

## **“New” and “Old” Social Risks: Life Cycle and Social Class Perspectives on Social Exclusion in Ireland\***

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*Abstract:* The life cycle concept has come to have considerable prominence in Irish social policy debate. However, this has occurred without any systematic effort to link its usage to the broader literature relating to the concept. Nor has there been any detailed consideration of how we should set about operationalising the concept. In this paper we argue the need for “macro” life cycle perspectives that have been influenced by recent challenges to the welfare state to be combined with “micro” perspectives focusing on the dynamic and multidimensional nature of social exclusion. We make use of Irish EU-SILC 2005 data in developing a life cycle schema and considering its relationship to a range of indicators of social exclusion. At the European level renewed interest in the life cycle concept is associated with the increasing emphasis on the distinction between “new” and “old” social risks and the notion that the former are more “individualised”. Inequality and poverty rather than being differentially distributed between social classes are thought to vary between phases in the average work life. Our findings suggest the “death of social class” thesis is greatly overblown. A more accurate appreciation of the importance of new and old social risks requires that we systematically investigate the manner in which factors such as social class and the life cycle interact.

### I INTRODUCTION

The National Economic and Social Council (2005) report on the *Developmental Welfare State* drew attention to the need for differentiation in thinking with regard to the needs and expectations of individuals regarding income and other forms of provision at different stages of the life cycle. Its

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concern with a "joined-up" approach to social policy can be seen as implicitly involving both multidimensional and dynamic perspectives. It recognises that risks are linked across areas while problems experienced at any specific life cycle phase may be either a consequence of earlier difficulties or a precursor of later problems.

This situation has come about, however, with relatively limited discussion of the substantial literature that exists relating to the welfare state and the life cycle. Nor has there been any detailed debate on how we should set about operationalising the concept of the life cycle. It seems to have been assumed that it is simply a question of focusing on key age groups. Discussion has revolved around the tripartite distinction between children, working age adults and older people. The exception is the attempt in the NAPinclusion process to incorporate coverage of "communities" such as migrants and ethnic minorities, the Traveller Community, people with disabilities and the homeless. However, these concerns would seem to sit much more comfortably in the rather different debate relating to the relationship between objective social inequalities and patterns of social cohesion, understood in the sense of social connectedness and communal identification (Friedkin, 2004, Whelan and Maitre, 2005).

The initial development of the welfare state across Northern Europe has been interpreted as an attempt by states to smooth out the supply of economic, physical and social resources across the life cycle.<sup>1</sup> However, as Mayer (2003, 2004, 2006) documents in detail, rather than the welfare state simply responding to life course needs the nature of the life cycle is shaped both over time and between countries by welfare state arrangements. Leisering and Liebfried (1999, p. 24) conclude that the degree to which the life cycle is shaped by the welfare state is such that "present day social policy" is "life course policy".

In view of the foregoing, it is hardly surprising that discussion of the life cycle should figure so prominently in debates relating to the future of the welfare state. However, there are a number of aspects of the increasing prominence of the term that are, at first sight, somewhat puzzling. The first concerns the fact that relatively little attention has been paid to the voluminous literature relating to the life cycle and the second is that the level of attention to life cycle issues has heightened at a time when it seems to be generally agreed that the manner in which the life cycle unfolds has become considerably less predictable.<sup>2</sup>

<sup>1</sup> See Dewilde (2003) for a more detailed discussion of these issues.

<sup>2</sup> See Dewilde (2003) for a discussion of the social policy literature, Elder and Shanahan (2006) for broader reference to the sociological literature and Mayer (2003) for a comparison of sociological and psychology of the life span perspectives.

## II STANDARDISATION AND DESTANDARDISATION OF THE LIFE CYCLE

Standardisation of the life cycle refers to processes by which specific states or events and the sequences in which they occur become more uniform and their timing becomes more predictable. Destandardisation involves standard sequences coming to characterise a smaller portion of the population or occur at more dispersed ages and with more variable durations (Brückner and Mayer, 2005). Early notions of the life cycle were dominated by themes borrowed from biology: maturation and growth, followed by decline and regression (O’Rand and Krecker, 1990). However, increasingly, everyday ideas about what constitutes a normal biography have become less clear.

The more recent literature pays particular attention to increased variation induced by individual choice associated with the decline of male breadwinner model. It is precisely these developments that have led to the gradual replacement of the term “life cycle” by “life course” in a great deal of the literature.<sup>3</sup>

## III THE LIFE CYCLE AND CHALLENGES TO THE WELFARE STATE

As D’Addio and Whiteford (2007) note, social policy interventions traditionally covered well-defined risks relating to short-term unemployment, active age disability and insufficiency of resources in childhood and old age. Taylor-Gooby (2004, 2008) places a great deal of emphasis on the distinction between “new” and “old” social risks. Old risks tend to involve mainly horizontal redistribution across the life cycle from the working age groups to children and older people while new risks tend to affect specific sub-groups at particular life stages most keenly. The latter he suggests share a number of characteristics from the perspective of the individual citizen.

- They affect more people and failure to cope with them can have long-run implications for future life chances.
- New risks are more associated with people at younger stages of their lives than old risks, since they are mainly to do with entering the labour market and establishing a position in it and with care responsibilities primarily at the stage of family building.

<sup>3</sup> Since the latter has been the term featuring in the Irish social policy debate we retain it while using both terms interchangeably.

- Unlike old social risks to do with, for example, retirement or ill-health, new social risks may be transitory and specific to particular periods of the life cycle.
- They involve both work and family and extend demand for state intervention into areas of life that had been seen as private from an old risks perspective (Taylor-Gooby, 2004, p. 8).

However, it is not entirely clear why such changes alone should lead to such an increased focus on the life cycle. In order to understand this development, it is necessary to take into account the manner in which factors such as globalisation and economic integration at the European level are seen to present challenges to long-standing welfare state arrangements.

