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‘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 a concept. Nor has there been any detailed consideration of how we should set about operationalising the concept. In this paper 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’. An important variant of the individualisation argument considers globalisation to be associated with increased but much more widely diffused levels of risk. Inequality and poverty rather than being differentially distributed between social classes are thought to vary between phases in the average work life. This position contrasts sharply with the emphasis on cumulative disadvantage over the life course. Our findings suggest that both the “death of social class” and cumulative disadvantage over the life cycle theses are greatly over blown. A more accurate appreciation of the importance of new and old social risks and the manner in which they are both shaped by and influenced by welfare state strategies requires that we systematically investigate the manner in which factors such as the social class and the life cycle interact. Our evidence suggests that such an approach rather than leading us to jettison our concern with social class is likely, as Atkinson (2007) 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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Introduction

The NESC (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. Reference to the ‘life cycle’ has also becoming increasing prevalent in discussions relating to the NAP/Inclusion process (NAPS Inc, 2007). Its concern with a ”joined-up” approach to social policy can be seen as implicitly involving both multidimensional and dynamic perspectives. There is recognition that risks are linked across problem areas while problems experienced at any specific life cycle phase may be either a consequence of earlier difficulties or a precursor of later problems.

However, as far as we are aware, the life cycle concept has emerged into prominence without any systematic attempt to link its usage to the rather substantial literature that exists relating to the welfare state and the life cycle. Nor has there been any detailed consideration of to operationalise the concept. It seems to have been generally assumed that it is simply a question of identifying key age groups and discussion has revolved around the tripartite distinction between children, working age adults and older people. [1]

This is perhaps surprising given the voluminous literature on the life cycle. In fact, the scale of this literature is such that, in considering its application in the Irish case, our approach must necessarily be highly selective. In focusing on the comparison of life cycle and social class perspectives on social exclusions, our emphasis on the literature relating to social policy and the welfare state will lead us to neglect a vast literature

[1] The exception is the attempt to include a concern with building sustainable communities which has facilitated the incorporation of groups such the Travelling community, people with disabilities and the homeless. However, this discussion 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 Maître, 2005).

relating to developmental and life span psychology.[2] Similarly, our focus on the family life cycle involves a consequent neglect of other important life cycle trajectories relating to education and occupation.[3]

Our analysis is also highly restricted in relation to the kind of data available to us. The development of a full-blown life cycle perspective, which allows one to confront complex issue relating to the distinction between age, cohort and period effects involves data requirements that go well beyond anything currently available in the Irish situation.[4] Despite such limitations, we consider that it is worthwhile endeavouring to draw lessons from the life cycle literature in order to exploit the opportunity provided by the availability of EU-SILC data to contribute to the Irish debate on the life cycle and social exclusion.

The Life Cycle, Social Class and New and Old Social Risks

The concept of life cycle has had a long and distinguished pedigree in the field of Social Policy. Charles Booth's insight from his survey of 'Life and Labour of the People of London' that the onset of old age and inability to work were the primary causes of poverty was one of the principle factors behind the passing of the Old Age Pensions Act in 1908. Indeed, 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.[5] A wide range of literature documents the fact that the welfare state does not just respond to the life cycle but rather is critical in defining and shaping the social meaning of age.[6] Life cycle patterns vary across historical periods and across welfare regimes related to variation in factors such as the key economic unit around which society is organised, levels of instability, educational participation, work and family relationships and paths to retirement. Leisering and Liebfried (1999:24) conclude that the degree to which the

[2] See for example Baltes *et al* (1999).
[3] For a review of the achievements of such studies see Mayer (2000)
[4] Hopefully the Growing Up in Ireland Study and TILDA will help to rectify this situation in relation to children and older people in the future.
[5] See Dewilde (2003) for a more detailed discussion
[6] See Mayer (2003, 2004, 2006).

life cycle is shaped by the welfare state is such that ‘present day social policy’ is ‘life course policy’.

Welfare state arrangements shape patterns of standardisation and destandardisation of the life cycle. The former refers to processes by which specific states or events and the sequences in which they occur or their timing become more uniform. The latter involves standard sequences coming to characterise a smaller portion of the population or occur at more variable ages and with more dispersed durations. The recent interest in the life cycle perspective in European debates on social exclusion is directly related to the perceived consequences of particular forms of standardisation and destandardisation.

