



Essays Series



Essay 1

**"Sure,
it's their own fault!"
Our Misconceptions
of Poverty and the Poor**



***“Sure, it’s their own fault!” Our Misconceptions of Poverty and the Poor* is the first paper in a series of 'Leave No One Behind essays'.**

The 'Leave No One Behind essays' will be a series of short publications prepared by volunteers and friends of All Together in Dignity - ATD Fourth World Ireland in order to trigger and inspire debates and actions on ways to “reach the further behind first”, the key challenge of the 2030 Agenda promise to “Leave No One Behind”.

This first essay has been launched by ATD Ireland in June 2018, at the time its volunteers are facilitating “Leave No One Behind” Conversations with the support of Concern. **Visit www.LeaveNoOneBehind.ie**

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**LEAVE NO
ONE BEHIND**
Essays Series

Essay 1 - June 2018



Foreword

“Sure, it’s their own fault!” Our *Misconceptions of Poverty and the Poor* is the first paper in a series of **Leave No One Behind** essays.

By choosing to believe “comfortable myths” about poverty and the poor, we negate the culpability of our society and economic system; we attribute the cause of destitution to individual failings. The misconceptions lead to prejudices; and prejudices lead to both conscious and unconscious discrimination. Unfortunately, we are fully equipped to leave people behind.

In Ireland, as in all other countries around the world, we are surrounded by poverty myths. These are misconceptions about poverty and people living in it, which prevent real progress in the fight to end poverty and the building of a genuine inclusive society. Whether it is that people on benefits don’t want to work; or that poverty is one’s own fault - many of our ideas about poverty fly in the face of countless studies and reports done on the subject.

Myths can be deliberately constructed. Here again Ireland has its share. A spring 2017 TV, radio, poster and online campaign with the message, “Welfare Cheats Cheat Us All” - encouraged anyone suspecting someone of engaging in welfare fraud to report it to the Department of Social Protection. This campaign, launched by the then Minister for Social Protection, future Taoiseach Leo Varadkar, has been strongly criticised. Stakeholders accused the Minister of creating a hate campaign and fear of welfare cheats. Later in the year the head of the Department of Social Protection, John McKeon, admitted that the wording of the campaign targeting social welfare fraud was a mistake. The campaign effectively “sensationalised” the low levels of fraud, and reinforced misconceptions on the overwhelming majority of welfare claimants who are “open and honest”. Harm was done. (see misconception nr 7)

This short essay prepared by a group of volunteers of ATD Ireland focuses on some of the most commonly held myths about poverty and the poor, and provides the information we need to push back against them.

By doing so we prepare ourselves to meet the 2030 promise: to Leave No One Behind.

Pierre Klein, National Coordinator, June 2018

“Sure, it’s their own fault!”

Our Misconceptions of Poverty and the Poor

“The comfortable story of poverty allows the majority of people to live in comfort and security, largely unaware of the difficulties that many others face. It neutralises our response to people who struggle - not with criminality and anti-social behaviour, but to cover the essentials of feeding a family, clothing growing children and heating homes. **The comfortable myths about poverty allow us to believe that people in poverty are deserving of their poverty, and that it is neither our fault nor our problem.**”¹

This short essay seeks to take another look at some of the assumptions people in Ireland often make about those living in poverty or relying on welfare payments to survive. By choosing to believe the “comfortable myths” about poverty we negate the culpability of our society and economic system; instead, we attribute the cause of poverty to individual failings. The logical thread of blaming poverty on the poor leads us to the conclusion that it is the poor that must be changed and not our society or economy. It is this logical fallacy that we will tackle, by challenging the most common accusations, assumptions and myths that foster animosity against those experiencing poverty.

In the last two decades, as the wealth of the Irish population has risen, negative attitudes towards those experiencing poverty have hardened and the voices of the marginalised have been excluded from the public sphere. Different sections of the population are divided by income level in education, accommodation, recreation and employment, as our society suffers from social apartheid². Due to this divide, it becomes ever more difficult to enter personal relationships with people from different socio-economic backgrounds, thereby reinforcing the barrier of prejudice by only experiencing the Other through negative representations in the media and secondhand experiences. All Together in Dignity - ATD Fourth World has always been driven by the belief that the most marginalised hold the keys to open the doors to a new society, free from our current

1- Baptist Union of Great Britain, Methodist Church, Church of Scotland and the United Reformed Church, ‘The lies we tell ourselves : ending the comfortable myths about poverty’, (Methodist Publishing: 2013), p. 7.

2- Bruno Tardieu, *Quand un Peuple parle: ATD Quart Monde, Un combat radical contre la misère*, (La Découverte: Paris, 2015), pp. 210-213.

society's ills; however, how can their contributions receive a fair hearing when the wax of prejudice quietens and distorts their voices? To escape our own sometimes unconscious prejudice, build respect for one another and forever banish poverty from our midst, we must create 'common' spaces where people of all social backgrounds can come together to meet and develop personal relationships. We must also seek to provide an alternative narrative to explain poverty, its causes and its impacts on those that are on the receiving end of it.

This short booklet aims to build upon the success of the '**En finir avec les idées fausses sur les pauvres et la pauvreté**' written by ATD in France, (over 55,000 books sold) and seeks to look at some of the myths and assumptions in the Irish context. This is not the first attempt in Ireland or the English-speaking world to attempt to deconstruct the simplistic and dangerous assumptions people often make about people living in poverty or receiving financial support from the state.

The Poverty Alliance in Scotland³, the Joseph Rowntree Foundation⁴ and a number of religious congregations in the UK⁵ have all addressed the issue of stereotypes and myths about poverty in Britain, yet the conditions and discourses around poverty and people experiencing it are very different on our own Atlantic island.

In April 2018, ATD USA published also 'Poverty Myths: the truth about four of the most persistent myths about poverty in the USA'.⁶

In Ireland, the Vincentian Partnership for Social Justice addressed these myths in Ireland in a short piece in their *Just.Now* newsletter, but we believe it is necessary to provide an updated and fuller counterpoint to the stream of negative images and articles regarding the people's lived experience of poverty. We hope the following explorations of various misconceptions, addressing themes like poverty, homelessness and persons accessing social welfare, will serve to make you pause momentarily the next time you think, "ah sure, it's their own fault anyway."