In his recent contribution to an OECD symposium Bovenberg (2007) sets out a particularly explicit version of this argument from a conventional economic perspective. He highlights the changing nature of social risks and the increased importance of human capital, adaptability and flexibility. Longer and deeper involvement in paid employment is required to enable people to exploit their longer lives. The former contributes significantly to easing of pension pressures. It is also necessary to reconcile investment in children with sustained labour force participation and human capital accumulation over the life cycle. Labour market institutions rather than shielding older insiders through employment protection should encourage a variety of forms of flexibility. Active social assistance and in-work benefits should replace passive income support. An adaptable labour force characterised by flexibility in wages and practices is both required by and provides legitimacy for competitive open markets and “creative destruction” associated with rapid innovation and growth. Individuals must be provided with the “discretion” to “construct” their own biographies and become “responsible” for their own life courses. This requires that they take more responsibility for their own life courses in relation to employability, social insurance and financial planning.

This presentation of the life cycle perspective involves a very strong emphasis on market mechanisms and individualisation of responsibility. It is one that is likely to lead to concerns, as Juhász (2006) observes, that such a strategy opens the door to restricting the rights of traditional beneficiaries of social security using the rhetoric of modernisation without ensuring appropriate mechanisms for resisting to new forms of marginalisation. However, concern with developing an appropriate recalibration between economic and welfare strategies spans both disciplinary and ideological boundaries. Ferrera and Rhodes (2000) argue that what we are observing is a

variety of efforts to respond to problems arising from institutional maladjustment between older policy solutions that lack flexibility and a range of institutional arrangements that are likely to generate hybrid forms of response conditioned by pre-existing institutional arrangements but shaped also by the kind of learning experiences that the EU seeks to promote through the Open Method of Coordination.<sup>4</sup>

Taylor-Gooby (2008, p. 4) identifies the key feature of recent thinking on the welfare state as centering on the assumption that the role of government is to promote national competitiveness in an increasingly international market. Social policy shifts from social provision to social investment. Ferrera (2006:274) suggests that it may be necessary to recast the European integration project so that it can be promoted as the best means of safeguarding modernised national social protection systems. In Ireland the National Economic Social Council (2005) has promoted the concept of the Developmental Welfare State and has emphasised the need to avoid thinking of social expenditure in a residual fashion.<sup>5</sup>

#### IV IMPLEMENTING THE LIFE CYCLE PERSPECTIVE

The life cycle perspective is precisely that – *a perspective*. It provides a valuable means of interpreting and understanding important economic and social changes. D’Addio and Whiteford (2007, p. 22) suggest that the life course approach gives a new set of lenses through which to look at issues because it links different life events while taking account of “dynamic of interrelated risks”. It does not provide a ready made set of economic or social policy prescriptions. The appropriate balance in each case needs to be investigated and evaluated rather than deduced from first principles.

The implementation and evaluation of such an approach requires an ability to map life cycle patterns of social inclusion/exclusion and the manner in which they combine with other socio-economic characteristics. This not only requires that we address the issues involved in defining and operationalising the life cycle but also assumes an ability to conceptualise and measure social inclusion/exclusion in a manner appropriate to the central concerns of the life cycle perspective. As D’Addio and Whiteford (2007) acknowledge, exploiting the potential of the life cycle perspective requires new analytic tools and a general analytic framework that accounts for dynamics and the links between

<sup>4</sup> See also Kleinman (2002) and Surender (2004)

<sup>5</sup> Detailed consideration of the emergence in the Irish case of a “developmental welfare state” and the related role of the state in relation to growth and welfare can be found in O’Riain and O’Connell (2000) and O’Riain (2004).

events. It is precisely because of this that it is unfortunate that the debate on the life cycle perspective rooted in the “welfare state crisis” literature is somewhat detached from the mainstream literature relating to the life cycle and social exclusion. In recent years general agreement has emerged that, despite the continuing vagueness of the term “social exclusion”, its main value lies in drawing attention to issues of dynamics and multidimensionality (Berghman, 1995; Room, 1999; Sen, 2000) and methodological issues relating to dimensionality and dynamics have been the subject of increased scrutiny.<sup>6</sup> The life cycle and welfare state literature has been driven by “macro” questions relating to the level and distribution of welfare expenditure. The social exclusion perspective has also developed in the context of the emergence of long-term unemployment and the challenges presented to post World War II welfare consensus, however, it took a more “micro” form with a greater focus on the experiences of individuals and households. In consequence, it drew on and developed the literature relating both to the dynamics of “at risk of poverty”, longitudinal event history analysis and the multidimensionality of deprivation.<sup>7</sup>

Closer linkages between the life cycle and the welfare state literature and the social exclusion literature would, perhaps, have led to a more explicit acceptance that while the notion of “dynamic interrelated risks” has considerable analytic potential, it is enormously demanding in terms of both the types of analysis required and the quality and type of data required to deliver on that potential. The development of a full-blown life cycle perspective that allows one trace the manner in which complex processes unfold over time involves longitudinal data requirements that go well beyond anything that is currently available in the Irish situation. Earlier work pursuing such dynamic analysis and attempting to incorporate multidimensionality drew on the European Community Household Panel Study.<sup>8</sup> The availability of panel data from EU-SILC in the near future will allow that work to be updated and developed. An alternative approach would involve in-depth exploration of particular stages of the life cycle and/or the pursuit of individuals across the life cycle. The Growing Up in Ireland Study (GUI) and the Longitudinal Study of Ageing in Ireland (TILDA) will in the future enable us to pursue such

<sup>6</sup> For recent attempts to deal with the multidimensionality see Whelan *et al.* (2001), Whelan *et al.* (2007). On the dynamics of poverty and social exclusion see Breen and Moisiu (2004) and Whelan and Maitre (2006). For an approach that addresses both issues simultaneously see Whelan and Maitre (forthcoming) and for an overview of conceptual issues Nolan and Whelan (2007).

<sup>7</sup> See Bane and Ellwood (1986), Fouarge and Layte (2005), Layte and Whelan (2003), Whelan and Maitre (2006).

