the Revenue Commissioners or tax-man throughout 1998? I'm talking about amounts you paid directly, not through the PAYE system.

Yes ..... 1 No ..... 2 → Go to L.1

K.6 Approximately how much income tax did you pay directly to the taxman in 1998? IRE \_\_\_\_\_ (Q158)

SECTION L: ALL RESPONDENTS — HEALTH

L.1 In general, how good would you say your health is? Would you say it is: (Q157)

Very Good ... 1 Good ... 2 Fair ... 3 Bad ... 4 Very Bad ... 5

L.2 Do you have any chronic, physical or mental health problem, illness or disability? (Q159)

Yes ..... 1 No ..... 2 → Go to L.5

L.3a What is the nature of this illness or disability? Please describe as fully as possible.

\_\_\_\_\_  
\_\_\_\_\_

L.3b Since when have you had this illness or disability? \_\_\_\_ (mth) \_\_\_\_ (yr)

L.3c Are you hampered in your daily activities by this physical or mental health problem, illness or disability? (Q160)

Yes, severely .... 1 Yes, to some extent .... 2 No .... 3

L.4 Int. Is the respondent:

Usually confined to Bed...1 Wheelchair user...2 Other Mobility Problems...3 No Mobility Problems... 4

L.5 Please think about the last two weeks ending yesterday. During the last 2 weeks, did you have to cut down on any of the things which you normally do about the house, at work or in your free time due to ... (Q161)

Yes No

Illness or injury ..... 1 ..... 2

Emotional or mental health problems ..... 1 ..... 2

J67

J68

K1

K2

K3

K4

K5

K6

L1

L2

L3a

.1

.2

.3

L3b

L3c

L4

L5

.1 ill

.2 emo

L.6 Have you been admitted to a hospital as an in-patient during the past 12 months? Please exclude any nights spent in hospital due to the illness of other people, for example to accompany a child. (PQ181)

Yes ..... 1 No ..... 2 → Go to L.8

L7a About how many nights did you spend in hospital during the last 12 months? (PQ182) \_\_\_\_\_ nights
L7b Were any of these nights spent in hospital for the BIRTH of a child? Yes...1 No...2

L.8 During the last 12 months, about how many times have you consulted with each of the following either here in your own home or in their surgery or offices? Please include only consultations made on your own behalf and exclude those made on behalf of children or other persons (PQ183)

- (a) Your family doctor, GP (including home visits by the doctor) ..... times [Int. If none write NONE]
(b) A medical specialist (including visits as an out-patient but excluding consultations during hospitalisation)..... times [Int. If none write NONE]
(c) A dentist..... times [Int. If none write NONE]
(d) An optician..... times [Int. If none write NONE]

L.9 Are you covered by a Medical Card, either in your own name or through someone else's card?
Holder of a Medical Card ...1 Covered on someone else's Card ... 2 NOT covered by a Medical Card ... 3

L10 Are you (also) medically insured (through VHI, BUPA or any other health insurance company) either in your own name or through another family member?

Yes, in my own name...1 Yes, through another family member...2 → Go to L.13 Not medically insured...3 → Go to L.13

L11 Do you pay the subscription to this insurance directly to the insurance company or is it fully deducted from your wages or salary, or does your employer pay it in full as a perk.
Paid directly to Insur Co..1 Deducted from wages (or pension)..2 Paid in full by employer as a perk ..3

L12 How much do you pay for this insurance per month? Please include the contributions for all family members IR£ \_\_\_\_\_ per month covered by the insurance.

L13 Do you smoke daily, occasionally or never? Daily .... 1 Occasionally .... 2 → Go to L.18 Never .... 3

L14 Have you ever smoked? Was it ... (PQ185)
Daily ... 1 Occasionally .... 2 Never .... 3

L15 How many cigarettes do/did you smoke on average each day? (PQ186A) \_\_\_\_\_ [Enter 0 if less than one on average].
L16 How many cigars do/did you smoke on average each day? (PQ186B) \_\_\_\_\_
L17 How many pipes, if any? (PQ186C) \_\_\_\_\_

L18 What is your height without shoes? (PQ187A) \_\_\_\_\_ Feet \_\_\_\_\_ inches

L19 How much do you weigh without clothes and shoes? (PQ187B) \_\_\_\_\_ stone \_\_\_\_\_ pounds [Pregnant women should be asked what their weight was before pregnancy.]

