

**CHILD
COHORT**
NOVEMBER
2012



**Growing Up
in Ireland**
National Longitudinal
Study of Children

GROWING UP IN IRELAND

KEY FINDINGS: 13-YEAR-OLDS

NO. 3

THE FAMILY AND FINANCIAL CIRCUMSTANCES OF 13-YEAR-OLDS

INTRODUCTION

This Key Finding reports on data from the second wave of interviews with *Growing Up in Ireland's* Child Cohort. The 8,568 children and their families were first interviewed when the children were 9 years old and then at age 13 years, when 7,400 were re-interviewed between August 2011 and February 2012. This Key Finding presents summary information on the family and financial circumstances of the children at 13 years.

The family has the first and most enduring effect on children's development as healthy and socially competent members of society. It is important, therefore, to understand the nature of families and their impact on child outcomes. It is equally important to consider the economic and financial circumstances of children. Those who grow up in adverse financial circumstances face multiple risks and a higher chance of negative outcomes in the immediate and longer term. It is particularly valuable to consider the financial circumstances of children in Ireland in 2012, following four years of economic recession.



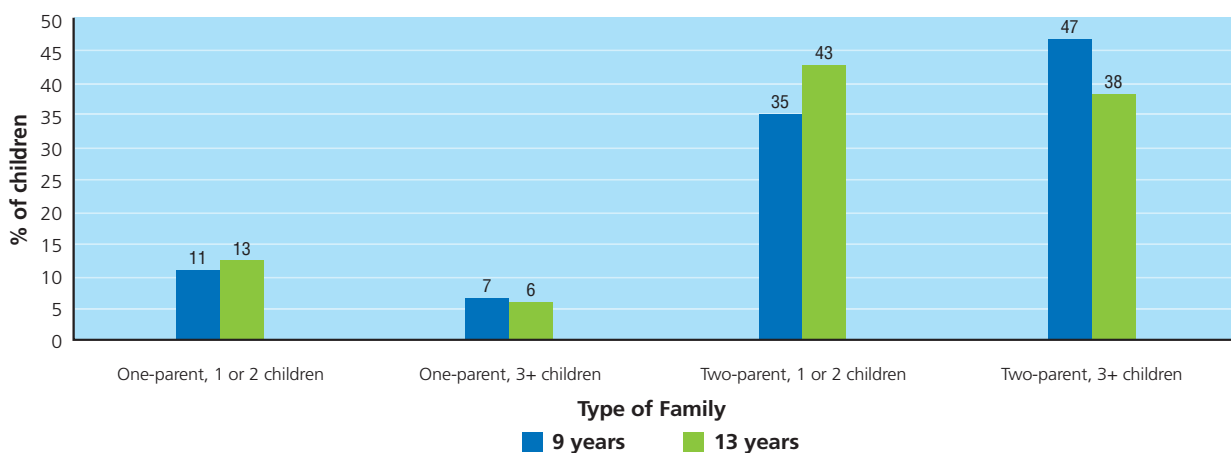
FAMILY CIRCUMSTANCES OF 13-YEAR-OLDS

- For 97% of 13-year-olds, the primary caregiver in the home was their mother; for 2% it was their father, and for the remaining 1% it was 'another relative', usually a grandparent.¹
- 81% of 13-year-olds lived in two-parent families, the remainder with one parent (Figure 1).

Family structure was relatively stable between 9 and 13 years; 3-4% of children changed from one- to two-parent families, and vice versa