<sup>8</sup> For Irish studies using this data to analyse dynamics see Whelan *et al.* (2002, 2003, 2004), and Layte *et al.* (2006).

ambitious strategies at each end of the life cycle. In the meantime, we intend to make use of the existing data in a manner that is guided by the life cycle literature and that will hopefully inform future debate in Ireland relating to the life cycle and social policy.

## V SOCIO-ECONOMIC DIFFERENTIATION OF POVERTY AND SOCIAL EXCLUSION IN A LIFE CYCLE PERSPECTIVE

The increased emphasis on de-standardisation or individualisation of the life cycle and a related stress on life-events, together with increasing flexibility and precariousness in the labour market and the changing role of the welfare state, has led some to suggest that the impact of factors such as social class and indeed education on poverty and inequality are declining (Beck, 1992). A larger proportion of people are thought to experience risk life periods and consequent poverty. Poverty is democratised in the sense that it transcends traditional stratification boundaries. Poverty is seen increasingly as both individualised and transitory. Leisering and Liebfried (1999) argue that the “temporalisation and biographisation” of poverty are features of the emergence of the “risk society”.<sup>9</sup>

The increased focus on the de-institutionalisation of the life-course has therefore been associated with the argument that the structuring impact of factors such as social class has weakened. Thus, Beck and Beck-Gernsheim (1996) argue that individuals must structure their biographies through their own actions. However, the circumstances that create the need for such choices are to a significant extent beyond the control of the individual and “elective biography” may become “risk biography” as the certainties and predictability provided by the previous forms of social structuring are eroded. The notion that individuals construct their own life course through choices and actions they take within the constraints of social circumstances is a long standing one in the life cycle literature (Elder, 1999). What is at issue in the recent debates is nature and degree of influence of such circumstances.

We do not have access to the kind of data that allows analysis trend over time in terms of socio-economic differentiation. However, given the emphasis that has been put on individualisation of risk in important sections of the life cycle literature, we consider it important to consider life cycle effects in conjunction with the impact of socio-economic position. We wish to establish not only whether life cycle and socio-economic influences such as education and social class have independent effects on social exclusion but also the

<sup>9</sup> For critiques of this thesis see Layte and Whelan (2002) and Vandecasteele (2007).

extent to which the life cycle effects are contingent on one's socio-economic position and conversely to what degree are the consequences of the latter dependent on life cycle stage.<sup>10</sup>

### *Operationalising the Life Cycle*

The simplest operationalisation of the concept of the life cycle is in terms of age groups. However, even in this most basic formulation, the notion involves a great deal more than a sequence of chronological stages. In defining stages in the family life course for each individual (or as Cuyers *et al.* (2002) refer to it their "personal development phase") we make use of information relating to the age of individuals', marital/partner status, presence of children and aspects of household composition. We explicitly take age into account but also a range of factors that, while generally being age differentiated, can display considerable variability. This originally led us to identify eleven stages.<sup>11</sup> However, given that our major objective in this paper is to conduct multivariate involving both life cycle stage and social class, we have aggregated to the seven category version of the schema set out below.

1. Children
2. Living with others working age
3. Living with partner – working age
4. Lone parent
5. Living with partner and children
6. Living alone – working age
7. Older people

### *Data and Measures*

#### Data

In Ireland the information required under the EU-SILC framework is being obtained via a survey conducted by the Central Statistics Office (CSO). The EU-SILC survey is a voluntary survey of private households. For this analysis we are using EU-SILC 2005. In 2005 the total completed sample size is of 6,085 households and 15,539 individuals. A two-stage sample design with eight population density stratum groups with random selection of sample and substitute households within blocks and the application of appropriate weight

<sup>10</sup> In conducting this analysis the static picture we will present of the combined effect of life cycle stage and social class fails to capture the fact that life cycle changes influence processes of intra-generational mobility.

<sup>11</sup> See Whelan and Maitre (2008).



was employed (CSO, 2005). A life cycle approach requires that analysis is conducted at the level of the individual. These individuals are clustered in households and in our analysis we characterise individuals in terms of household characteristics such as poverty. Our statistical analysis takes such clustering into account in calculating standard errors.

### *Measures*

#### At Risk of Poverty

The income measure we are using throughout for the purpose of our analysis is the household disposable income adjusted for household size using the OECD modified equivalence scale. Individuals are defined as “at risk of poverty” if they fall below 60 per cent of median income.

#### Consistent Poverty

Individuals are in consistent poverty when they fulfil the above income condition and experience an enforced lack of two or more items from an 11-item index of basic life style deprivation.<sup>12</sup>

#### Economic Vulnerability

Latent class analysis is employed to identify a sub-set of individuals resident in households characterised by distinctively high levels of risk relating to “at risk of poverty”, basic deprivation, difficulty in making ends meet. This final measure distinguishes between those living in households with great difficulty or difficulty in making ends meet and all others. The economic vulnerability indicator captures distinctive profiles of heightened multidimensional vulnerability rather than simply current outcomes. The pattern of differentiation is sharpest in relation to basic deprivation, followed by difficulty in making ends meet and finally income poverty.<sup>13</sup>

#### Forms of Multiple Deprivation

The Irish component of EU-SILC includes a range of questions relating to non-monetary indicators of deprivation. The questions posed, cover a wide spectrum of items ranging from possession of consumer durables, quality of housing and neighbourhood environment, aspects of participation in social life and health status. These identify five distinct dimensions of household deprivation relating to:

<sup>12</sup> See Whelan (2007) for a detailed discussion of this measure.

<sup>13</sup> See Whelan *et al.* (2007) for a comprehensive discussion of the measures.