SECTION M. ALL RESPONDENTS - BIOGRAPHICAL INFORMATION

M.1 What is your date of birth? (PQ188)
Day Month Year

M.2 [Int. Circle as Appropriate] Respondent is: Male ... 1 Female ... 2 (PQ189)

M.3 What is your present citizenship? If you hold dual citizenship, please specify both (PQ174)
Irish...1 Other (1)... Other (2)...

M.4 [Int. Circle as appropriate] Respondent is being interviewed for the FIRST time ..... 1 → Go to N.1, page 28
Respondent was interviewed before ..... 2 → Go to M.5 (PQ171)

M.5 Have there been any changes in your marital status during 1998 or 1999? If yes, please specify the month and year your present status began. (PQ172)
Yes, changed in 1999 ..... 1 → in the month of \_\_\_\_\_ (mth)
Yes, changed in 1998 ..... 2 → in the month of \_\_\_\_\_ (mth)
No change during 1998 or 1999 ..... 3

L6
L7a
L7b
L8a
L8b
L8c
L8d
L9
L10
L11
L12
L13
L14
L15
L16
L17
L18
L19
M1
M2
M3
M4
M5
.1 cha
.2 mth

M.6 Could you tell me your present marital status and since when have you held this status? (Q173/174)

Married ..... 1    Separated ..... 2    Divorced ..... 3    Widowed ..... 4    Never Married ..... 5

Since 19 \_\_\_\_\_    Since 19 \_\_\_\_\_    Since 19 \_\_\_\_\_    Since 19 \_\_\_\_\_

M.7 Are you currently living with your husband/wife?

Yes ... 1    No ... 2

Go to O.1, page 29

M.9 Are you currently living with a partner?

Yes...1 No...2  
Go to O.1, page 29

M.8 Are you currently living with another partner?

Yes... 1    No... 2  
Go to O.1, page 29

SECTION N: TO BE ASKED ONLY OF RESPONDENTS INTERVIEWED FOR THE FIRST TIME

N.1 Were you born in Ireland? (Q177)

Yes ... 1    No ... 2

N.2 Since when have you lived in county [Int. current county of residence] ? (Q175)

Since birth ... 1 → Go to N.7    Since 19 \_\_\_\_\_

N.3 Which county did you live in before coming to county [Int. current county of residence]? If you lived abroad, please tell me which country you lived in. (Q176)

Previous county (or country) of residence \_\_\_\_\_ → Go to N.7

N.4 In which country were you born? (Q180)

N.5a In which year did you come to live in Ireland? 19 \_\_\_\_\_ (Q178)

N.5b In which year did you come to live in county [Int. current county of residence]? 19 \_\_\_\_\_ (Q179)

N.6 What was your last country of residence before coming to live in Ireland? (Q178)

N.7 Could you tell me your present marital status and since when have you held this status? (Q181/182)

Married ..... 1    Separated ..... 2    Divorced ..... 3    Widowed ..... 4    Never Married ..... 5

Since 19 \_\_\_\_\_    Since 19 \_\_\_\_\_    Since 19 \_\_\_\_\_    Since 19 \_\_\_\_\_

N.8 Are you currently living with your husband/wife?

Yes ... 1    No ... 2

Go to N.11

N.10 Are you currently living with a partner?

Yes...1 No...2  
Go to N.11

N.9 Are you currently living with another partner?

Yes... 1    No... 2  
Go to N.11

N.11 How old were you when you began your first, regular job or business? I don't mean any casual work you may have done from time to time when you were young. I'm referring to your first, regular job. (Q183)

First job at age \_\_\_\_\_ years → Go to N.12    Never worked ... 1 → Go to N.13

N.12 Before that job were you ever unemployed for 1 month or more? (Q184)    Yes ..... 1    No ..... 2

N.13 Thinking back over the last five years could you tell me whether or not you have ever been unemployed (i.e., actively looking for work) during that time? (Q185)

Yes ..... 1    No ..... 2 → Go to N.17

N.14 How many times have you been unemployed during the last five years? (Q186) \_\_\_\_\_ times

N.15 Has any of these periods of unemployment lasted for 12 months or more? (Q187)    Yes... 1    No... 2

N.16 What is the longest single period of unemployment you have experienced during the last five years? \_\_\_\_\_ (months)

N.17 Are you currently in full-time education?

Yes... 1    No... 2

N.18 What are you currently studying for?