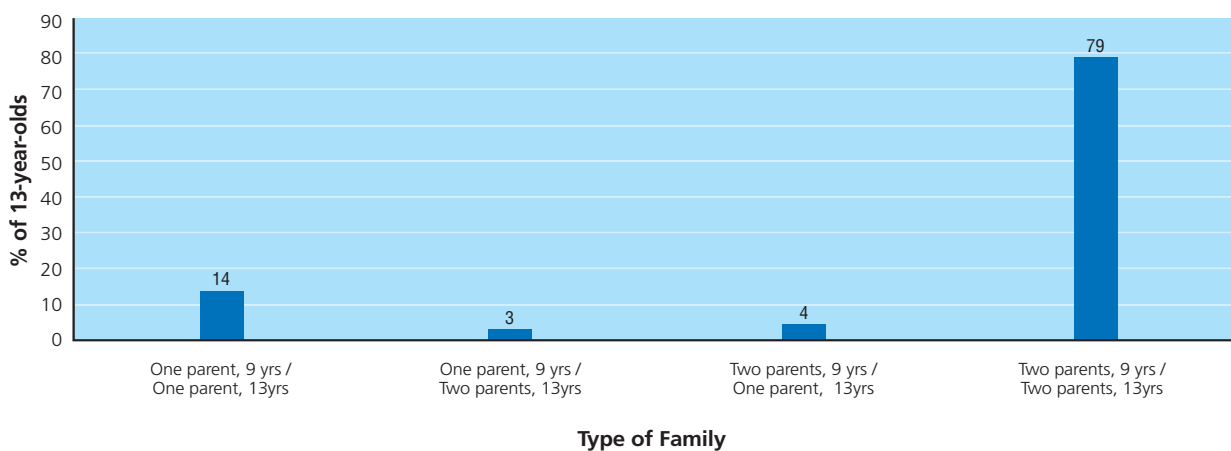
- Family structure in terms of one- and two-parent families remained generally stable between 9 and 13 years of age (Figure 1). The increase in the percentage of one or two child families between 9 and 13 years reflects older siblings, who were resident in the family at the first interview, passing 18 years of age by the second, and so (although generally still resident in the family) no longer being defined as a child.

Figure 1: Changes in family structure between 9 and 13 years of age



- Few 13-year-olds had experienced changes in family structure since 9 years of age. Figure 2 shows that just 3% of children had changed from a one-parent to a two-parent family while 4% had changed from a two- to a one-parent family.

Figure 2: Changes in family structure experienced by children between 9 and 13 years of age



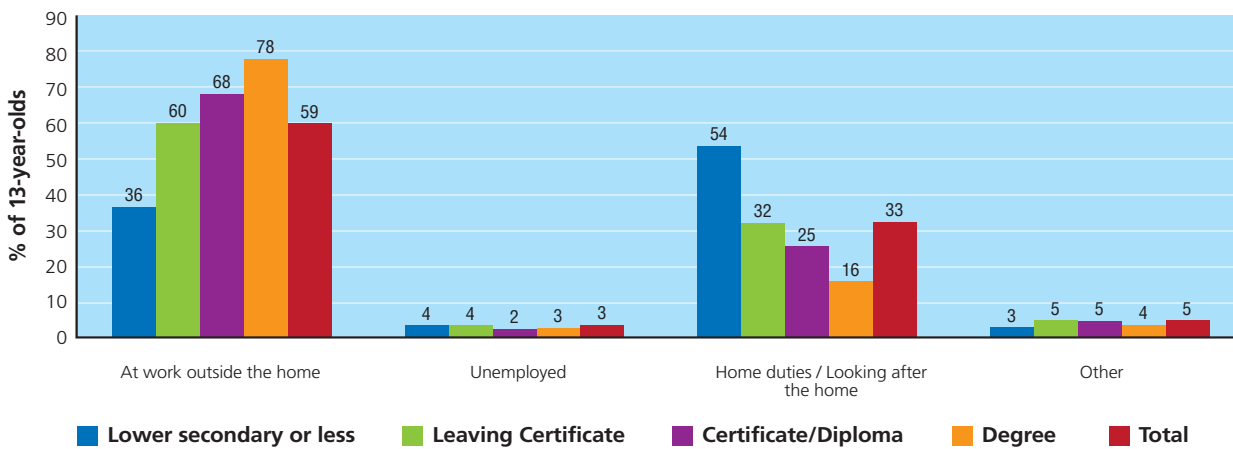
¹ In the remainder of this Key Finding, we refer to the Primary Caregiver as the mother and the Secondary Caregiver as the father.

EMPLOYMENT OF CAREGIVERS OUTSIDE THE HOME

Almost 60% of the mothers of 13-year-olds worked outside the home

- The mothers of 59% of 13-year-olds were *at work outside the home*. A further 33% were engaged in *home duties/looking after the home*, while just over 3% were *unemployed* (Figure 3).
- Better-educated mothers were much more likely to be *at work outside the home* than others. The percentage of mothers engaged in *home duties/looking after the home* or *unemployed* was higher among those who had lower levels of education. Figure 3 shows, for example, that 78% of graduate mothers were *at work outside the home*, compared with 60% of those with a Leaving Certificate and 36% of those with a Junior Certificate or less.