- The basic deprivation dimension comprises eleven items including those relating to food, clothes, adequate heating, new furniture, being able to afford an afternoon or evening out, being able to entertain family and friends. These items capture exclusion from a minimally acceptable way of life.
- The second dimension relating to consumption deprivation comprises nineteen items that refer to a range of consumer durables such as a telephone, CD player, dishwasher and PC.
- The third dimension comprises four items relating to rather basic housing facilities like having a bath or shower, an indoor toilet, central heating and hot water.
- The fourth dimension relates to the quality of the neighbourhood environment. Here we find items that relate to noise, pollution, crime, violence and vandalism as well as housing deteriorating elements such as leaking roof and damp and the rooms being too dark.
- The final dimension relates to the health status of the household reference person. Each of the three indicators relating to this dimension namely self-assessed health status, indication of the existence of chronic illness or disability is included in this dimension.<sup>14</sup>

For our present purpose we have chosen to dichotomise these dimensions by defining a threshold in relation to each. Any such threshold must to some extent be arbitrary. Given variable distributions, we have chosen to define our thresholds so that in each case a significant minority is above the deprivation cut-off point. Thus, for the basic deprivation, consumption and neighbourhood environment dimensions the thresholds are respectively 2+, 4+, and 2+. In each case approximately one in seven are above the threshold. For health the threshold is 2+ and one in five are found above it. The level of deprivation index score ranges from 0 to 5.

In order to explore a patterning of multiple deprivation by life cycle stage we make use of the four-fold distinction set out below.

- Not exposed to multiple deprivation – deprived on not more than one dimension. This group comprises just over 80 per cent of the population with just less than 60 per cent being above the threshold on none of the dimensions and the remainder on one.

<sup>14</sup> See Whelan (2007).

- Multiply deprived in terms of “current life style” – experiencing deprivation on at least two dimensions including *both* the basic and consumption dimensions. This group contains 9 per cent of the population.
- Multiple deprivation in terms of health *and* any other dimension. This group comprises just less than 7 per cent of the population.
- Multiple deprivation in terms of housing or neighbourhood environment and at least one other dimension. This group contains just over 3 per cent of the population.

Our approach thus takes a hierarchical form in that in forming groups the combination of basic and consumption deprivation is first prioritised followed by health deprivation and finally housing or neighbourhood environment. We have chosen to do so because of the evidence that those experiencing deprivation on the prioritised dimensions are experiencing significantly higher mean levels of deprivation across the five dimensions.

## VI COMPARING LIFE CYCLE AND SOCIAL CLASS VARIATION IN POVERTY AND ECONOMIC VULNERABILITY

A first approach to examining the impact of life cycle stage and social class is to assume that their effects are additive with the impact of the former being uniform across categories of the latter.<sup>15</sup> However, exploratory analysis relating to poverty and economic vulnerability reveals that this assumption cannot be sustained. Instead, we observe a range of highly significant interactions between life cycle and social class with the nature of these interactions varying according to the outcome under consideration.

Since we wish to include all individuals in our analysis and our outcomes are household ones, we also define social class at the household level and assign the social class of the household reference person to all household members. Where more than one person is responsible for the accommodation we use a “dominance” procedure taking into account their labour force status and individual class position to decide between them.

In introducing social class into our analysis, we make use of a highly aggregated version of the European Socio-economic Classification (ESeC). The

<sup>15</sup> Our specific focus here is on the comparison of life cycle and social class effects. Elsewhere we have considered the role of factors such as educational qualifications and participation in the labour market. (Whelan and Maitre, 2008). Similar patterns of interaction to those reported in relation to social class in this paper are observed. Multivariate analysis combining these variables is complicated both by multi-collinearity and the complex patterns of interaction and would take us beyond the scope of this paper.

schema following Goldthorpe (2007) is based on an understanding of forms of employment relationships as viable responses to the weaker or stronger presence of monitoring and asset specificity problems in different work situations.<sup>16</sup> As Goldthorpe (2002, p. 213) observes, one of the primary objectives of ESeC and other social class schemes in the same tradition is to bring out the constraints and opportunities typical of different class positions particularly as they bear “on individual’s *security, stability and prospects* as a precondition of constructing explanations as of empirical regularities”.

We distinguish the following three classes.

- *Middle class* – comprising employers, higher grade professional, administrative and managerial occupations (ESeC Classe 1 and 2), higher grade white collar workers (ESeC Class 3) and lower supervisory and lower technician occupations (ESeC Class 6). This group comprises 47 per cent of the sample.
- *Self employed* – comprising small employer and self-employed occupations (ESeC Classes 4 and 5). This group makes up 12 per cent of the sample.
- *Working class* – comprising lower services, sales and clerical occupations and lower technical occupations (ESeC Classes 7 &8), routine occupations (ESeC Class 9) (Rose and Harrison, 2007). This group contain the remaining 41 per cent of the sample.

In Table 1 we look at the impact of life cycle and social class on “at risk of poverty” and present a series of logistic regressions where we first introduce the life cycle variable then social class and finally a set of interactions. The coefficients reported are odds ratio showing the relative odds of being poor versus non-poor for the group in question relative to the reference category of older people who are assigned an odds value of 1.

The first model confirms the conclusion that lone parents, those living alone, children and older people have relatively high odds of being “at risk of poverty”. The second model confirms the independent impact of social class with a reduction in the deviance of 835.9 for 2 degrees of freedom being observed. It suggests that, controlling for life cycle effects, in comparison with the middle class group the odds on being “at risk of poverty” rises by a factor of 2.7 for the self-employed and for the working class group by a factor of 4.1. Controlling for class has little impact on the life cycle effects.

<sup>16</sup> The level of aggregation at which we operate means that a number of the fine theoretical distinctions associated with the more disaggregated schema are lost.