³http://www.povertyalliance.org/policy_campaigns/syl

⁴- Joseph Rowntree Foundation, 'The stigma and stereotypes around poverty' viewed on 10 March 2016 at www.youtube.com/watch?v=fEgqnv0Az8

⁵- Baptist Union of Great Britain, Methodist Church, Church of Scotland and the United Reformed Church, 'The lies we tell ourselves: ending the comfortable myths about poverty', (Methodist Publishing: 2013).

⁶ <https://4thworldmovement.org/overcoming-poverty/poverty-myths/>

1. “Poverty only exists in undeveloped countries, there is no *real* poverty in Ireland”

It is often stated that the poor in Ireland and across Europe are not really poor, but that they only appear to be so in comparison with their neighbours. Instead, they are very well off when compared to the “starving Africans” and others in disadvantaged parts of the world. Let us address this question from a number of angles.

If one considers wealth and poverty to simply be judged on the comparative income measured in dollars, this initial assessment may appear to be true; an Irish person living in poverty may indeed have a higher income level than his/her counterpart in the Myanmar or Sudan. Yet, can we just look at monetary income to judge poverty or must we look beyond this measurement? Firstly, when looking at people’s living conditions the cost of living is as crucial as income in determining their level of poverty or deprivation. The cost of living between countries differs enormously and therefore, €10 or its local currency equivalent will stretch much further in one corner of the globe than another.

“I don't know how many kids used to come through our house. Nieces, nephews, the whole lot and me mother would feed them all.

The kids used to be 'On Gur' - sleeping rough. I remember me mother getting up at three o'clock in the morning and going looking for a child that would be on gur. And sometimes they'd be sleeping in the flats that were empty, where someone had died or something, and they'd be in there sleeping. And me mother would go in looking for them, take them up, feed them and put them down to bed”⁷.

Rose Murray.

Yet, many measures of poverty now look beyond a simple comparison of monetary income or purchasing power. Amartya Sen, a Nobel prizewinning

⁷- ATD, *If Only You Knew: Stories of Change* (Printwell Design, Dublin, 2017).

Bangladeshi economist, has developed the concept of poverty being a lack of capabilities⁸. Instead of focusing uniquely on money, we should look at all the restrictions a person faces, such as level of education, right to civil liberty, access to healthcare and access to food and water. Such approaches have been adopted by many international institutions, such as the European Commission, the United Nations [UN] and the Organisation for Economic Co-operation and Development [OECD] along with many national European governments⁹. In a 2011 publication entitled *How's Life?*, the OECD noted that economic measurements were unable to capture crucial information which defined persons and communities' well-being including health status, happiness, personal security and social connections¹⁰, again demonstrating the growing acknowledgement from many diverse institutions and actors that poverty goes far beyond mere measures of income or wealth.

Many scholars also emphasise the importance of dignity. Indeed, the right to dignity is the first article of the European Charter of Fundamental Rights, "Human dignity is inviolable. It must be respected and protected." For Robert Walker, shame is "part of the lived experience of poverty, albeit culturally nuanced, in settings as different in terms of economic development and cultural legacy as rural Uganda and India; urban China, Pakistan, South Korea and the United Kingdom; and small-town and urban Norway"¹¹. The shame of poverty is also inherently linked to its negative impact on people's social inclusion, which in turn affects people's physical and mental health, their ability to find meaningful employment and to contribute to society. Despite these advancements in thinking and the broad consensus that poverty is multi-dimensional, many measures of poverty continue to be calculated on either income or purchasing power.

If we look at the statistics of material poverty in Ireland, it is clear that a large proportion of Irish residence are considered to be experiencing consistent poverty or material deprivation. In 2016, 8.3% of the population was considered to be in 'consistent poverty', because they earned less than 60% of the median income and they could not afford at least 2 of the 11 items considered essential to live decently, including heating a home adequately, buying presents for family and friends once a

8- Amartya Sen, *Development as Freedom*, (Oxford University Press, Oxford, 1999).

9- See OECD, *How's Life?: Measuring Well-being*, (OECD: Paris, 2011); United Nations Development Programme, *Human Development Report 1990*, (UNDP: New York, 1990); Conference "Beyond GDP", in European Parliament, Brussels, 19 November 2007.

10- OECD, *How's Life?*, p. 17.

11- Robert Walker, 'Preface', in: Elaine Chase and Grace Bantebya-Kyomuhendo (eds.), *Poverty and Shame: Global Experience*, (Oxford University Press, Oxford, 2015), p. x.

year and a warm waterproof overcoat¹². This means that 396,159 people in Ireland suffered from consistent poverty in 2016, more than three times the population of Cork city, the second largest city in Ireland. In addition to this, 21% of the population are considered to be ‘materially deprived’, because they cannot afford at least two of the essential items mentioned above¹³. The fact that nearly one quarter of the population is unable to buy the basic necessities required to live in dignity shows that poverty is still rife across the country, even when calculating poverty uniquely on the narrow basis of income or expenditure.

2. “Homeless people are out on the streets because they want to be”

Homelessness is often portrayed as a choice; however, it rarely is a free choice. Focus Ireland have named homelessness as “the most extreme form of social exclusion” in society and it has been shown to negatively impact a person’s well-being on a number of different levels¹⁴. In Ireland, the recent economic crash and its continuing aftershocks has led to a significant housing crisis, with according to the latest figures (February 2018), 1739 families homeless during the surveyed week in question¹⁵.

Concerning those sleeping rough, a large proportion of these are constrained to sleep in the street to avoid substance abuse by some residents in the emergency accommodation. Because they do not have any other options if the accommodation provided to them is inadequate, many homeless are forced to bed down where they can, no matter the weather or environmental conditions. A further factor in many homeless choosing to sleep rough is the negative experiences they have had with various state institutions in the past, which may often lead them to reject all offers of help by official agencies. In addition, there is proof from France that many homeless people living out on the street have suffered,

12- Central Statistics Office (2016), *Survey on Income and Living Conditions (SILC)*, [Online]. Available from: <http://www.cso.ie/en/statistics/socialconditions/surveyonincomeandlivingconditionssilc/> [Accessed: 20 April 2018].

13- Ibid.

14- Focus Ireland, ‘The Impact of Homelessness’.