Figure 3: Relationship between maternal employment and maternal education when the child was 13 years of age



- There was little difference in the overall percentage of mothers who were *at work outside the home* at 9 and 13 years of age – 57% and 59% respectively. The percentage *engaged in home duties* fell from 38% to 33% over this period, while maternal unemployment increased from virtually none at the time of the first interview to 3% at the second (Figure 4).
- The percentage of fathers who were *at work outside the home* fell from 92% to 84%, while the percentage of fathers who were *unemployed* increased from 4% to 10%.

Figure 4: Employment of mothers and fathers when the child was 9 and 13 years of age

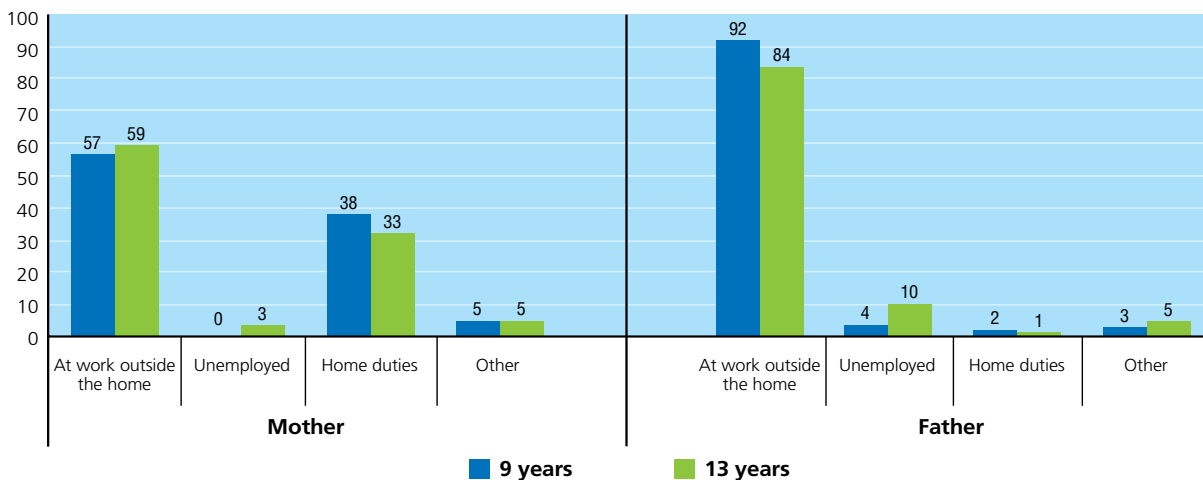
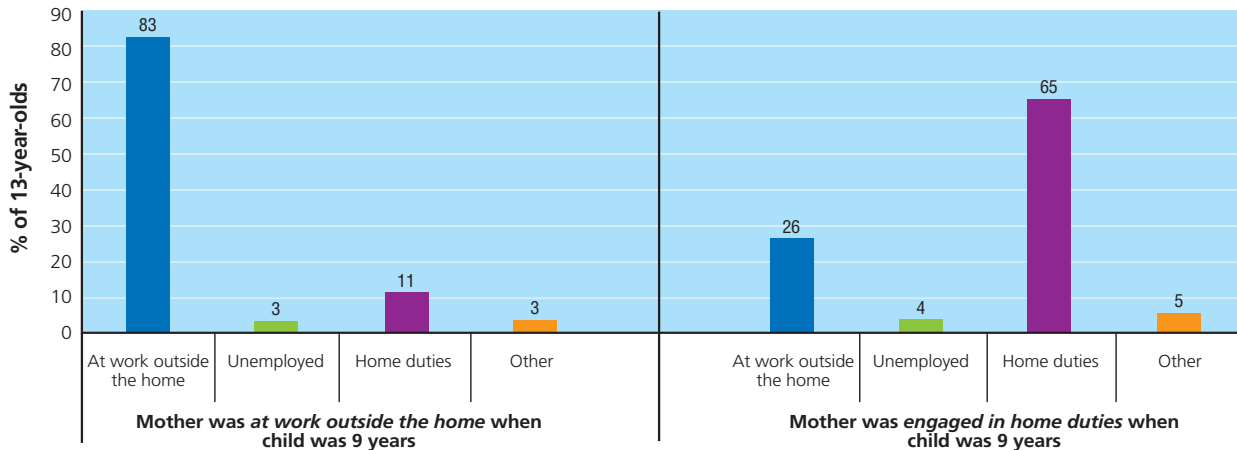


Figure 5 summarises changes in the employment status of mothers. It shows the work status when the child was 13 for those mothers who were either *at work outside the home* or *engaged in home duties* when the child was aged 9.