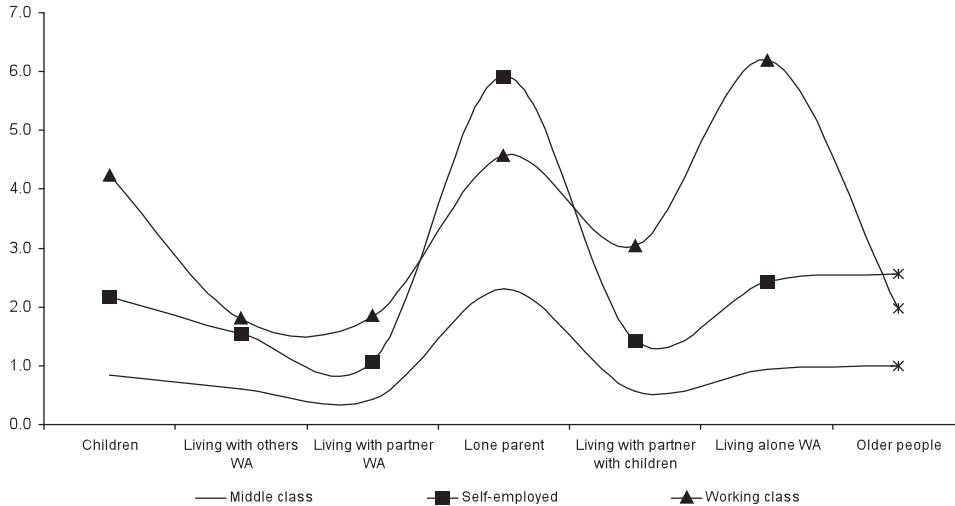
Table 1: *Logistic Regressions Showing Odds Ratio of Being in “At Risk of Poverty”, (Ref Cat: Reference Category is Older Middle Class People)*

	<i>Odds Ratios</i> (i)	<i>Odds Ratios</i> (ii)	<i>Odds Ratios</i> (iii)
Children	1.156*	1.439***	0.849
Living with others working age	0.672***	0.764**	0.604***
Living with partner working age	0.521***	0.663***	0.422***
Lone parent	2.211***	2.094***	2.311***
Living with partner with children	0.717***	0.975	0.557***
Living alone working age	1.734***	1.877***	0.943
Older people	Ref	Ref	Ref
<i>Social Class</i>			
Self-employed		2.651***	2.560***
Working class		4.098***	1.982***
<i>Interactions</i>			
Living with partner with children* working class			3.319***
Living with partner*working class			2.747***
Children* working class			2.517***
Living with others* working class			2.190***
Living alone*working class			1.502*
Nagelkerke R <sup>2</sup>	0.032	0.121	0.127
Reduction in log likelihood	285.556	1,121.456	1,185.556
Degrees of freedom	6	8	13
N	14,815	14,815	14,815

\*\*\* p<0.001, \*\* p<0.01, \* p <0.1, not significant if not stated.

From model three, however, we can see that this additive model is inadequate and that significant interactions exist between life cycle stage and being in the working class. The inclusion of the interaction terms leads to a further reduction in the deviance of 64.1 for 5 degrees of freedom. The pattern of interaction between life cycle and social class is illustrated in Figure 1. With the middle class as the reference category, self-employment has a uniform effect across the life cycle, raising the odds of being “at risk of poverty” by a factor of 2.6. For older people the corresponding figure for being working class is 2.0. However, this rises to 3 for those living with others and to 4.3 for those living with partner, to over 5.0 for children and those living with partner and children and to 6.6 for those living alone. Thus, as one moves from the middle class and self-employed categories to the working class, relativities between life cycle stages change and widen. For example, in the middle class the odds of “at risk of poverty” are slightly higher for older people than for children with

Figure 1: *Odds Ratios for “At Risk of Poverty” at 60 per cent of Median Income for Combinations of Life Cycle Stage and HRP Social Class (Reference Category is Older Middle Class People – value=1).*



the respective values being 1.0 and 0.8 while in the working class the pattern is reversed and the corresponding odds ratios are 2.0 and 4.2. In other words, in the former case the odds for older people are 1.2 times higher than for children while in the latter case that for children is 2.1 times greater than for older people. Similarly, comparing older people to those living with a partner and children, in the middle class the former are in a relatively worse position as reflected in the odds ratios of 1 and 0.56 while in the working class case the respective values are 2.0 and 3.0 and the pattern of advantage is reversed.

Each of the observed interactions is associated with a significant improvement in the *relative* position of older people as one moves from the middle class to the working class. Overall the pattern of life cycle disadvantage in relation to “at risk of poverty” is significantly sharper in the working class than for the remaining classes. Correspondingly, the impact of social class varies significantly across the life cycle.

In Table 2 we consider the corresponding situation in relation to consistent poverty. The risk of consistent poverty for older people is a good deal lower than that relating to “at risk of poverty”. On the other hand, the degree of disadvantage experienced by lone parents, children and those living alone are a good deal sharper and the relative position of older people and those living with a partner and children is reversed. Adding social class in model 2 again has little effect on the life cycle coefficients and has less impact than in the case of “at risk of poverty” on the deviance producing a reduction of 382.8 for

Table 2: *Logistic Regressions Showing Odds Ratio of being into Consistent Poverty, (Ref Cat: Reference Category is Older Middle Class People)*