15 - Department of Housing, Planning and Local Government (2018) *Homelessness Report February 2018*, [Online]. Available from: http://www.housing.gov.ie/sites/default/files/publications/files/homelessness_report_-_february_2018.pdf [Accessed: 20 April 2018].

disproportionately to the general population, traumatic experiences or grown up in severely deprived households¹⁶.

“When my Ma was dying in hospital, somebody told me that I was the reason she was in that bed. That’s when I really started using tablets and drinking; I ended up being homeless”¹⁷.

Andrew Holohan.

It is often commented that homeless people begging are only paying for their drug use or alcohol. Perhaps in some cases this is true, but for many it is their only source of income as the state refuses to disburse social welfare to persons without an address. Unfortunately, even in cases where someone with stable accommodation is willing and able to vouch for a homeless person and provide their address as a proxy, the state authorities generally refuse to accept this as an acceptable arrangement, because the homeless person is unable, for obvious reasons, to prove that they reside there. In these cases, homeless people are obliged to beg to pay for food and temporary shelter.

There are currently (figures from September 2017) 99,555 households on social housing waiting lists, an increase of 9% from the previous year¹⁸. The majority of people on waiting lists in the meantime are expected to find accommodation on the private rental market with some financial support from the state in the form of a ‘rent supplement’ or are housed in emergency accommodation. Yet, a number of reports have shown that many landlords refuse to accept tenants that avail of rent supplement. Even though new legislation has been introduced to outlaw this practice, it remains to be seen how it will be implemented. It is easy to imagine that explicitly rejecting prospective tenants with rent supplement will be replaced by other spurious reasons for rejection.

Therefore, when we say “they’re only out on the streets, because they want to be there”, we do not acknowledge the thousands of ‘hidden homeless’ relying on the kindness of family or friends, nor do we recognise the many pressures and systemic violence that people living on

16- C. Brousse, ‘Devenir sans-domicile, le rester: rupture des liens sociaux ou difficultés d’accès au logement?’, Institut National de Statistique et Études Économiques, *Économie et Statistique* no. 391-392 (October 2006), cited in: ATD Quart Monde, *En finir avec les idées fausses sur les pauvres et la pauvreté*, (Éditions Quart Monde: Paris, 2014), p. 45.

17- ATD, *If Only You Knew: Stories of Change* (Printwell Design, Dublin, 2017).

18- RTE (2017) *Number on Social Housing List Increases by 9% Since Last Year*, [Online]. Available from: <https://www.rte.ie/news/2017/1102/917007-social-housing/> [Accessed: 20 April 2018].

the street experience, which forces them to view sleeping rough as the safest option.

3. “They’re only poor because they manage their money badly”

The idea that people experiencing poverty are simply incapable of managing a sufficient amount of resources is a widely held assumption. Although the majority of people would not echo my history teacher, who claimed that poor people were poor because they take taxis, we often hear questions about how people struggling to pay bills and buy basic necessities are able to, for example, buy a widescreen television. One way of approaching this question is to collate a list of basic necessities and to compare the price of these items with the revenue of families and individuals.

“The community I grew up in was very rough and there was a huge lack of resources and a high crime rate. Nobody really cared about it. The majority of the population are all on social welfare, there’s no football team, not many resources, the police are always around and generally nobody liked it. My community had a bad reputation. I grew up there and I found it very hard.

I realised, it’s not the person that comes out of the community it’s actually the resources they have and the refinement that’s around them that helps them grow”¹⁹.

Gavin Uzell.

In the Vincentians’ development of a Minimum Essential Standard of Living [MESL], they estimated various income standards for different household compositions and geographical locations in Ireland²⁰. The calculation of the MESL includes rental costs, utilities’ costs, social

19- ATD, *If Only You Knew: Stories of Change* (Printwell Design, Dublin, 2017).

20- See Bernadette MacMahon & Robert Thornton, ‘Minimum Essential Standard of Living & National Minimum Wage Inadequacy: A Vincentian Partnership for Social Justice Submission to The Low Pay Commission’, (Apr. 2015).

inclusion and participation, food and clothing of various household types²¹. In all the scenarios analysed, working full-time on the National Minimum Wage (€8.65 at the time) did not provide sufficient income for households to attain the MESL, with some household types particularly disadvantaged such as lone parent households and households with children. In addition to those working for the minimum wage, many people are reliant on social welfare provisions as their sole source of income, adding to the number of people in Ireland who are unable to afford the minimum essentials to meet their physical, psychological and social needs increases further. These studies corroborate the findings that 21% of Irish people are materially deprived and are unable to afford decent living standards due to insufficient income, not because they manage that income badly.

Now, to address the question of the widescreen television or brand-new iPhone that so many people begrudge those struggling to survive. Perhaps one manner of looking at the issue is to start by looking at those living in extreme poverty in the global South where there are no safety nets or welfare supports. In their article 'The Economic Lives of the Poor', Banerjee and Duflo concluded that even those with the very least, living on less than \$1 and \$2 a day, did not solely spend their meagre income on food, shelter or heating. Instead, across every continent, the poor expended valuable resources on entertainment, whether that meant possessing a television or radio or spending money on festivals²². These decisions often meant going without extra nutrition or other vital material belongings. The conclusion Banerjee and Duflo drew from their research was that, "The need to spend more on entertainment rather than on food appears to be a strongly felt need, not a result of inadequate planning."²³ This correlation between living in poverty in the global South and the global North appears to corroborate research that indicates that entertainment and diversion is an inherent necessity for all human beings, for which even those with the least resources are willing to pay. If someone is already struggling with the strain of constantly trying to balance insufficient income with unattainable expenditure, it seems quite natural that they might wish to momentarily escape from their worries by watching an amusing show or a sports match...

21- For Full Costing See Ibid, Table 1, p.6.

22- Abhijit V. Banerjee & Esther Duflo, 'The Economic Lives of the Poor', *Journal of Economic Perspectives*, Vol.21, No. 1 (Winter 2007), pp. 141-167, p. 163.

23- Ibid.

4. “Poor people and those on social welfare are all lazy and don't want to work”

It is often presumed that those living in poverty are simply too lazy to go out and earn a decent living, yet this supposition is inherently false. People relying on social welfare for a large proportion of their income are often accused of choosing to do so and being unwilling to work. Such a suggestion ignores a number of factors which prevents many welfare recipients from finding gainful employment.

