

Living in Poverty – Facts or Fiction



Are they Social Welfare spongers?
Welfare cheats?
Too lazy to work?
Bad managers?
Irresponsible people?
Addicted to alcohol or drugs?
Or
An ordinary family caught in
poverty and unable to get work?

This edition of Just.Now focuses on some common myths that exist about people dependent on social welfare payments. Myths can be dangerous. Myths misrepresent the situation of people struggling to exist. Myths ignore the complex nature of poverty. Myths make it possible to blame people for their poverty and make it easy for the better off to feel self-righteous, and, as a result, ignore their responsibility as citizens and Christians. In the current economic climate, as Budget 2014 is being debated, myths can help justify further cuts to social welfare payments. Some members of the media, politicians, and commentators reinforce myths and perpetrate a grave injustice on people struggling to survive. In every section of society, there is a minority of people who abuse systems. Myths make it possible to discredit the majority who do not.

In 2012, a number of the Christian churches in the UK published a detailed report, “The Lies We Tell Ourselves: Ending Comfortable Myths about Poverty.” www.jointpublicissues.org.uk/truthandliesaboutpoverty/ The report examines in depth the evidence for the myths and shows they are without foundation. In a very limited space, Just.Now considers some prominent Irish myths and attempts to show the difference between fact and fiction.

Poverty disturbs. Myths, fiction and misrepresentation help to make us comfortable and blind.

The Vincentian Partnership for Social Justice consists of

The Society of St. Vincent de Paul, The Vincentian Congregation, The Daughters of Charity and The Sisters of the Holy Faith.

Working for social and economic change, tackling poverty and social exclusion

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Fiction and Facts – Social Welfare Myths

MYTH

People on Social Welfare are not poor. They just can't manage their money

The VPSJ's experience of working with people in poverty and its research on the cost of living has shown that most people in receipt of social welfare are good money managers but the amount of money they receive does not allow for a minimum essential standard of living (MESL):

- An unemployed two parent household with two children age 10 & 15 receive a total €438.17 per week in social welfare payments. The cost of a MESL for this household is €566.42, leaving them with a shortfall of €128.25 a week, or over €6,600 for the year.
- A one parent household with a baby receives €257.80 per week in social welfare payments. The cost of a MESL for this household is €315.34, leaving a shortfall of €57.54, which is almost €3,000 over the year.
- Mothers in focus groups spoke of being able to account for every penny they spent and trying to stretch a finite amount as far as possible.
- Many people receiving social welfare experience poverty and social exclusion, not because they cannot manage their money, but simply because it does not allow them a standard of living that meets their physical, psychological and social needs.

MYTH

People on Social Welfare have it easy

In almost all cases examined in our research, social welfare is inadequate. The research of the VPSJ shows that having to live on social welfare is not an easy life, nor do it allow for luxury. In fact, in the majority of cases it does not even allow for a minimum essential standard of living:

- A single person living alone receives €188 a week in social welfare, the cost of living for this individual without rent is €226, leaving a deficit of almost €40 per week.

- Not having enough to live on means going without; avoiding friends because you can't afford a cup of coffee. It can sometimes mean making difficult choices between paying the electricity bill or putting food on the table.
- The myth that living on social welfare is an easy life is not the experience of those who have no choice but to do so.



MYTH

They pay for nothing, but get everything

There is a perception that everyone receiving social welfare automatically qualifies for a council house, a medical card, fuel allowance and cots and prams for their children. This is simply not the case. To qualify for any additional benefits above the basic social welfare payments, rigorous means testing is applied. For example:

- There is a misconception that those in receipt of social welfare automatically get a local authority house which they live in free of charge. This is simply not true. Firstly, local authority tenants pay rent. Secondly, to qualify for local authority accommodation the applicant has to satisfy a means test and prove that they do not have suitable alternative accommodation.
- If the applicant is then deemed eligible for housing they are put on a waiting list and have to wait until a house becomes available, which can often take years. The reality is that people receiving social welfare do not get everything for free. They must satisfy stringent means tests to qualify for benefits and often due to long waiting lists have to wait months or even years before they can actually avail of a service.

MYTH**People on Social Welfare are lazy and just don't want to work**

Comments suggesting people who are unemployed are lazy, don't want to work and are making a 'lifestyle choice' are often made. However, some simple facts can show how untrue these ideas are.