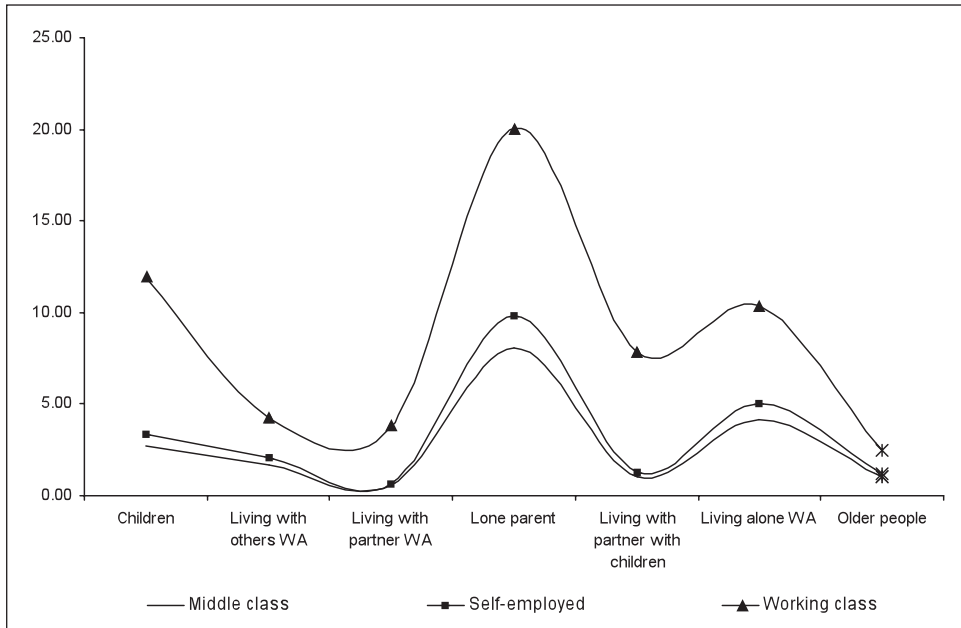
	Odds Ratios (i)	Odds Ratios (ii)	Odds Ratios (iii)
Children	3.407***	4.092***	2.754***
Living with others working age	1.575*	1.759**	1.698**
Living with partner working age	0.889	1.112	0.536*
Lone parent	8.899***	7.835***	8.103***
Living with partner with children	1.649**	2.205***	1.058
Living alone working age	4.000***	4.324***	4.179***
Older people	Ref	Ref	Ref
Social Class			
Self-employed		1.268	1.211
Working class		4.155	2.477***
<b>Interactions</b>			
Living with partner with children* working class			2.983***
Living with partner* working class			2.831***
Children* working class			1.748***
Nagelkerke R <sup>2</sup>	0.056	0.122	0.127
Reduction in log likelihood	315.621	698.426	729.824
Degrees of freedom	6	8	11
N	14,815	14,815	14,815

\*\*\* p<0.001, \*\* p<0.01, \* p <0.1, not significant if not stated.

2 degrees of freedom. For the additive model life cycle is more important than in the case of “at risk of poverty”. Self-employment is less important with the odds ratios of 1.27 compared to one of 2.65 for “at risk of poverty”. However, once again we observe a significant pattern of interaction. Introducing the relevant terms reduces the deviance by 31.5 for 5 degrees of freedom.

The pattern of interaction is illustrated in Figure 2. In this case it is a more restricted one involving significantly greater consequences for membership of the working class for children and for those living with partners whether with or without children. For all other groups, being in the working class increases the odds of being consistently poor by a factor of 2.5. For children this rises to 4.3, for those living with partners to 7.0 and for those with a partner and children to 7.4. Each of these groups thus occupies a relatively much less favourable position in the working class than in the middle class. For children this produces an exacerbation of an already relatively unfavourable position while for the remaining groups it involves an erosion of part of the advantages they enjoy among the middle class. Thus,

Figure 2: *Odds Ratios for Consistent Poverty at 60 Per Cent of Median Income for Combinations of Life Cycle Stage and HRP Social Class (Reference Category is Older Middle Class People – value=1).*



while the odds of children in the middle class being consistently poor are almost three times higher than for older people this rises to five to one in the working class. Similarly, while middle class people living with partners and children are marginally more likely to be consistently poor than older people, in the working class their odds on so being are three times higher. Similarly, among the middle class the odds of consistent poverty for older people are almost twice those for individuals living with a partner but among the working class the odds for the latter is 0.5 times higher than for the former.

As with “at risk of poverty”, the impact of the life cycle is significantly sharper among the working class although the contrast between this class and the others takes a slightly different form. Social class position has particularly important consequences for children and those living with a partner whether with or without children.

In Table 3 we focus on economic vulnerability. Both the level of variance explanation and the size of the odds ratios are intermediate to those observed for “at risk of poverty” and consistent poverty. Lone parents, those living alone and children are again identified as the life cycle phases at greatest risk. From model (ii) we can see that the introduction of social class produces a



Table 3: *Logistic Regressions Showing Odds Ratio of Economic Vulnerability, (Ref Cat: Reference Category is Older Middle Class People)*

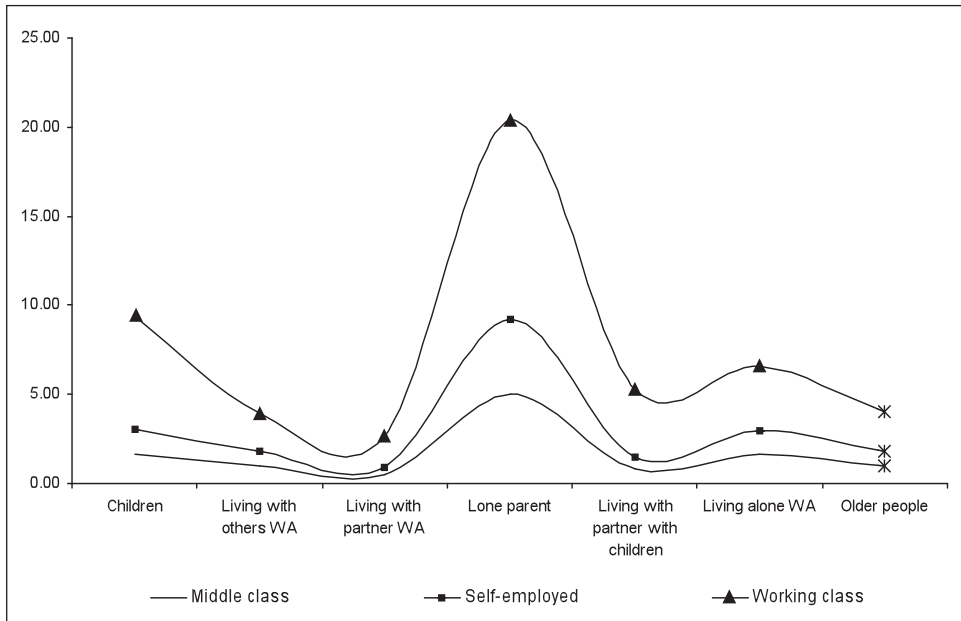
	Odds Ratios (i)	Odds Ratios (ii)	Odds Ratios (iii)
Children	1.574***	2.035***	1.644***
Living with others working age	0.865*	0.986	0.974
Living with partner working age	0.470***	0.595***	0.502***
Lone parent	5.135***	5.049***	5.009***
Living with partner with children	0.773**	1.081	0.818*
Living alone working age	1.501**	1.642***	1.613***
Older people	Ref	Ref	Ref
<b>Social Class</b>			
Self-employed		1.876***	1.832***
Working class		5.163***	4.066***
<b>Interactions</b>			
Living with partner with children* working class			1.589***
Children* working class			1.402**
Living with partner*working class			1.286
Nagelkerke R <sup>2</sup>	0.064	0.185	0.187
Reduction in log likelihood	611.436	1,837.027	1,853.474
Degrees of freedom	6	8	11
N	14,810	14,810	14,810