The first point that needs to be made is that of the 1,002,330 people living in material deprivation in Ireland in 2016, only 252,587 were unemployed²⁴. This immediately jeopardises the easy assumption that people suffer from poverty because they are too lazy to work. Indeed, over 104,000 persons in work were considered to be living below the poverty line, with children making up the largest group living in poverty at 26.5%, followed by people on home duties, including those caring for children and older people, at 14.7%²⁵. Thus, the majority of people living in poverty cannot be labelled ‘lazy’ or ‘unwilling to work’, since they are either in work, unable to work due to their age or a disability, or they are in full-time education. Indeed, a 2015 paper published by the Nevin Economic Research Institute [NERI] showed that roughly 400,000 Irish workers were suffering from low-pay, and therefore unable to afford decent living conditions²⁶.

Yet, we must also combat the associated prejudice which presupposes that the unemployed, who by default are at risk of poverty because welfare payments are below the 60% median threshold, are unwilling to work.

One factor that demonstrates the eagerness of many unemployed citizens to return to the labour market are the Gateway and Community Employment schemes. Despite only receiving a small weekly supplement to their welfare payments, participants in these schemes work many hours

24- Central Statistics Office (2016) *Consistent poverty rate demographic characteristics and year*, [Online]. Available from: http://www.cso.ie/multiquicktables/quickTables.aspx?id=sia12_sia20 [Accessed: 20 April 2018].

25- Social Justice Ireland (2018) *Over 100,000 people in employment in poverty. Stark figures need immediate action*, [Online]. Available from: <https://www.socialjustice.ie/content/publications/over-100000-people-employment-poverty-stark-figures-need-immediate-action> [Accessed: 20 April 2018].

26- Nevin Economic Research Institute, ‘Quarterly Economic Observer: Spring 2015’, pp. 35-47.

a week and some work full-time. Another factor often pointed out is the high cost of childcare as a barrier to accessing the jobs market. As noted in *Just.Now's* report on social welfare myths, low-paid work is sometimes unfeasible because it does not provide sufficient income to allay the costs of childcare²⁷. This is also pointed out by NERI research which calculated that, “[f]or all households with children, the additional costs associated with childcare represent the largest additional household cost associated with taking up either part-time or full-time employment”²⁸.

What is particularly evident in the current situation in Ireland is that job creation is primarily focussed on urban areas and high-skilled jobs, leaving little possibilities for those in the wrong geographic location, without high-levels of education or with the ‘wrong’ qualifications. In the government’s Dublin Action Plan for Jobs, they set out the areas they wished to expand, “Develop hubs with a global reputation in Dublin for a number of key sectors building on its strengths in software, financial services, internationally traded services, design, food, bio-pharma and tourism - and with the ability to capture new areas of opportunity as sectors evolve and as digitisation becomes more pervasive”²⁹. Aside from some forms of manufacturing and certain tourism sector jobs, the majority of jobs created in these sectors will most likely require years of specialist training and therefore will not provide any immediate opportunities for those seeking employment. In addition, across Europe job security is diminishing and in the place of regular, adequately-paid jobs, there is a flourishing of zero-hour contracts which demand near-constant availability but no guarantee of regular income³⁰.

In a British report on ‘never-worked households’, the authors found that these households were “vanishingly rare” and that “the phenomenon of ‘never-worked households’ largely reflects life stages (younger single person households, and lone parents, probably with young children) rather than being a persistent state”, which is often characterised as a “culture of worklessness” or “intergenerational worklessness”³¹. Therefore, the belief that certain families across a number of generations are unwilling

27- Vincentian Partnership for Social Justice, 'Living in Poverty - Facts or Fiction, *Just.Now*, (Summer 2013)

28- Micheál L. Collins, Bernadette Mac Mahon, Gráinne Weld and Robert Thornton, 'The Cost of Work: Insights from Minimum Income Standards Research for Ireland', *NERI Working Paper Series* No. 3 (May 2012), p. 17.

29- Department of Business, Enterprise and Innovation (2016) *Action Plan for Jobs: Dublin 2016-2018*, Pg. vi, [Online]. Available from: <https://dbei.gov.ie/en/publications/apj-dublin-2016-2018.html> [Accessed: 24 April 2018].

30- SJI, *Towards A Just Society*, p. 108-109; see also Eurofound, <https://www.eurofound.europa.eu/printpdf/observatories/eurwork/articles/working-conditions-labourmarket/european-workers-want-more-job-certainty-working-time-q4-2014-eurwork-topical-update>

31- Anna Rosso, Declan Gaffney and Jonathan Portes, 'What explains the growth in 'never-worked' households?' (Joseph Rowntree Foundation, Sept. 2015), p. 16.

to work is plainly false or at the most applies to such a small number that it is irrelevant.

Finally, a recent ATD photographic exhibition and publication on the personal experiences of persons receiving benefits in the UK shows the myriad of positive roles they play in their communities, from caring for elderly neighbours to supporting after-school clubs and community organisations³². These personal testimonies show that people living in poverty “exercise agency in the struggle to get by, in the ways they support family members, friends, neighbours and other members of their local communities and in their attempts to create better lives and conditions. In doing so, they contribute to society in important ways even if they do not happen to be in paid work³³”. As the OECD puts it, services which “are not mediated and exchanged through markets” must be evaluated on “non-monetary measures”³⁴. In other words, people experiencing poverty actively participate in and positively impact on their local communities and wider society, even if this contribution is not recognised or monetarily quantifiable.

5. “People on social welfare don't pay tax, they just benefit from the system and our hard work”

Those in receipt of social welfare assistance are often accused of solely benefitting from the tax system and not contributing to the national revenue. However, this is not true.

Firstly, the unemployed and all other welfare recipients must pay value-added tax [VAT] on the majority of their purchases. The standard rate of VAT, which is applied to a wide variety of products is currently at 23%. As a flat rate tax, no differentiation is made between those on low incomes and those on high incomes. At first glance, this may appear equitable, as everyone pays the same amount, but it results in people with smaller incomes spending much larger proportions of their already-restricted

32- *The Roles We Play, Recognising the Contribution of People in Poverty*, (ATD Fourth World: London, 2015)

33- Ruth Lister, ‘Foreword’, *The Roles We Play*.