Taylor-Gooby (2004) draws attention to the emergence of “new” social risks associated with the development of the ‘knowledge economy’. Increased individualisation, new patterns of family life and the changing position of women in society have generated a range of new challenges relating to issues such as work-life balance in dual earner households and the distribution of the burden of care. Maier *et al* (2007) note that the expansion of the earlier phase of the life cycle is seem as critical to providing the human capital foundations of economic growth while the expansion of the retirement phase is portrayed in crisis terms. Provision for both, however, is dependent on the activities of those in the middle phase and facilitation of combinations of complex activities during this phase.

Taylor-Gooby (2004:2) identifies a range of differences between ‘new’ and ‘old’ risks that provide some insight into why the life-cycle perspective has been receiving increasing attention. 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. New risk policies are often concerned to help more people support themselves through paid work with labour market reform and child-care becoming crucial issues. Such new risks he suggests share a number of characteristics.

- They affect more people than old social risks and failure to cope with them can have long-run implications for future life chances.
- They affect people at younger stages of their lives, 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.
- Unlike old social risks to do with, for example, retirement or ill-health, they may be transitory and specific to particular periods of the life cycle. (Taylor-Gooby, 2004:8).

A particularly important variant of the individualisation argument considers globalisation to be associated with increased but much more widely diffused levels of risk. This pattern is also thought to arise from the erosion of security deriving from traditional career patterns based on full-time employment over the life cycle. Intensified global competition and the overriding significance of competitiveness are thought to undermine the buffering capacity of the welfare state. The threat, if not the reality, of unemployment and resulting poverty are considered to have become more pervasive and to extend substantially beyond the working class (Beck, 1992, 2000 a & b, Castells, 2000). Inequality and poverty rather than being differentially distributed between social classes vary between phases in the average work life. 'Temporalisation and biographisation' of poverty are seen to be features of the emergence of the 'the risk society' in which relationship breakdowns and transitional crises are prevalent. Poverty is seen increasingly as both individualised and transitory and is 'democratised' (Leisering and Liebfried, 1999). The extension of employment insecurity and instability and potential poverty across the socio-economic spectrum involves 'capitalism *without* classes' (Beck 1992: 88), and inequality of income becomes detached from its old moorings in class categories (Beck 2000a). For Beck the institutions of the welfare state are central to the *disembedding* of individuals from earlier social forms such as social class and their *re-embedding* in new ways of life in which they 'must produce, stage, and cobble together their biographies themselves' (Beck 1997: 95).

This position contrasts sharply with that discussed in detail by Dewilde (2003) which directs attention to 'stratification over the life course' whereby the consequences of

social stratification may be amplified over time producing a process of growing intra-cohort differentiation. Increasing differentiation over the life course of a cohort may be driven by two mechanisms: initial inequalities and time. The former, combined with opportunity structures and historical circumstances, may affect people's ability to accumulate resources over their life course.[7]

In this paper we seek to contribute to the life cycle debate by undertaking a systematic analysis of the impact of life cycle and social class, and the manner of their interaction, on a wide range of indicators of social exclusion.

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 recognition of this fact, the term 'life course' has come to be generally preferred to that of life cycle across a range of disciplines. However, for our present purpose we shall adhere to the latter because it has been become accepted terminology in the Irish welfare state debate. However, given the frequency with which the term 'life course' is employed in the literature we shall make use of both terms and treat them as generally interchangeable.

In defining stage in the family life course for each individual (or as Cuyers *et al* (2002) refer to it their "personal development phase") we employ the following set of categories.

1. Children aged < 5 living with parent/s
2. Children aged 5 -17 living with parent/s.
3. Living with others working age
4. Living with partner (married or cohabiting) – working age 18-49
5. Lone parent Household Reference Persons (HRPs)
6. Living with partner and children
7. Living alone – working age

[7] See Dannefer (1987) and O'Rand (1990; 1996)

8. Living with partner - working age 50-64.
9. Living with partner - older people
10. Living with others -older people
11. Living alone – older people

In identifying these categories we made 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. Thus, while we expect our family life cycle factor categories to differ in terms of average age, they are intended to capture specific aspects of the family life more directly than is possible by relying on age on its own in a society where the life course has become, to at least some extent destandardised. For convenience, in what follows we will refer to lone parent HRPs simply as lone parents and to the childhood stages as pre-school and school going. In addition, where we refer to life cycle this should be taken to mean family life cycle in the sense in which we have defined it.