\*\*\* p<0.001, \*\* p<0.01, \* p <0.1, not significant if not stated.

substantial rise in the decreases in the deviance of 1225.6 for two degrees of freedom. Consistent with this, compared to the poverty outcomes, class effects figure more prominently than life cycle ones. The largest respective values are 5.0 for lone parents and 5.2 for working class membership. We observe a pattern of interaction similar to but much less pronounced than for consistent poverty with a reduction in the deviance of 16.4 for an additional 3 degrees of freedom.

The pattern of interaction is illustrated in Figure 3. For the majority of life cycle groups being in the working class raises the risk of vulnerability by a factor of 4.1. This rises, to 5.2 for those living with partners, to 5.7 for children and to 6.5 for those living with partners and children. Once again this involves an erosion of advantages enjoyed in the middle class for the latter two groups and an exacerbation of relative disadvantage for children. The patterns of interaction we have identified between life cycle and social class in relation to poverty and vulnerability mean that it is impossible to specify an unequivocal

Figure 3: *Odds Ratios for Economic Vulnerability at 60 Per Cent of Median Income for Combinations of Life Cycle Stage and HRP Social Class (Reference Category is Older Middle Class People – value=1).*



partition between both types of effects. Evaluating the scale of effects of one sort requires that one specify the category of the other factor to which the comparison refers. Furthermore, in evaluating the substantive importance of effects it is necessary to take into account the size of the segments of the population to which they refer. Thus, in the case of the simple additive model relating to consistent poverty the odds ratio for lone parents is 7.8 while that for being in the working class is 4.2. However, the former comprise 3 per cent of individuals while the latter make up 41 per cent. When we take interactions into account and make older middle class people the reference category we find that the odds ratio for working class children compared to their middle class counterparts reaches 4.3 while the corresponding figure for working class individuals with partners and children rises to 7.8. These constitute 11.1 per cent and 7.4 per cent of individuals.<sup>17</sup> In contrast, while the odds ratio for adults in working class households with lone parent household reference person reaches 20.1 the group comprise less than 2 per cent of individuals. However, if we include children in such households in our calculation the

<sup>17</sup> Excluding children in households with lone parent HRP's from the working class figure would reduce the figure to 8.1 per cent.

figure reaches 5 per cent. The available evidence provides no basis for concluding that the existence of significant life cycle effects is associated with the demise of class effects.

## VII FORMS OF MULTIPLE DEPRIVATION

As we described earlier, we have identified three relative distinct forms of multiple deprivation relating to current life style deprivation, health and any other form of deprivation and that involving housing and neighbourhood/environment. The four categories we have defined are mutually exclusive in that individuals can be located in only one category. In Table 4 we show the results from a multinomial regression where the reference category for the dependent variable is in each case those not experiencing any form of multiple deprivation. In relation to the independent variables, the life cycle reference category is those living with partners without children and for social class it is the middle class. To anticipate our results, in this case an additive model suffices to describe the impact of life cycle but effects vary substantially across forms of deprivation. Entering life cycle on its own produces a Nagelkerke  $R^2$  of 0.076. Adding social class raises this to 0.153 with a reduction of the deviance of 856.1 for 6 degrees of freedom but has little impact on the life cycle coefficients. The net effects of life cycle in relation to current life style deprivation shows the odds to be 10.8 times higher for lone parents than for those living with partners. For children the odds ratio is 3.9 and for those living alone it is 3.4. In no other case does it exceed 2. Having controlled for such effects, we find that being self-employed raises the odds on this form of deprivation by a factor of 2.6 and being in the working class by a factor of 6.0.

Turning to multiple deprivation involving health we observe a different and significantly weaker set of effects for life cycle. The highest relative risk of such deprivation is observed for those living alone followed closely by older people with respective odds ratios of 2.7 and 2.5. For the remaining groups the observed values are found in the range running from 0.70 for those living with partners and children to 1.90 for lone parents. The impact of social class is also weaker than in the case of current life style deprivation with self-employment raising the odds by a factor of 1.7 and being in the working class by a factor of 3.3.

For deprivation involving housing or neighbourhood environment the life cycle pattern of differentiation is similar to that for current life style deprivation but the magnitude of the effects is considerably weaker. The largest coefficient of 6.6 is observed for lone parents followed by one of 2.6 for those living alone and one of 2.2 for children. For the remaining groups the

Table 4: *Multinomial Logistic Regression Showing Odds Ratio of Experiencing Multiple Deprivation Involving Current Life Style, the HRP Health and Housing and Neighborhood by Family Life Cycle and HRP Social Class (Ref cat: Reference Category is Living with Partner Middle Class People)*

	<i>Current Life Style Odds Ratios</i>	<i>Health Odds Ratios</i>	<i>Housing and Neighbourhood Odds Ratios</i>
<i>Life Cycle</i>			
Children	3.861***	0.878	2.191***
Living with others working age	1.700***	1.021	1.483*
Lone parent	10.774***	1.913**	6.562***
Living with partner with children	1.874***	0.714**	1.005
Living alone working age	3.388***	2.746***	2.601***
Older people	1.136	2.530***	1.302
Living with partner working age	1.000	1.000	1.000
<i>Social Class</i>			
Self-employed	2.574***	1.673***	1.176
Working class	6.027***	3.348***	3.802***
Nagelkerke R <sup>2</sup>	0.153		
Reduction in log likelihood	1748.224		
Degrees of freedom	24		
N	14815		

\*\*\* p<0.001, \*\* p<0.01, \* p <0.1, not significant if not stated.

values range between 1 and 1.5. Unlike the case for the earlier forms of deprivation the self-employed are marginally less likely to experience such deprivation. However, membership of the working class raises the odds of exposure to this form of multiple deprivation by a factor of 3.8 in comparison with the middle class.