Junior Cert.....1	Primary degree or equivalent.....5
Leaving Cert/Matric.....2	Higher degree or equivalent.....6
VPT or PLC course.....3	Special School.....7
Diploma or equivalent from University/RTC.....4	Other (please specify).....8

N.19 You said that you are \_\_\_ years of age [from M.1, page 27] That means that it has been \_\_\_ years since you were 10 years of age. Approximately how many of those years have you spent in each of the following categories?

In full-time education or training incl State-sponsored training courses (e.g. FÁS).....years

In employment, self-employment or farming (incl. unpaid family worker, Temp. State Employment / CE).....years

Unemployed (seeking work) including time spent looking for your first regular job.....years

Ill/disabled .....years

On home duties.....years

Retired.....years

Other (specify).....years

TOTAL YEARS [Int. Total should add to current age minus 10].....years

N19  
.1 ed  
.2 emp  
.3 unemp  
.4 ill  
.5 home  
.6 ret  
.7 oth  
.8 tot

N.20 Who was the main breadwinner in your family when you were growing up? Father ... 1 Mother ... 2 Other ...3  
(If other, specify) \_\_\_\_\_

N.20

N.21 What was the principal job which he/she had when you were growing up? If he/she was mostly unemployed or on some other form of State payments (e.g. pension, sickness benefit etc.) please state this but also tell me about any paid occupation he/she was engaged in. [Int. if farmer record acreage and type.]

\_\_\_\_\_

\_\_\_\_\_

N21  
\_\_\_\_.1 (86)  
\_\_\_\_.2 (IS)

N.22 Thinking back over the period when you were growing up, would you describe him/her as mostly being, in general:

an employee ..... 1 unemployed ..... 3 home-duties ..... 5  
self-employed inc. farmer ... 2 ill/disabled ..... 4 retired..... 6 other ..... 7

N22

N.23 Did the firm or organisation (including self-employed) in which he/she worked employ more or less than 25 persons?

LESS than 25 employed ..... 1 25 OR MORE employed ..... 2

N23

N.24 Still thinking back to when you were growing up, how would you say that your family was able to manage financially, compared to other families at that time? Were you able to make ends meet:

With great difficulty ...1 With some difficulty...2 With a little difficulty ... 3 Fairly easily ... 4 Easily...5 Very Easily ...6

N24

N.25 Could you tell me the highest level of education that your father and mother attained?

	FATHER	MOTHER	FATHER	MOTHER
No educ beyond primary ..... 1	1	1	Leaving cert./Matriculation or equiv. ....6	6
Primary cert. or equivalent. ....2	2	2	Certificate/Diploma .....7	7
Some second level.....3	3	3	Primary degree or equiv from Univ/RTC ....8	8
Group cert. or equivalent.....4	4	4	Higher degree or equiv. from univ/RTC.....9	9
Inter. cert. or equivalent.....5	5	5		

N25  
.1f  
.2m

### Section O: All Respondents Education and Training

O.1 Which of the following categories best describes the highest level of education you have completed? [Q1182D/Q1184]

No education beyond Primary ...1	Inter Cert. or equivalent.....5	Diploma or equiv. from University/RTC...9
Primary Cert. or equivalent .....2	Junior Cert. or equivalent.....6	Primary Degree or equivalent.....10
Some 2nd level, no exams.....3	Leaving Cert./Matric. or equiv...7	Higher degree .....11
Group Cert. or equivalent.....4	VPT or Post Leaving (PLC) .....8	Special School .....12

O.1

O.2 How old were you when you completed this stage of education? [Q1182A/Q1193] \_\_\_\_\_ years

O.2

O.3 Was this when you left full-time education for the first time? Yes ..... 1 No ..... 2 Never Left ..... 3

O.3

O.4 At what age did you leave full-time education for the first time? [Q1182A] \_\_\_\_\_ years of age.

O.4

O.5 Apart from this education have you EVER at any stage in your lifetime completed any form of vocational training such as an apprenticeship; a FÁS course; a commercial course; a technical course; a formal, structured job-related training course; nursing training; Garda training etc. [Q1191]

Yes ..... 1 No ..... 2 → Go to P.1

O5

O.6 Which of the following courses did you complete? [Q1192] [Int. Circle all that apply]

An apprenticeship of less than 1 years duration ..... 1	Other vocational training of 1 year or longer in:
An apprenticeship of one year or longer duration ..... 2	a commercial, technical or similar college ..... 4
A State-sponsored training scheme (mostly FÁS) ..... 3	on the job training with no release to training centre/college ..... 5
	on the job training with P-T release to training centre/college .... 6
	Other vocational training ..... 7

O6a Did this training lead to a ... Degree ...1 Diploma ... 2 National Certificate. .... 3 None of these ...4

O.7 How old were you when you completed this course (or the most recent of these courses) [Q1192] \_\_\_\_\_ years

O.8 Could you very briefly describe the nature of this (these) course(s). What type of course was it?