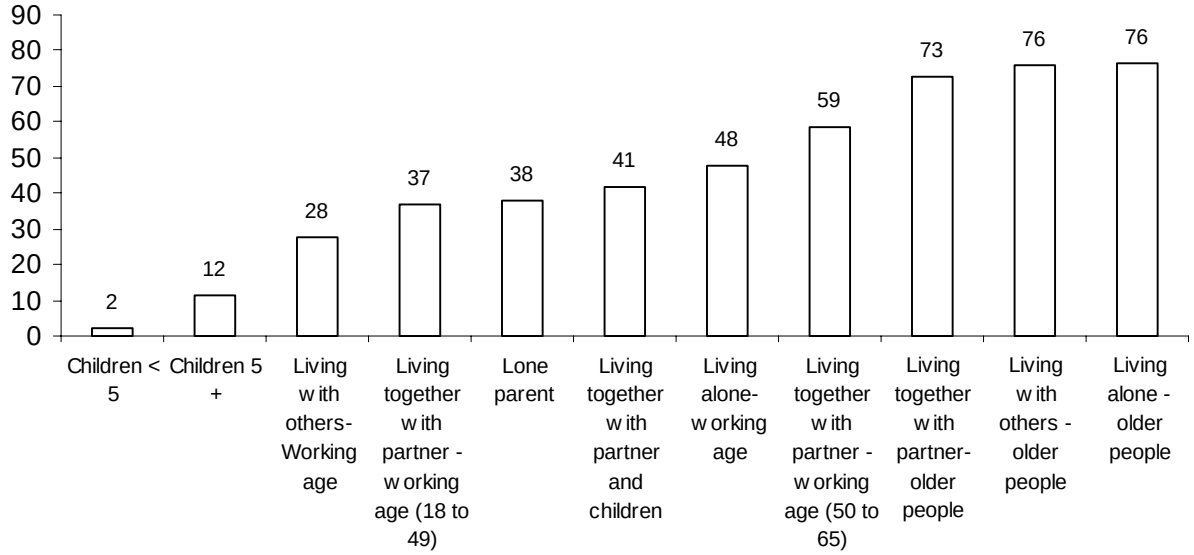
In Table 1 we show the distribution of individuals across family life cycle categories. Given the recent tendency to emphasise the importance of early childhood experiences, in this case we have distinguished between pre-school and school going children. Just over 7 per cent are found in the former category and almost 20 per cent in the latter. One in five are of working age and living with others. This group are predominantly young adults and will include some lone parents. Five per cent are aged 18-49 and living together with a partner. Three per cent are living without a partner but with children. This group comprises of lone parents in independent households. Over one-fifth are living together with a partner and children. Three per cent are of working age and living alone. One in ten are aged between 50-64 and are living together with a partner. Four per cent are older people living together with a partner. Two per cent are older people living with others and four per cent are older people living alone

Table 1: *Family Life cycle Distribution*

	%
Children < 5	7.2
Children 5 +	19.6
Living with others- Working age	20.2
Living with partner - working age (18 to 49)	5.1
Lone parent	3.1
Living together with partner and children	21.5
Living alone- working age	3.3
Living with partner - working age (50 to 65)	10.2
Living with partner- older people	4.2
Living with others - older people	1.9
Living alone - older people	3.9
Total	100.0

In Figure 1 we show the mean age for each of these family life cycle groups. The categories are age graded broadly as we would anticipate given our use of age and age related information in constructing them. The average age of children in the first category is two years old and in the second twelve years old. The mean age for those living with other adults is twenty-eight. This rises to thirty-seven for those under fifty living with a partner and to thirty-eight for those living without a partner but with children and to forty-two for those living with a partner and children. The average age for those of working age and living alone is forty-eight. For the working age over fifty and living with a partner it is fifty-nine. The mean age for older people living with a partner is seventy-three. This rises to seventy-six both for those living with other adults and those living alone.

Figure 1: *Mean Age b y Family Life Cycle Category*



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 was employed (CSO, 2005).

Measures

At Risk of Income 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 income poverty if they fall below 70% 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. [8]

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 income 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.[9]

[8] See Whelan (2007a) for a detailed discussion of this measure.
[9] See Whelan *et al* (2007b) for a comprehensive discussion of the measures

Level 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

- 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 types of deprivation whose enforced experience involves 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. [10]

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

[10] See Whelan *et al* (2007b).

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. For our present purposes we will focus not on these individuals dimensions as such but on the manner in which they combine to produce levels of deprivation and create distinct forms of multiple deprivation.

Patters of Multiple Deprivation

We anticipate that individuals will differ across the family life cycle in terms of exposure to different forms of multiple deprivation.

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.
- 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.