34- OECD, *How's Life?*, p. 17.

wealth on tax than their richer counterparts. In addition, high earners are often able to put aside a significant proportion of their wealth as savings, whereas low-earners must generally spend the entirety of their money to buy the weekly necessities. Moreover, VAT is not the only 'indirect tax'. Representing around 10% of total tax revenue, excise duties on alcohol, cigarettes and petrol are another example of indirect taxation, which has a much greater proportional impact on low-earners' spending. There are also a myriad of levies, local taxes and charges which households must also pay.

Although it is often claimed that Ireland has the “most progressive tax system in the EU”, this is false. Ireland has the most progressive *income* tax system, but as income tax only accounts for 41% of the total tax intake, we must look at the remaining 59% of tax revenue to evaluate its 'progressive nature'³⁵. All studies in Ireland that have looked at the issue of indirect taxation have demonstrated its clear regressive nature in percentage terms, and the most recent publication by Collins and the NERI corroborate this evidence by showing that the bottom decile pay an average of 27.37% of their gross income on indirect charges, while the top decile pays just 6.33%³⁶. It may also be interesting to note that a number of welfare payments are actually themselves subject to tax, including state pensions, carers' allowances and illness benefits³⁷.

Many analysts, in fact, argue that Ireland should increase its tax revenue to ensure that the state is in a position to adequately protect the most vulnerable in society. In a UN report on human rights and extreme poverty in Ireland, the Rapporteur stated that,

“The Government must ensure that the recovery policies, which to date have mainly focused on instituting cuts to public expenditure without significantly altering the taxation rate, are the most effective means of protecting the economic, social and cultural rights of the population, particularly the most disadvantaged groups in society ... By increasing its tax take, Ireland would decrease the need for cuts to public services and social protection, and thereby help to protect the most vulnerable from further damage³⁸”.

35- Fintan O'Toole, 'The Myth of Ireland's Progressive Tax System', *Irish Times*, 29 September 2015, viewed at: www.irishtimes.com/opinion/fintan-o-toole-the-myth-of-ireland-s-progressive-tax-system-1.2370113

36- Micheál Collins, *Total Direct and Indirect Tax Contributions of Households in Ireland: Estimates and Policy Simulations* p. 13

37- A comprehensive list of taxable and non-taxable welfare payments can be found at http://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/claiming_a_social_welfare_payment/taxation_of_social_welfare_payments.html

38- *Report of the independent expert on the question of human rights and extreme poverty*, Magdalena Sepúlveda Carmona: *Mission to Ireland*, United Nations General Assembly, Human Rights Council, Seventeenth session, Agenda item 3 'Promotion and

Social Justice Ireland has also consistently advocated for a higher tax intake, because current tax rates are not sufficient to provide decent public services and to ensure that everyone is able to fully participate in society³⁹. Rather than seeing tax as a burden carried by the middle and upper-classes, we should acknowledge the large, and some might say unfair, contribution of those experiencing poverty to our tax system. As we shall see in Point 8, many of the wealthiest individuals and companies often pay paltry amounts of tax, further undermining the notion of poor people “scrounging” off the system. It is probable that if fewer wealthy individuals scrounged off the state and society, the economic, social and cultural rights of all our citizens could be effectively protected.

6. “Travellers are criminals who refuse to work and reject society”

In Ireland, and across much of Europe, one often hears complaints about Travellers or Roma peoples, if they attempt to settle in the vicinity. Accusations of violence, theft and general anti-social behaviour are often thrown at members of these communities. Yet, has there been any attempt to judge the veracity of these accusations and what are the sources of the Traveller and Roma socio-economic indicators?

Ireland has long struggled to accept indigenous Irish Travellers as part of our national society and since the post-Second World War period, when Travellers’ traditional economic and rural practices became unfeasible, Irish travellers have been excluded from active participation in Irish society⁴⁰. This social exclusion and enforced segregation has resulted in a cycle of mistrust, fear and antagonism between settled communities and the Traveller community.

Travellers are often identified by the media as being implicated in organised criminality. The Irish Penal Reform Trust reported that

protection of all human rights, civil, political, economic, social and cultural rights, including the right to development’, pp. 7-8
39- Social Justice Ireland, *Towards a Just society: Securing Economic Development, Social Equity and Sustainability*, (Social Justice Ireland, Dublin 2015), p. 73.

40- Sharon Bohn Gmelch & George Gmelch, ‘The Cross-Channel Migration of Irish Travellers’, *The Economic and Social Review*, Vol. 16, No. 4 (July, 1985), pp. 287- 296, p. 289.

Travellers, both men and women, experience a much higher incarceration rate than the general population and identifies some possible causes, including ingrained discrimination at every level of legal proceedings, loss of traditional income source leading to impoverishment and frustration and substance misuse, although this last factor cannot be verified due to insufficient quantitative research⁴¹. Yet, as this study shows, high incarceration rates are common for minority indigenous ethnic groups, from the Maori in New Zealand to the Native Americans in Alaska. Additionally, Aogán Mulcahy notes that the ingrained mutual mistrust between the Gardaí and the Traveller community leads to reports of excessive police enforcement against Travellers and under-protection when Travellers are victims of crime⁴². In his conclusion, he also states that Garda-Traveller relations are unlikely to improve in the absence of broader positive social inclusion measures to improve Travellers' living standards⁴³.

Examples of institutional discrimination abound. Despite the ongoing and widely reported inadequate housing provisions for Traveller communities, 9 of the 31 Local Authorities had not spent a single Euro on housing schemes in 2017, and only 7 Local Authorities drew down the entire amount they were allocated. Of the overall €9 million budget for building and upgrading Traveller-specific accommodation, Councils failed to spend €4.1 million of the funding⁴⁴. This total budget is still a significant decrease from 2008, when Local Authorities were allocated €70 million for Traveller accommodation⁴⁵. On a number of other social indicators, Traveller communities are severely disadvantaged: 55% of Traveller children leaving school before the age of 15, suicide rates of six times the national average, nearly five times higher infant mortality rates and much higher rates of depression than the general population⁴⁶. The majority of Travellers have reported widespread discrimination against their community in public spaces, including schools, shops, pubs and at work⁴⁷, while one poll reported that 50% of Travellers have experienced some

41- Irish Penal Reform Trust, 'Travellers in the Irish Prison System: A Qualitative Study', (Irish Penal Reform Trust: Dublin, 2014), p. 9.