\_\_\_\_\_

O6.1  
O6.2  
O6.3  
O6a  
O7

**SECTION P: ALL RESPONDENTS — OUTLOOK ON LIFE**

**P.1** The following 12 statements may possibly describe the way you have been feeling over the last few weeks. For each statement I would like you to circle the number beneath the answer which best suits the way you have been feeling recently.

**HAVE YOU RECENTLY....**

- |     |  |    |
|-----|--|----|
| 1.  | Been able to concentrate on whatever you're doing ?<br>More so than usual . . .1      Same as usual . . .2      Less than usual . . .3      Much less than usual . . .4    | 1  |
| 2.  | Lost much sleep over worry ?<br>Not at all . . .1      No more than usual . . .2      Rather more than usual . . .3      Much more than usual . . .4                       | 2  |
| 3.  | Felt that you were playing a useful part in things ?<br>More so than usual . . .1      Same as usual . . .2      Less than usual . . .3      Much less than usual . . .4   | 3  |
| 4.  | Felt capable of making decisions about things?<br>More so than usual . . .1      Same as usual . . .2      Less than usual . . .3      Much less than usual . . .4         | 4  |
| 5.  | Felt constantly under strain ?<br>Not at all . . .1      No more than usual . . .2      Rather more than usual . . .3      Much more than usual . . .4                     | 5  |
| 6.  | Felt that you couldn't overcome your difficulties?<br>Not at all . . .1      No more than usual . . .2      Rather more than usual . . .3      Much more than usual . . .4 | 6  |
| 7.  | Been able to enjoy your normal day-to-day activities ?<br>More so than usual . . .1      Same as usual . . .2      Less than usual . . .3      Much less than usual . . .4 | 7  |
| 8.  | Been able to face up to your problems ?<br>More so than usual . . .1      Same as usual . . .2      Less than usual . . .3      Much less than usual . . .4                | 8  |
| 9.  | Been feeling unhappy or depressed ?<br>Not at all . . .1      No more than usual . . .2      Rather more than usual . . .3      Much more than usual . . .4                | 9  |
| 10. | Been losing confidence in yourself ?<br>Not at all . . .1      No more than usual . . .2      Rather more than usual . . .3      Much more than usual . . .4               | 10 |
| 11. | Been thinking of yourself as a worthless person ?<br>Not at all . . .1      No more than usual . . .2      Rather more than usual . . .3      Much more than usual . . .4  | 11 |
| 12. | Been feeling reasonably happy, all things considered ?<br>More so than usual . . .1      Same as usual . . .2      Less than usual . . .3      Much less than usual . . .4 | 12 |

P1

**P.2** Here is a list of seven statements on the way people feel about things. Could you tell me whether or not you strongly agree; agree; disagree; or strongly disagree with each of the statements.

*Strongly Agree      Agree      Disagree      Strongly Disagree*

- |    |  |   |
|----|--|---|
| 1. | I can do just about anything I set my mind to.....1 .....2 .....3.....4              | 1 |
| 2. | I have little control over the things that happen to me.....1 .....2 .....3.....4    | 2 |
| 3. | What happens to me in the future depends on me .....1 .....2 .....3.....4            | 3 |
| 4. | I often feel helpless in dealing with the problems of life.....1 .....2 .....3.....4 | 4 |
| 5. | Sometimes I feel that I am being pushed around in life.....1 .....2 .....3.....4     | 5 |
| 6. | There is a lot I can do to change my life if I want to .....1 .....2 .....3.....4    | 6 |
| 7. | There is really no way that I can solve some of my problems....1 .....2 .....3.....4 | 7 |

P2

**P.3** How satisfied are you with your present situation in the following areas of your life? Using a scale of 1 to 6 could you indicate your level of satisfaction with each of the following areas. A '1' indicates that you are not satisfied at all while a '6' means that you are fully satisfied. PG114/Q1185