- 11% of mothers who were *at work outside the home* when the child was 9 were *engaged in home duties* when their child was 13.
- 26% of mothers who were *engaged in home duties* when the child was 9 *worked outside the home* when the child was 13.

Figure 5: Work status of mother when child was 13, compared to work status when the child was 9



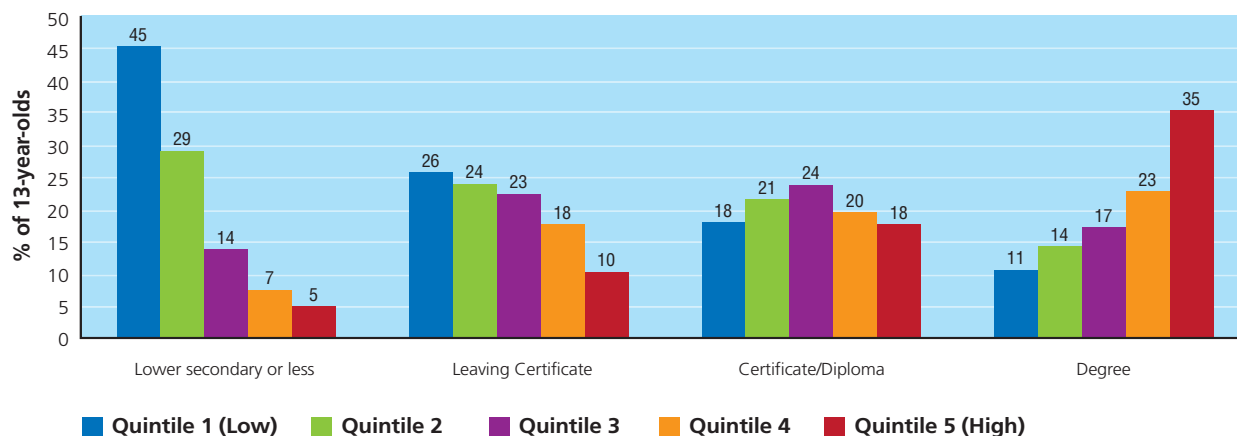
HOUSEHOLD INCOME

Family income varied strongly with mother's education and family type

Families were grouped into one of five income groups ('quintiles') based on standardised income, so that comparisons could be made across families of different sizes and composition. The first income quintile contains the 20% of families with the lowest incomes and the fifth income quintile contains the 20% of families with the highest incomes.

- Family income was strongly related to mother's education (Figure 6). Of families where the mother had lower secondary-level education or less, 45% were in the lowest income quintile and only 5% were in the highest income quintile.
- In contrast, of families in which the mother had a degree, only 11% were in the lowest income quintile whereas 35% were in the highest income quintile.

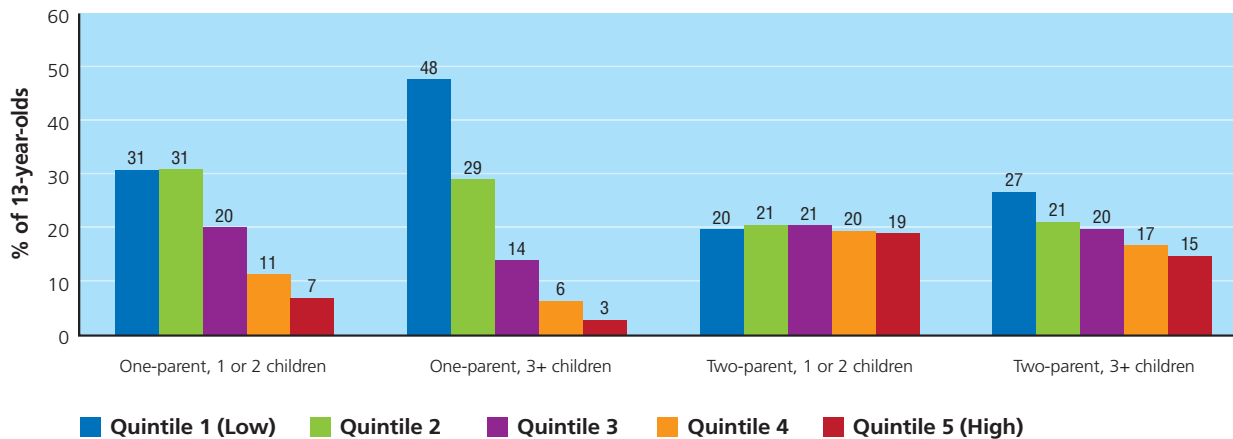
Figure 6: Income distribution of mothers of 13-year-olds in quintiles, in relation to their education