Unemployment Rate



- The unemployment statistics from the CSO show that throughout the 'Celtic Tiger' years unemployment remained very low, and Ireland experienced what was technically 'full employment'.
- Since 2008 unemployment has risen greatly, hitting highs of over 14.5% (approx 440,000 people) in 2011 and 2012. The unemployment rate has fallen slightly to 13.7%, as of May this year.
- Redundancies have also risen greatly over the last five years. From 2008 to 2012 there were 259,173 official redundancies. This is more than all the cumulative redundancies from 1995 to 2007.
- There are also barriers for people returning to employment. If the salary does not allow for at least a Minimum Essential Standard of Living costs such as childcare can make taking low paid work unfeasible for households with young children. The VPSJ's research has found that childcare for a pre-school age child can cost over €9,000 a year.
- The VPSJ's research shows how much of a struggle living on social welfare is. For the vast majority of recipients social welfare does not provide enough for their household to live at a minimum standard. This is not a lifestyle people are likely to choose for themselves or their families.
- So when confronted with this myth ask where are the jobs for people to get, what is their alternative to social welfare or emigration?

MYTH**Most people getting Social Welfare don't need it, they are welfare cheats**

It is often alleged that there is a high level of fraud and dishonesty among people claiming social welfare; that people are lying to get payments they are not entitled to.

- The Department of Social Protection (DSP) publishes reports claiming large savings thanks to measures taken to prevent social welfare fraud. These claims are reported in the media as Government saving hundreds of millions of euro due to tackling fraud, the figure reported for 2012 was €669 million.
- However, these figures are not a true reflection of either the level of social welfare fraud that exists or the money saved by stopping fraud.
- The Government's own auditor, the Comptroller and Auditor General, has been very critical of the DSP's use of these figures calling them highly questionable and constructed. This is because the headline figure is an estimate of what the level of mistaken payments due to error and fraudulent claims could cost, over several years. if no measures were ever taken to address it.
- The Department's own figures show that the actual level of social welfare fraud is far lower. In 2012 fraud was only found in a small fraction of cases, approximately 6% of Job Seekers claimants and 5% of One Parent Family Payment claimants.
- This equated to 0.1% of the total Social Protection budget, this is far smaller than the €669 million figure headlined by the Department of Social Protection.



Prayer and Reflection

In a spirit of solidarity and communion with our brothers and sisters who struggle to live with dignity in this time of recession, we recall the words of Micah and pray that our efforts may lead to a deeper living of and fulfilment of God's invitation to us:

**This is what I want from you
To do justice,
To love compassionately and
To walk humbly with our God.** Micah 6:8

Life and Dignity of the Human Person

"Every person, created in the image and likeness of God and therefore radically oriented towards the Creator, is constantly in relationship with those possessed with the same dignity. To promote the good of the individual is thus to serve the common good, which is that point where rights and duties converge and reinforce one another."

Pope John Paul II, 1999 World Day of Peace Message, No.2

Rights and Responsibilities of the Human Person

"Every fundamental human right draws its indestructible moral force from the natural law, which in granting it imposes a corresponding obligation. Those, therefore, who claim their own rights, yet altogether neglect to carry out their respective duties, are people who build with one hand and destroy with the other."

Pope John XXIII, Peace on Earth (Pacem in Terris, 1963) No. 30

Personal Conversion

4"It is too easy to throw back on others responsibility for injustices, if at the same time one does not realise how each one shares in it personally, and how personal conversion is needed first.... For beneath an outward appearance of indifference in the heart of every man (and woman) is a will to live in brotherhood (and sisterhood) and a thirst for justice and peace, which is to be expanded."

Pope Paul VI,

On the 80th Anniversary of the Encyclical Rerum Novarum No. 48.

Who Will Speak? (adapted)

**Who will speak for people in poverty?
Who will speak for those with no work?
Who will speak so their voices are heard?
Oh! Who will speak if we don't?**

**Who will speak for the families who are denied
A dignity which is their right?
Who will speak to make a change?
Oh! Who will speak if we don't?**

**Who will speak when the gaps gets wider
Between incomes high and low?
Who will speak for the ones who struggle?
Oh! Who will speak if we don't?**

Prayer for a World Renewed

**O God,
Our creator and sustainer,
We pray to you:
We want to celebrate life.**

**We cry out against all that kills life:
Hunger, poverty, unemployment, sickness,
Debt, repression, individualism,
Abuse of the earth, injustice
And all other forms of slavery.**

**We want to announce fullness of life:
Work, education, health, housing,
safe environment, health for all**

**We want communion, solidarity,
a world renewed.
We hope against hope.
With the God of history**

We make our prayer through Christ, Our Lord. Amen