*Not Satisfied At All* ←—————→ *Fully Satisfied*

- |    |  |   |
|----|--|---|
| a. | Your work or main daily activity .....1 .....2 .....3 .....4 .....5 .....6                       | 1 |
| b. | Your financial situation .....1 .....2 .....3 .....4 .....5 .....6                               | 2 |
| c. | Your housing situation .....1 .....2 .....3 .....4 .....5 .....6                                 | 3 |
| d. | The amount of leisure time you have.....1 .....2 .....3 .....4 .....5 .....6                     | 4 |
| e. | The education and training you received (are receiving).....1 .....2 .....3 .....4 .....5 .....6 | 5 |

P3

## SECTION Q: PARTNERS — MATERIAL RESOURCES

- Q.0** Persons present or within hearing distance of the interview: [Int. Please circle all that apply.]  
Only respondent ...1 Respondent's spouse/partner ...2 Other adults ...3 Children (under 16 yrs) ...4
- Q.1 INT:** Is this person currently living with a spouse / partner? Yes ... 1 → Go to Q.2 No ... 2 → Go to Q.17 p. 32
- Q.2** Do you have or can you avail of the following ... If no: Is it something you would like but can't afford?
- |  | Has/can avail of |    | (If No) Would like, can't afford |    |
|--|------------------|----|----------------------------------|----|
|  | Yes              | No | Yes                              | No |
| a. a good raincoat/overcoat.....           | 1                | 2  | 1                                | 2  |
| b. two good pairs of shoes .....           | 1                | 2  | 1                                | 2  |
| c. a new good suit or outfit .....         | 1                | 2  | 1                                | 2  |
| d. a hair-do or hair-cut (regularly) ..... | 1                | 2  | 1                                | 2  |
| e. a regular dental check-up.....          | 1                | 2  | 1                                | 2  |
| f. visit to the doctor (when needed) ..... | 1                | 2  | 1                                | 2  |
- Q.3a** Have you bought any new clothes for yourself in the last three months? Yes ... 1 → Go to Q.4a No ... 2
- Q.3b** Is that because of lack of money? Yes ... 1 No ... 2
- Q.4a** Have there been times in the last year when you had to buy second-hand rather than new clothes?  
Yes ... 1 No ... 2 → Go to Q.5
- |   | Yes | No |
|---|-----|----|
| <b>Q4b.</b> Was this for yourself? .....      | 1   | 2  |
| <b>Q4c.</b> For your spouse? .....            | 1   | 2  |
| <b>Q4d.</b> For your children (if any)? ..... | 1   | 2  |
- 3 ... No children
- Q.5** Do you generally have the use of a car for ...
- |   | Yes | No | Not applicable |
|---|-----|----|----------------|
| a. going to work .....                            | 1   | 2  | 3              |
| b. doing the shopping .....                       | 1   | 2  | 3              |
| c. going out in the evenings or on weekends ..... | 1   | 2  | 3              |
| d. bringing the children on outings .....         | 1   | 2  | 3              |
- Q.6a** Does the whole family usually have the same meal? Yes ... 1 → Go to Q.7a No ... 2
- Q.6b** Is that because of lack of money? Yes ... 1 No ... 2 → Go to Q.7a
- Q.6c** Who has the less costly meal? Myself ... 1 My Spouse ... 2 Children ... 3 Others ... 4  
Int: Circle all that apply
- Q.7a** Does the family have a meal with meat, chicken or fish at least every second day? Yes ... 1 → Q.8a No ... 2
- Q.7b** Is that because of lack of money? Yes ... 1 No ... 2
- Q.8a** Do you ever find yourself skimping on your own meal so the rest of the family can have enough?  
Yes ... 1 → Go to Q.9 No ... 2
- Q.8b** Is that because of lack of money? Yes ... 1 No ... 2
- Q.9** If you needed, for example, a coat or a pair of shoes for yourself, would you normally ... [circle one]
- |  |   |   |   |
|--|---|---|---|
| a. buy it straight away .....                    | 1 | d. budget for it with your spouse/partner ..... | 4 |
| b. save up for it yourself and then buy it ..... | 2 | e. borrow for it .....                          | 5 |
| c. ask your spouse/partner for the money .....   | 3 | f. do without until money becomes available..   | 6 |
- Q.10** If a large unexpected bill arose, such as a medical or repair bill, who do you think would decide how to meet it?  
[circle one] Respondent ... 1 Spouse/partner ... 2 Both/joint decision ... 3 Other ... 4
- Q.11** Who does the budgeting on a weekly basis? Respondent ... 1 Spouse/partner ... 2 Both ... 3
- Q.12** Would you, your spouse or both of you generally make the decisions about ...
- |   | Respondent | Spouse/partner | Both |
|---|------------|----------------|------|
| a. spending on regular shopping (groceries etc.)..... | 1          | 2              | 3    |
| b. paying the electricity and gas bills .....         | 1          | 2              | 3    |
| c. paying the rent/mortgage .....                     | 1          | 2              | 3    |
| d. buying large household items (such as a TV) .....  | 1          | 2              | 3    |
| e. buying a car .....                                 | 1          | 2              | 3    |
| f. borrowing money .....                              | 1          | 2              | 3    |
| g. paying debts .....                                 | 1          | 2              | 3    |