Household income also differed by family type

- One-parent families had lower income levels than two-parent families (Figure 7): 62% of smaller and 77% of larger one-parent families were in the lowest two income quintiles. This compares with 41% of smaller two-parent and 48% of larger two-parent families.
- One-parent families were much less likely to be in the highest income quintiles. Only 7% of smaller and 3% of larger one-parent families were in the highest income quintile compared with 19% and 15% of corresponding two-parent families.

Figure 7: Income distribution of families of 13-year-olds in quintiles, in relation to family structure



'MAKING ENDS MEET' AND THE EFFECTS OF THE RECESSION

'Difficulties in making ends meet' varied by family structure

Mothers described how much difficulty they were experiencing in *making ends meet*, using the following categories: with *great difficulty*; with *difficulty*; with *some difficulty*; *fairly easily*; *easily*, and *very easily*.

- 61% of 13-year-olds' families said they were experiencing some level of difficulty in making ends meet (Figure 8).
- The effects of the recession which Ireland has experienced since 2008 were clearly reflected in the changes from when the child was 9 years of age. At that time only about 7% of families were experiencing *some or great difficulty* in making ends meet. Four years later, this figure had more than tripled – to 23% (Figure 8).
- Economic strain was more likely to be experienced by one-parent than two-parent families (Figure 9): 36% of smaller one-parent families and 47% of larger ones said they were experiencing *great difficulty/difficulty* in making ends meet. This compares with 19-20% of two-parent families.

Figure 8: Percentage of families experiencing difficulty in making ends meet when the child was 9 and 13 years old

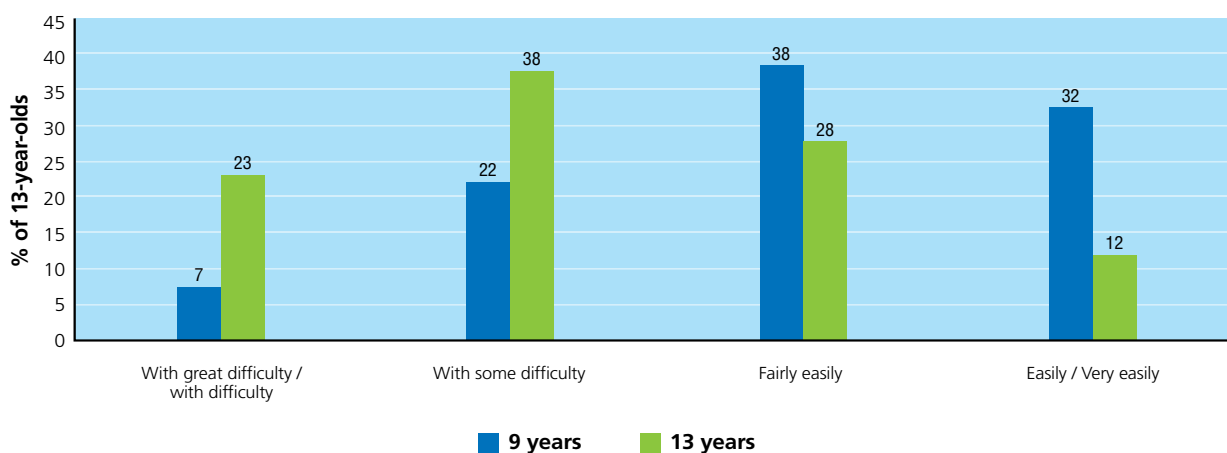
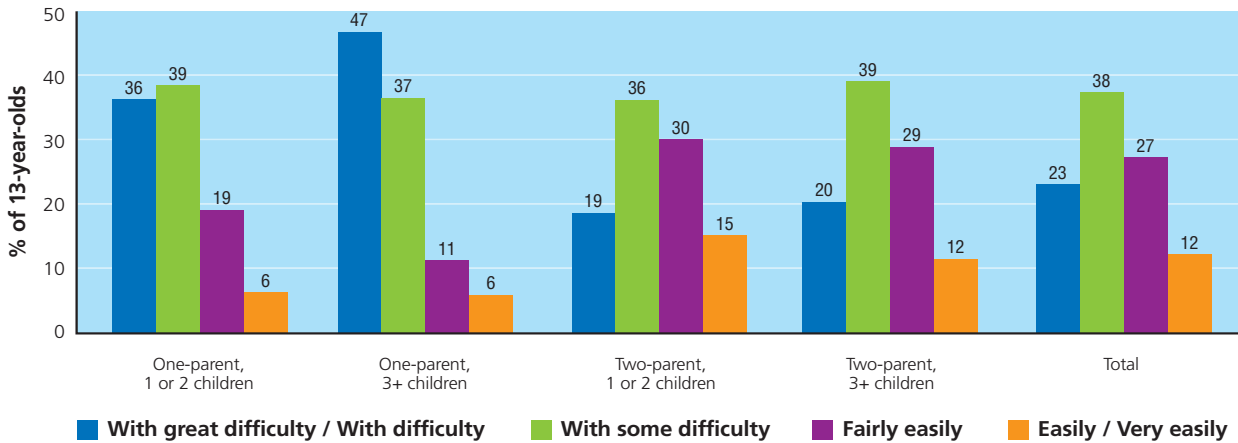