Social Exclusion Relativities by Life Cycle

Before proceeding to the multivariate analysis required to compare life cycle and class effects, we provide a brief descriptive account of the impact of life cycle on risk levels. In Table 2 we set out the results of a series of logistic regressions summarising the impact of life cycle on 'at risk of income poverty', consistent poverty and economic vulnerability. The findings are presented in terms of odds ratios with the reference category being those aged between 18-49 living with a partner which is assigned an odds of 1. Focusing first on income poverty, it is clear that lone parents experience the highest relative risk with an odds ratio of 8.6 and by those living alone with one of 6.9. They are followed by children of school going age and older people living alone with odds ratios of just above 5. The values relating to the remaining stages of the life cycle are all concentrated in the narrow range running from 2.3 to 3.2.

Switching our attention to consistent poverty, we observe a number of deviations from the income poverty pattern. In the first place the lowest risk level is observed for older people living with a partner who have an odds ratio of 0.8 while older people living with others do not differ from the reference group. Only in the case of those living alone-older people does the effect reach statistical significance. However, the highest risk levels are once again observed for lone parents, those living alone and school-going children with odds ratio of respectively 10.8, 4.8 and 4.7. This also proves to be the case with economic vulnerability where the relevant figures are 15.1, 4.4 and 5.0. However, on this occasion there is little difference between school-going and pre-school children. The relative position of older people is also closer to that pertaining in the case of income poverty but the position of those living alone is less distinctive.

Table 2: *Logistic Regressions Showing Odds Ratio of being At Risk of Income Poverty, Consistent Poverty, Economic Vulnerability (Ref cat: Living with partner - working age (18 to 49))*

	Income poverty	Consistent poverty	Economic vulnerability
Children < 5	2.845***	2.930***	4.118***
Children 5 +	5.118***	4.685***	4.963***
Living with others- Working age	2.662***	1.962**	2.604***
Lone parent	8.589***	10.762***	15.128***
Living with partner and children	2.638***	1.887**	2.226***
Living alone- working age	6.878***	4.845***	4.428***
Living with partner - working age (50 to 65)	2.331***	1.010	1.452*
Living with partner- older people	3.221***	0.789	2.309***
Living with others - older people	2.337***	0.989	2.593***
Living alone - older people	5.442***	1.617*	3.872***
Living with partner - working age (18 to 49)	1.000	1.000	1.000
Nagelkerke R Square	0.046	0.065	0.072
Reduction in log likelihood	441.944	405.024	727.396
Degrees of freedom	10	10	10
N	15484	15484	15479

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

In Table 3 we provide a "welfare balance sheet " summarising such profiles in terms of magnitude of deviations from the mean odds ratios. All four groups living with partners enjoy consistently favourable positions, as do both groups living with others. For older people living alone and pre-school children their relative position is highly dependent on the indicator on which one focuses. Lone parents, those living alone and school-going children are relatively disadvantaged.

Table 3*: Deviation from the Mean Odds Ratios on Income Poverty, Consistent Poverty and Economic Vulnerability*

	Income poverty	Consistent poverty	Economic vulnerability
Children < 5	++	=	=
Children 5 +	--	---	-
Living with others- Working age	++	++	++
Living with partner - working age (18 to 49)	+++	+++	++++
Lone parent	----	----	----
Living with partner and children	++	++	++
Living alone- working age	----	---	=
Living with partner - working age (50 to 65)	++	+++	+++
Living with partner- older people	+	+++	++
Living with others - older people	++	+++	++
Living alone - older people	--	++	=

within 0–9% of the mean outcome (=), 10-24% below (+), 25-49% below (++), 50-74% below (+++), 75-100(++++), 10-24% above (-), 25-49% above (--), 50-74% above (---), 75-100(----).

Comparing Life Cycle and Social Class Variation in Poverty and Economic Vulnerability

The previous analysis focused on bivariate relationships involving family life cycle and social exclusion outcomes. In this section we extend our analysis to take into account the combined impact of life cycle and social class. A first approach to such issues assumes that the impact of these variables is additive and the expectation is that the impact of social class is the same at all stages of the life cycle or, that the effect of life cycle is the same for each category of class. 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.

The complexity introduced by these interactions, together with the need to have sufficient data available to reach statistically validated conclusions relating to a range

of combinations of family life cycle and socio-class for relatively extreme outcome variables, requires us to operate with reasonably aggregated versions of the variables that enter into our analysis earlier on. In relation to family life cycle, we employ the following seven-category version of the earlier schema.