Q.13 When money is tight, who takes the main responsibility for trying to make sure it stretches as far as possible from week to week? [circle one] Respondent ... 1 Spouse/partner ... 2 Both ... 3

Q13

Q.14 Do you have a regular pastime or leisure activity? Yes ... 1 → Q.15 No ... 2

Q14  
Q14a  
Q14b

Q.14a Is this because of lack of time (e.g. childcare, household responsibilities)? Yes ... 1 No ... 2  
Q.14b Is this because of lack of money? Yes ... 1 No ... 2

Q.15 Most weeks, do you have some money to spend on yourself, for your own pleasure or recreation? Yes ... 1 No ... 2 → Q.16

Q15

Q.15b About how much would you have available to spend? £ \_\_\_\_\_

Q15b

Q.16 INTERVIEWER: Check G1 and G5. Has this person been involved in either education or training since the beginning of 1999? Yes ... 1 → Q.17 No ... 2

Q16

Q.16b You said earlier that you were not involved in any mainstream education or in any vocational training since the beginning of 1998. Would you have liked to do so? Yes ... 1 No ... 2 → Q.17

Q16b

Q.16c Was the main obstacle ... Lack of money ... 1 Lack of childcare ... 2 Other ... 3

Q16c

Q.17 INT: Is the respondent the mother of children born in 1985 or later? Yes ... 1 No ... 2 → Go to R.1

Q17

Q.18 Over the last year or so, has lack of money meant that the children have had to do without ...  
Yes No Yes No  
a. a party on their birthday with friends ..... 1 ..... 2 e. three meals a day ..... 1 ..... 2  
b. school trips ..... 1 ..... 2 f. pocket money ..... 1 ..... 2  
c. having friends home to play ..... 1 ..... 2 g. toys such as dolls or models ..... 1 ..... 2  
d. doing lessons in, e.g. music or dancing, or playing sports ..... 1 ..... 2 h. a bicycle or sports equipment ..... 1 ..... 2

Q18

a .e  
b .f  
c .g  
d .h

R.1 Thank you very much for your participation in this survey.

R1

We may be contacting you again in a year's time.  
Can you please give me the name and address (or 'phone number) of some relative, friend, neighbour or any other person or organisation who may be able to help us in contacting you, should you move?  
[INT: Record name and address and/or phone number on CONTACT CARD. Be sure to transfer Household Sequence Number, Phase 6 Gen code and Person Number to the top of the card].

R.2 Do you intend or expect to move within the next year or so? Yes ... 1 No ... 2

R2

Perhaps you would be good enough to give me the address and phone number of where you might move to?  
[INT: Record address and phone number on CONTACT CARD. Be sure to transfer Household Sequence Number, Phase 6 Gen code and Person Number to the top of the card].

R.3 Time Interview Completed (24 Hour Clock) \_\_\_\_\_  
\_\_\_\_\_ OOO \_\_\_\_\_

time2

Interview completed: In person by respondent ..... 1 By proxy ..... 2

X1mode  
X2perno  
X3reas

Person Number \_\_\_\_\_ and first name \_\_\_\_\_ of person providing information  
Reasons for proxy: \_\_\_\_\_  
Was the questionnaire verified with the subject? Yes ..... 1 No ..... 2  
How was the questionnaire verified?  
Through a subsequent visit with subject ..... 1 Questionnaire left behind for inspection by subject ..... 3  
By 'phone call with subject ..... 2 Subject present during most or all of interview ..... 4

X4ver  
X5show  
a  
b

Hsd. Seq. No. [ ] [ ] [ ] - [ ] [ ] [ ] - [ ] Ph. 6 Gen. Code [ ] Person Num [ ] [ ]