Figure 9: Percentage of families of 13-year-olds experiencing difficulty in making ends meet, by family structure



61% of families said they had been affected by the recession to a significant degree

Parents described the effect of the recession on their family by stating whether or not it had had a *very significant effect*; a *significant effect*; a *small effect*, or *no effect at all*.

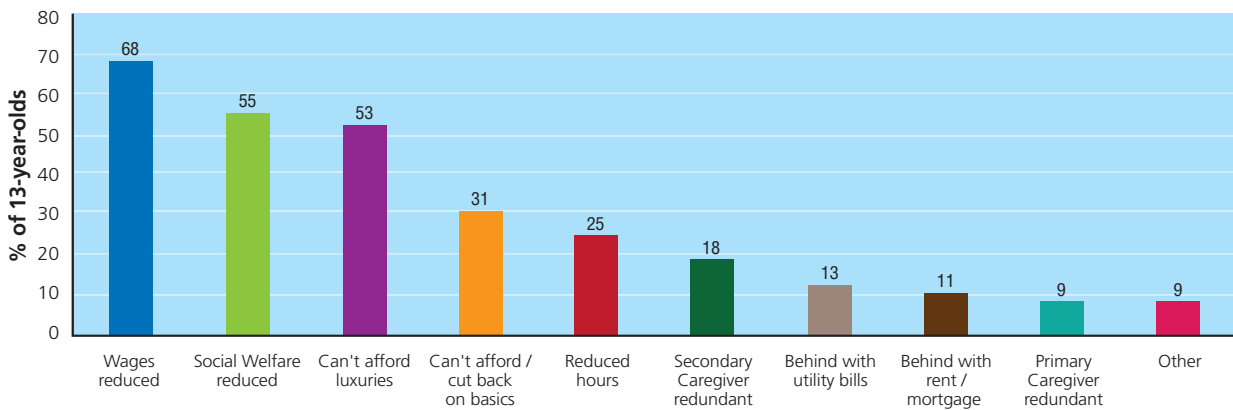
- Most families had been affected by the recession; 23% said it had had a *very significant effect* while a further 38% said it had had a *significant effect* on them. Only 6% said it had had *no effect at all*.

The 94% of families who said that the recession had had an effect on them were asked to indicate the

nature of those effects, from a pre-coded list of 10 (Figure 10).

- The most frequently mentioned effect was a reduction in wages, for 68% of families.
- Reductions in social welfare payments and being unable to afford luxuries were the next most frequently mentioned areas, by 53-55% of families.
- Particularly worrying are the facts that 31% of these families said they *could not afford, or had to cut back on basics*; 13% were *behind with utility bills*; and 11% were *behind with the rent/mortgage*.