Overall life cycle and social class effects are relatively independent of each other. In both cases the widest disparities occur in relation to current life style deprivation, followed by housing or neighbourhood environment and then by health. In the first two cases it is lone parents, followed at some distance by those living alone, who are most exposed. For health it is those living alone and older people who are most at risk. Those living with partners whether with or without children are relatively insulated from all three forms of deprivation. In relation to social class, the major impact is associated with being in the working class which significantly raises the odds of multiple deprivation across all three forms of multiple deprivation. Once again there is no evidence that life cycle effects displace class effects. It is clear that we need

to take both factors into account. However, in only two cases, lone parenthood in relation to current life style deprivation and housing or neighbourhood environment, does the value of life cycle effect exceed the impact of being in the working class. It is also necessary to take into account the fact that number of individuals making up the working class substantially exceeds the number comprising the most at risk life cycle groups. Thus, both the strength of the class effects and the size of the population to which they refer mean that class is a crucial factor in relation to exposure to multiple deprivation.

As well as identifying distinct patterns of deprivation, the clusters we have identified are also distinguished by the scale of deprivation with which they are associated. This is illustrated in Table 5. If we focus first on those multiply deprived in relation to current life style in the sense of being deprived on at least two dimensions and experiencing both basic and consumption deprivation, we find that two thirds of this group experience deprivation on three or more of the five original dimensions and almost one-third experience deprivation on four or more dimensions. These results are in line with the argument that those experiencing these forms of deprivation are particularly likely to experience more generalised deprivation (Nolan and Whelan, 1996; Whelan *et al.*, 2007). In light of this finding the scale of the class and life cycle effects in relation to this form of multiple deprivation take on particular significance. It is also worth noting that class effects are particularly strong in relation to this form of multiple deprivation.

Table 5: *Depth of Multiple Deprivation by Type of Multiple Deprivation*

	<i>% Deprived on 3+ Dimensions</i>	<i>% Deprived on Dimensions 4+</i>
Current life Style Deprivation	65.1	30.5
Health	26.7	6.3
Housing and Neighbourhood	14.7	0.0

## VIII CONCLUSIONS

The starting point of this paper was the increasing prominence that has been given to the notion of life cycle in recent discussions of social policy and, more particularly, social exclusion. The life cycle approach offers a perspective on social and economic change that emphasises the dynamics of interlinked social and economic risk. It thus involves both a multidimensional and dynamic perspectives. In this manner it resonates with approaches to social inclusion/exclusion that focus on dynamics and multidimensionality.

The increasing prominence of the life cycle perspective arises not only from the changing nature of work-life balance but from the need for states to reform or avoid policies that have become incentive incompatible and employment unfriendly. As the recent OECD (2007) document argues, the life cycle perspective offers a set of lenses through which to look at such issues. However, it does not offer a ready made set of prescriptions and employing it in a manner that exploits its full potential requires a general analytic framework that accounts for the dynamics and the links between events and appropriate analytic tools. It is precisely because of this that there is a pressing need for the debate on the life cycle perspective and “welfare state crisis” to be more closely linked to the mainstream literature relating to the life cycle, poverty and social exclusion.

In this paper we have sought to place the increasing importance attributed to the life cycle in the Irish social exclusion debate in such a broader context. In particular, by evaluating the impact of life cycle and social class on a range of social exclusion indicators, we sought to provide an assessment of the argument relating to the increasing importance of new versus old social risks.

Our analysis makes clear that life cycle effects are not simply a by-product of social class differences. Neither is it true, however, that the existence of such effects allows us to dismiss the impact of social class. The need to take both factors into account is made more crucial by the evidence we have presented of significant interaction between them. The scale of life cycle differences varies systematically by social class. Viewed alternatively, the magnitude of social class differences varies across the life cycle with, for example such differences being a great deal more important for children than for older people. Thus life cycle and class differences are enmeshed in a fashion that makes it arbitrary to attempt to partition their influence.

There is certainly no sense in which life cycle effects can be said to displace the impact of class; instead both factors combine to produce striking patterns of variation in poverty and vulnerability risk patterns.

For multiple deprivation we find that an additive model is appropriate but the pattern of effects is significantly dependent on the particular form on which one focuses. Lone parent household reference persons are exposed to distinctively high levels of current life style and housing and neighbourhood deprivation and a more modest level of disadvantage in relation to health. Those living alone of working age are relatively deprived in relation to all three forms of multiple deprivation but their level of disadvantage is a good deal more modest than that relating to lone parents except in the case of health. For older people their relative disadvantage is restricted to health. Once again there is no suggestion that a focus on life cycle effects provides any evidence that class effects can be discounted in understanding contemporary

patterns of stratification.

Arguments proposing that individualisation and destandardisation of the life cycle require us to focus on new rather than old social risks have been grossly overstated. Our analysis shows the importance of both types of risk and the manner in which they interact. Taken together with the size of the groups to which they apply, the effects of being in the working class overall and in particular segments of it in relation to poverty and economic vulnerability provide undeniable evidence for the continuing importance of social class.

Our findings suggest that both the “death of social class” argument is greatly overblown. A more accurate appreciation of the importance of new and old social risks and the extent to which they are both shaped by and, in turn, influence welfare state strategies requires that we systematically investigate the manner in which factors such as social class and the life cycle interact. On the basis of the evidence we have presented in this paper, we suggest that such an approach, rather than leading us to jettison our concern with social class, is likely, as Atkinson (2007, p. 360) argues, to leave us more impressed by the degree to which the “slayers” of class are themselves “riddled with class processes”.

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