42- Aogán Mulcahy, "'Alright in their own place': Policing and the spatial regulation of Irish Travellers', *Criminology & Criminal Justice*, Vol. 12, No. 3, pp. 307-327.

43- Ibid, p. 323.

44- Power, J. (2018) *Over €4m for Traveller housing left unspent*, [Online]. Available from: <https://www.irishtimes.com/news/social-affairs/over-4m-for-traveller-housing-left-unspent-1.3371661> [Accessed: 24 April 2018].

45- McMahon, A. (2015), *President asks for action on Traveller housing*, [Online]. Available from: <https://www.irishtimes.com/news/social-affairs/president-asks-for-action-on-traveller-housing-1.2435498> [Accessed: 24 April 2018].

46- All Ireland Traveller Health Study, *All Ireland Traveller Health Study: Our Geels*, (University College Dublin: Dublin, 2010); Pavee Point, 'Traveller Accommodation Factsheet'; and <http://www.irishtimes.com/news/ireland/irish-news/annus-horribilis-for-travelling-community-1.2478586>

47- Pavee Point (2010) *Racism and Discrimination Factsheet*, [Online] Available from: <http://www.paveepoint.ie/document/racism-and-discrimination-factsheet/> [Accessed: 24 April 2018].

form of discrimination”⁴⁸. Despite the active discrimination experienced by Travellers, a culture unique to Travellers, including their own language, and their evident social exclusion, it took the Irish state until 2017 to recognise them as an ethnic minority⁴⁹, which would finally allow them to be protected under international law and grant them greater equality within the broader society of their own nation.

The unemployment rate among adult Travellers at 84% is remarkably high; however, some factors must be taken into account. First is the routine discrimination Travellers face when applying for jobs, with 55% saying they experience discrimination at work⁵⁰. Secondly, the low education rates severely circumscribe the employment opportunities available to many Travellers as does the poor general health of a portion of the Traveller population, due to the unsatisfactory and unsafe nature of many accommodation facilities rented to them and the social stigma and isolation they suffer in the wider community⁵¹.

Perhaps the most blatant example of public antipathy to the travelling community in Ireland was the local reaction to the relocation of traveller families after the death of ten family members in a fire. Local residents blockaded the street to prevent local authority workers from refurbishing a temporary halting site to accommodate the grieving families. After a week of negotiations between local residents and public officials, the families were eventually housed in a carpark by the local council, vindicating the approach taken by the residents of Rockville Drive⁵². When society, both the public and state officials, shows such contempt towards survivors of a tragedy of this magnitude because of their ethnicity, is it any wonder that Travellers feel rejected by society? Instead of targeting Travellers and accusing them of crime and anti-social behaviour, Ireland must actively engage the Traveller community in a positive manner to find holistic solutions to many of the issues they face, most importantly that of accommodation.

48- Ibid.

49- O'Halloran, M., O'Regan, M., (2017) *Travellers formally recognised as an ethnic minority*, [Online]. Available from: <https://www.irishtimes.com/news/politics/oireachtas/travellers-formally-recognised-as-an-ethnic-minority-1.2994309> [Accessed: 24 April 2018].

50- Pavee Point (2010) *Racism and Discrimination Factsheet*, [Online] Available from:

<http://www.paveepoint.ie/document/racism-and-discrimination-factsheet/> [Accessed: 24 April 2018].

51- All Ireland Traveller Health Study, *All Ireland Traveller Health Study: Our Geels*, (University College Dublin: Dublin, 2010).

52- Kitty Holland, 'Annus horribilis for travelling community', *Irish Times*, 28 December 2015, edited 5 January 2016, viewed on 18 April 2016 at <http://www.irishtimes.com/news/ireland/irish-news/annus-horribilis-fortravelling-community-1.2478586>

7. “A lot of welfare recipients are frauds and social welfare is a blackhole in the country’s finances”

Welfare fraud is actually a very small amount of the Department of Social Protection’s budget. The Department often claims to save huge sums through fraud prevention, for example in 2012 they announced savings of €669 million. However, this figure is an estimate of what would be lost over several years if no mistakes were rectified and fraudulent claims weren't stopped⁵³. Even the government’s own auditor, the Comptroller and Auditor General has criticised the use of these figures as ‘questionable’⁵⁴. In fact, the total proportion of detected fraud in 2012 equated to 0.1% of the total Social Protection budget, or €20.77 million⁵⁵.

Indeed, detected fraud is dwarfed by the large sums of money that the state owes in unclaimed social welfare payments. In three years, from 2011 to 2013, around €217 million was sent back to the department from Post Offices as payments were simply not collected or the time to pick them up ran out⁵⁶. Therefore, the department gets over ten times more money back from welfare recipients in the form of unclaimed benefits than it identifies as fraud.

Regarding the accusation that the Department of Social Protection is the source of Ireland’s budgetary imbalance, it is true the department is the largest source of exchequer expenditure and accounted for €19.8 billion, or 32.4% of Gross Current Government spending in 2014. However, the majority of this money goes to pensioners, children, and disabled persons and their carers (€12.3bn in 2014) and is not used to support those seeking employment or to directly alleviate poverty. In fact, at the peak of the recession in Ireland in 2012, when unemployment rates hit a high of 15%, Ireland was still only spending 26.7% of its annual budget on social welfare excluding pensions and children⁵⁷. If calculated in terms of Ireland’s Gross Domestic Product [GDP], this equates to 12.7%⁵⁸. In

53- Vincentian Partnership for Social Justice, 'Living in Poverty - Facts or Fiction, *Just.Now*, (Summer 2013)

54- 'That €600m we can save by tackling welfare fraud? It doesn't exist', *thejournal.ie*, 15 November 2015, viewed on 10 March 2016 at www.thejournal.ie/readme/column-that-e600m-we-can-save-by-tacklingwelfare-fraud-it-doesn%E2%80%99t-exist-280053-Nov2011/

55- Vincentian Partnership for Social Justice, 'Living in Poverty - Facts or Fiction, *Just.Now*, (Summer 2013)

56 <http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2014071600079?opendocument#WRM00550>

57- Figures calculated from the Department of Social Protection, *Expenditure 2012: Section A: Summary and Financial*, (Government of Ireland, Department of Social Protection: Dublin, 2013).