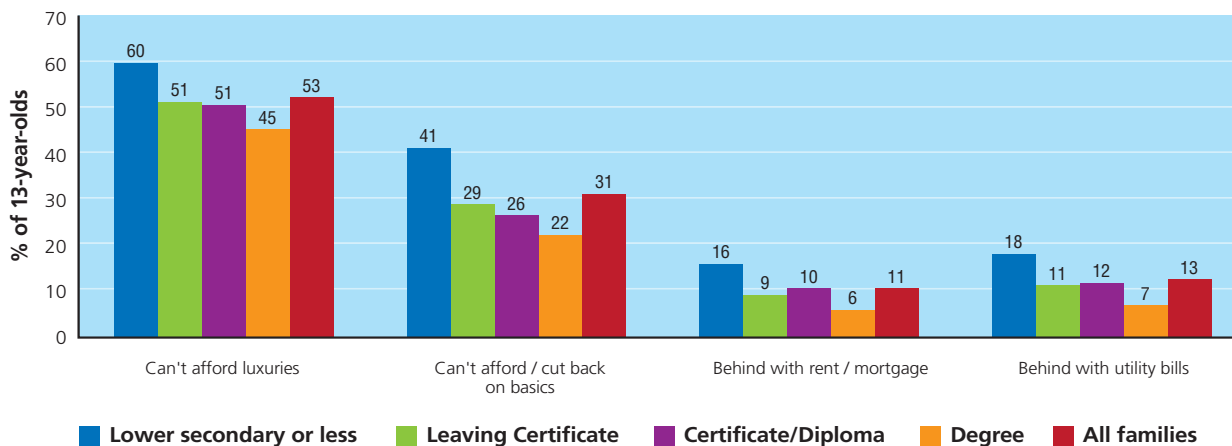
Figure 10: Effects of the recession on 13-year-olds' families



The effects of the recession were felt differently according to levels of maternal education (Figure 11).

- 60% of families with the lowest levels of maternal education said they *couldn't afford luxuries* as a result of the recession, compared to 53% for affected families overall (Figure 11).
- *Being unable to afford or having to cut back on basics* as a result of the recession was mentioned by 41% of those with the lowest level of education, compared to 31% of all affected families.
- Being *behind with the rent/mortgage* or being *behind with utility bills* was mentioned by about one-in-ten families affected by the recession. However, more than twice as many families in the least educated group experienced these particular difficulties compared to those with a degree (Figure 11).

Figure 11: Differences in selected effects of recession classified by maternal education



SUMMARY

The majority (81%) of 13-year-olds lived in two-parent families, the main caregiver generally being their mother. Family structures were broadly stable between 9 and 13 years; just over 3% of the children changed from one-parent to two-parent families over the period in question, while 4% changed from two-parent to one-parent families.

The mother's employment status was strongly related to her education. Better-educated mothers were much more likely to be at work outside the home. Family income (adjusted to account for differences in size and composition of family) was also strongly related to mother's education and family structure.

The effects of the recession of the last four years were clearly felt by families with 13-year-olds. The extent of difficulties experienced in making ends meet increased substantially – 29% were experiencing difficulties at the first interview compared with 61% at the second. Of most concern is the substantial minorities of families who, at the time of interview, could not afford or had to cut back on basics (31%) or who were behind with their utility bills (13%) or rent/mortgage payments (11%).





Growing Up in Ireland is the National Longitudinal Study of Children. It tracks the development of two nationally representative cohorts of children: a Child Cohort (interviewed initially at 9 years and subsequently at 13 years) and an Infant Cohort (interviewed initially at 9 months and subsequently at 3 years).

The Study is funded by the Department of Children and Youth Affairs, in association with the Department of Social Protection and the Central Statistics Office. It is being carried out by a consortium of researchers led by the Economic and Social Research Institute (ESRI) and Trinity College Dublin (TCD).

The first wave of fieldwork with the families of the older Child Cohort included 8,568 9-year-olds, their parents and carers, teachers and school principals. Interviews began in September 2007 and were completed in March 2008. The second round of interviews with this cohort took place between August 2011 and February 2012. Ninety per cent of the original sample of 9-year-olds were successfully re-interviewed.

Access to *Growing Up in Ireland* data

An anonymised version of all quantitative and qualitative data collected in *Growing Up in Ireland* is being made available through the Irish Social Science Data Archive (ISSDA) at:

<http://www.ucd.ie/issda/data/growingupinireland/>

and the Irish Qualitative Data Archive (IQDA) at:

<http://www.iqda.ie/content/growing-ireland>

Thank-you to all participants

The success of *Growing Up in Ireland* is the result of contributions from a large range of individuals, organisations and groups, many of whom helped to recruit the sample and collect the data. We are particularly grateful to the thousands of families from every part of the country who gave so generously of their time on two occasions to make this Study possible. A very big 'thank-you' to the children and their families.

(Figures based on preliminary analysis and may be subject to change)



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