58- *Ibid*, p.5.

contrast to this, Ireland in the period of 2008-2013, spent 37.3% of GDP on the bailout of the financial sector, of which only half was used to buy assets which could potentially be a source of revenue for the state in the future⁵⁹. These figures show that when it comes to government spending, Ireland's social welfare expenditure is heavily outweighed by the government's support of indebted banks.

As mentioned above, if Ireland had no functioning welfare system, over half the population would have been living in poverty in 2011⁶⁰. This is a clear demonstration of the importance, and relative effectiveness, of the social welfare system in Ireland, although it does raise the question of equity in the distribution of direct income. If we look at certain population groups the critical importance of social welfare payments becomes quickly apparent. In 2009, without social welfare payments 88% of those in the 65+ age bracket and 47.3% of under 18s would be living in poverty compared with the actual rates of 9.6% and 18.6% respectively⁶¹. All of these figures show that despite the sensational coverage of individual cases of fraud, social welfare payments save huge portions of the Irish population from extreme deprivation and that levels of uncollected payments are far greater than levels of fraud.

8. “Wealth inevitably trickles down to the poorest”

This supposition is often expressed when a person is justifying the high numbers of wealthy individuals and companies in Ireland and internationally. Although this is the basis of a number of economic theories, current evidence would appear to contradict this supposition. A number of theorists point out that nothing is ‘inevitable’, but rather that individual and collective choices decide where money flows.

59- Henri Maurer and Patrick Grussenmeyer, *Financial assistance measures in the euro area from 2008 to 2013: statistical framework and fiscal impact*, ‘ECB Statistics Paper Series’ No. 7 (April 2015), p. 19, viewed on 30 March at www.ecb.europa.eu/pub/pdf/scpsps/ecbsp7.en.pdf

60- Social Justice Ireland, *Towards a Just Society: Securing Economic Development, Social Equity and Sustainability* (Social Justice Ireland, Dublin 2015), p. 45, figures come from CSO SILC stats survey.

61- Central Statistics Office, *Survey on Income and Living Standards 2009*, (Central Statistics Office: Dublin, 2010), p. 47, cited in SJI, *Towards a Just Society*, p. 46.

A number of international development organisations, such as Oxfam, Christian Aid and ActionAid have campaigned against the unequal tax and financial systems that exist in today's world, which permit the richest individuals and companies to accumulate vast amounts of wealth and simultaneously avoid paying reasonable levels of tax. Interestingly, when one looks at the figures internationally, it is the richest individuals and companies which pay the smallest amount of tax proportional to their total value. Oxfam's recent report 'An Economy for the 1%' shows that the wealthiest individuals and companies in the world avoid paying the majority of their taxes by transferring their wealth to tax havens⁶². Warren Buffet's infamous quotation, that billionaires “pay a lower part of our income in taxes than our receptionists do, or our cleaning ladies, for that matter”, is symptomatic of the unjust system, in which those with significant financial resources have the ability to avoid paying taxes on their income, while those struggling with very limited resources contribute a significant portion of their wealth to the state.

The recent scandal about the Panama Papers uncovered the lengths to which wealthy individuals from across the globe go to hide their earnings and keep them in lower tax or tax-free jurisdictions. As Nicholas Shaxson observes, “Offshore is a project of wealthy and powerful elites to help them take the benefits from society without paying for them”⁶³. Proof of rising global inequality, in part due to the use of offshore tax havens, is contained in Oxfam's report. It shows that in 2015, 62 individuals own the same wealth as the 3.5 billion poorest people, and that these individuals' wealth has increased by 45% in five years, in contrast to the 38% drop in the poorest half of the world's financial resources⁶⁴. This shows that wealth is increasingly being concentrated in the hands of a very small elite, best exemplified by the figure of the richest 1% of the global population own as much as the other 99%.

Indeed, in Ireland some of the world's most profitable companies, such as Apple and Google, have received preferential treatment from the state, allowing them to pay minimal amounts of tax. The European Commission decided in 2014 to investigate the unfair advantages granted to Apple in Ireland, which it suspected of contravening European free market competition rules. In a US Senate hearing, it emerged that Apple had paid 2% tax rate in Ireland between 2010 and 2013 on global earnings of US\$74

62- Oxfam International, 'An Economy for the 1%: How privilege and power in the economy drive extreme inequality and how this can be stopped', Oxfam Briefing Paper No. 210 (Jan. 2016).

63- Nicholas Shaxson, *Treasure Islands: Tax Havens and the Men who stole the World*, (The Bodley Head: London, 2011), p. 10.

64- Oxfam, 'An Economy for the 1%', p. 2.

billion, far lower than the official 12.5% corporate tax rate⁶⁵. Bizarrely, the Irish government has expended political, financial and legal resources to *prevent* the Commission from ordering these companies to reimburse the unpaid taxes that they owe Ireland⁶⁶.

Countries like Ireland also have an important role to play in wealth distribution internationally. Recent reports by ActionAid Ireland show how international tax treaties, including treaties negotiated by Ireland, prevent the poorest countries from collecting tax from companies operating in their country and exploiting their resources. Perhaps the most glaring example is the Zambian National Sugar Company, owned by Associated British Foods, which used loopholes in the Irish-Zambian tax treaty to avoid paying taxes of US\$10.4 million in Zambia⁶⁷. This meant that roadside stall owners a stone's throw away from the sugar plantations in fact paid more tax in absolute terms than this huge corporation. Therefore, Ireland's role in illicit international financial flows contributes to the continued impoverishment of the world's least developed countries by knowingly allowing companies to transit money through Ireland to avoid paying taxes where they are due in some of the poorest countries.

Tax funds our vital services, whether they be transport, education or health, and serve to support those struggling to survive and live in dignity due to insufficient income. If our wealthiest citizens and companies avoid paying their fair share of tax, then any prospect of reducing wealth inequality goes out the window and wealth continues to trickle down from offshore account to offshore account, without any benefits to wider society.

65- See Tom Bergin, 'Apple Senate Hearing Reveals Company Paid Just 2 Percent Tax On \$74 Billion In Income', *Huffington Post*, 21 May 2013, updated 21 July 2013, viewed on 18 April 2016 at http://www.huffingtonpost.com/2013/05/21/apple-senate-hearing-irish-taxloophole_n_3312575.html

66- Suzanne Lynch & Mark Paul, 'Ireland assembles expert legal team to fight Apple case', *Irish Times*, 12 June 2014, viewed on 18 April 2016 at <http://www.irishtimes.com/business/technology/ireland-assembles-expert-legal-team-to-fightapple-case-1.1828995>

67- Action Aid, *Sweet Nothings: The human cost of a British sugar giant avoiding taxes in Southern Africa* (Action Aid, 2013).

9. “Having a home and food on the table is more important than the arts and culture”

Culture is an essential part of the human experience and can be instrumental in giving life a sense of purpose. Geneviève de Gaulle Anthonioz⁶⁸ explained the importance of the role of art, culture and spirituality in her life when in 1944 she found herself being transported to a concentration camp in Ravensbruck, Germany⁶⁹. Not so far away, women being held in another camp were staging a production of Snow White and the Seven Dwarves⁷⁰. Patrick Chamoiseau and Edouard Glissant showed how in previous centuries, the aspiration to beauty had had a strong presence, even at the heart of slavery. Numerous accounts demonstrate how essential arts and culture is to the human experience, even in life's darkest moments⁷¹.

“The requirement for culture in the lives of the underprivileged encompasses art, beauty, artistic expression in all forms, as underlined in the report “Grande pauvreté et précarité économique et sociale” of 1987. Here, once again, the poorest people express a need which is valid for all under- privileged groups.⁷²”

This goes completely against the famed teaching of the theory of Maslow's hierarchy of human need which, despite having no scientific basis, is often taught and readily quoted. His theory defines a hierarchy with 5 levels of human needs, distinguishing essential needs from so-called secondary needs.

“It's important to have in the community. It gets you out of the house for a while. We go down there at seven and we'd be there till about nine. When we go in first we have a cup of tea and a chat and then say about half seven we start doing what we're doing.

68 See *The General's Niece: the Little Known De Gaulle Who Fought to Free Occupied France*, Chicago Review Press, 2017, published in the United States. Several chapters are based on interviews with members of ATD's international volunteer corps who worked closely with Geneviève de Gaulle during the many years she supported ATD's struggle against extreme poverty in France and around the world. She was President and Chairperson of the board of ATD France from 1964 to 1998.

69- G. de Gaulle Anthonioz, *The Dawn of Hope*, New York, Arcade Publishing, 1999.

70- M. Gilzmer, *Camps des Femmes*, Paris, Éditions Autrement, 2000. Cited by G. Bigot, *Du témoignage au conte. La force émancipatrice de la parole symbolique*. See also E. Herberstein, A. Georget, *Les Carnets de Minna*, Paris, Le Seuil, 2008.

71- See for example B. Cyrulnik, *Un merveilleux malheur*, Paris, Odile Jacob, 1999 and *Les vilains petits canards idem*, 2001.

72<http://www.atd-quartmonde.org/wp-content/uploads/2015/07/RapportWresinski87-GrandePauvreteEtPrecariteSociale.pdf>

Martin does say ‘Who have I got for creative writing tonight?’ And Barry does say ‘Who have I got for pottery?’ And Mary might say ‘Who have I got for sewing?’ So we’ve a choice of three. They used to take us away for weekends around August. If it was given up now I’d miss it”⁷³.

Marie Maher.

Research carried out by ATD debunks this pyramid, asserting that culture and the arts can give life a renewed sense of purpose: “cultural needs are equally as important as what are traditionally qualified as essential needs. (...) Culture provides essential nourishment for the individual. Essential living materials, in a general sense, are not enough to give a sense of purpose to someone's life.

For example, people living in precarious situations may be inhibited in taking essential action relating to their health due to a lack of self-purpose. (...) Primary vital needs and cultural needs (such as recognition and beauty) co-exist as vital, equal elements in creating a holistic human reality.

In order to move from a condition of existence to one of active participation, these cultural needs must be taken account of. (...) We propose replacing Maslow's pyramid with a circle that recognises the totality of the human condition⁷⁴.

10. “Poor people don’t want to integrate with the rest of society”

Living in social exclusion is rarely a choice. In 1961 the anthropologist Oscar Lewis popularised the notion of a “culture of poverty” in his book

73- ATD, *If Only You Knew: Stories of Change* (Printwell Design, Dublin, 2017).

74- Research groups from Quart Monde-Université and Quart Monde Partenaire, *Les Croissements des savoirs et des pratiques*, Ivry-sur Seine/Paris, Éditions de l’Atelier/Éditions Quart Monde, 2008.

*The Children of Sanchez*⁷⁵. This text did a disservice to people living in poverty all over the world for decades. It has been contradicted by studies⁷⁶ which show that structural factors (economic, social and political, etc.) are at the true root of poverty.

There is no such thing as a culture of poverty that prevents people who live on the margins from integrating with society. Rather, it is a lack of means that prevents them from engaging with society the way they would like to. People living in poverty encounter more obstacles in life than others. Once these barriers are removed, they find their place in society much the same as anyone else.

“Because of what we went through, we never want to see any other young mother with no family support or other networks to go through the same challenges we did. We know how it feels to be alone with your child with no one asking you how you feel, check on you in the hospital, give you a call to find out how you are doing or have a cup of tea with you...

there are barriers such as child care, the stigma attached to being a young mother, mental health issues, but there is power in togetherrness, and once we come together we can overcome these barriers and reach for our dream”⁷⁷.

Ritha Merembe and Diane Ihirwe Cooper.

75- Lewis, O. *The children of Sánchez*. New York: Vintage Books, 2011.

76- See for example D. Billings, *Culture and Poverty in Appalachia: A Theoretical Discussion and Empirical Analysis*, *Social Forces* 53(2), 1974 or W.J. Wilson, *More than Just Race: Being Black and Poor in the Inner City*, New York, W.W. Norton & Company, 2009.

77- ATD, *If Only You Knew: Stories of Change* (Printwell Design, Dublin, 2017).



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For the past 17 years, **All Together in Dignity - ATD Fourth World Ireland** has been close to family members facing persistent poverty and struggling daily to live in dignity. The ATD Ireland community group is committed to the Agenda 2030 “Leave No One Behind” promise. It is connected to almost 100 other ATD community groups worldwide. Together they form an **international human-rights and peace movement** that works through grass-roots projects in partnership with people living in poverty. All around the world, ATD remains focused on constantly reaching the furthest behind first, reaching out to very vulnerable families, those who have a long history of poverty, educational disadvantage and marginalisation even in the so-called developed countries.

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