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

There clearly is some loss of information involved, particularly in relation to distinctions within the categories of children and older people. However, this is mainly in relation to the indicators dealt with in the previous section, as the differences relating to forms of deprivation are relatively modest. The analytic gains from aggregation out weight those arising from any loss of descriptive power. Since we have combined the older age groups, where in the future we refer to those 'living alone' this designation is restricted to those of working age,

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 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. As Goldthorpe (2002:213)

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 individuals *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 & managerial occupations (ESeC Classe 1 & 2), higher grade white collar workers (ESeC Class 3) and lower supervisory & 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 & 5). This group makes up 12 per cent of the sample
- *Working class* – comprising lower services, sales & clerical occupations & 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 4 we look at the impact of life cycle and social class on at risk of income 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 equation confirms the conclusion that lone parents, those living alone, children and older people have relatively high odds of being at risk of income poverty. The second equation confirms the independent impact of social class with the Nagelkerke R^2 going from 0.032 to 0.121 and suggests that in comparison with the middle class group the odds on being at risk of income 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.

From equation (iii), 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 raises the Nagelkerke R^2 to 0.127. 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 income poverty' by a factor of 2.6. For older people the corresponding figure for being working class is 2.0. However, this rises to 3.0 for those living with others, to 4.3 for those living with partners without children, over 5.0 for children and those living with partners 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 income poverty' are higher for older people than for children with 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. In the working class case the respective values are 2.0 and 3.7 and the pattern of advantage is reversed.

Each of the observed interactions is associated with a significant improvement in the *relativ*e 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.

Table 4: *Logistic Regressions Showing Odds Ratio of being into Income Poverty, (Ref cat: Reference category is Older Middle Class People)*

	Odds Ratios (i)	Odds Ratios (ii)	Odds Ratios (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
Social Class			
Self-employed		2.651***	2.560***
Manual class		4.098***	1.982***
Interactions			
Children* manual class			2.517***
Living with others* manual class			2.190***
Living with partner*manual class			2.747***
Living with partner with children*manual class			3.319***
Living alone*manual class			1.502*
Nagelkerke R Square	0.032	0.121	0.127
Reduction in log likelihood	285.556	1121.456	1185.556
Degrees of freedom	6	8	13
N	14815	14815	14815

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

In Table 5 we consider the corresponding situation in relation to consistent poverty. The impact of life cycle is substantially greater in relation to consistent poverty than relative income poverty with the Nagelkerke R^2 being 0.056 compared to 0.032. Adding social class again has little effect on the life cycle coefficients and has less

impact than in the case of ‘at risk of income poverty’ with the Nagelkerke R^2 increasing to 0.122. Thus, for the additive model life cycle is more important that in the case of ‘at risk of income poverty’ and social class is less so. This is reflected in the odds ratios of 1.27 and 4.15 for self-employment and working class in equation (ii) compared to those of 2.65 and 4.10 for ‘at risk of income poverty’. However, once again we observe a significant pattern of interaction. Introducing the relevant terms raises the Nagelkerke R^2 to 0.127. In this case it is a more restricted pattern of interaction that involves 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 on being consistently poor by a factor of 2.5. For children this rises to 4.3, for those living with a partner 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, while the odds on 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 the pattern of advantage is reversed and the latter are more than three times more likely to be consistently poor. Similarly, among the middle class the odds on consistent poverty for older people are more than 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.

Table 5: *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
Manual class		4.155	2.477***
Interactions			
Children* manual class			1.748***
Living with partner*manual class			2.831***
Living with partner with children*manual class			2.983***
Nagelkerke R Square	0.056	0.122	0.127
Reduction in log likelihood	315.621	698.426	729.824
Degrees of freedom	6	8	11
N	14815	14815	14815

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

As with ‘at risk of income 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 6 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 income poverty' and consistent poverty. Lone parents, those living alone and children are again identified as the life cycle phases at greatest risk. From the additive model equation (ii) we can see the introduction of social class produces a substantial rise in the Nagelkerke R^2 from 0.064 to 0.185. 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.

Table 6*: 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
Social Class			
Self-employed		1.876***	1.832***
Manual class		5.163***	4.066***
Interactions			
Children* manual class			1.402**
Living with partner*manual class			1.286
Living with partner with children*manual class			1.589***
Nagelkerke R Square	0.064	0.185	0.187
Reduction in log likelihood	611.436	1837.027	1853.474
Degrees of freedom	6	8	11
N	14810	14810	14810

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

However, we observe a pattern of interaction similar to that for consistent poverty. 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 5.7 for children, to 5.2 for those living with partners 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 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% of individuals while the latter make up 41%. When we take interactions into account 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. In contrast while the odds ratio for working class lone parents reaches 20.1 the group comprise less than 2 per cent of individuals. The available evidence provides no basis for concluding that the existence of significant life cycle effects is associated with the demise of class effects.

Level and Forms of Multiple Deprivation

In this section we focus first on level of multiple deprivation before turning our attention to forms of multiple deprivation. In both cases an additive model performs adequately, however, in the latter case it becomes crucial to distinguish between forms of multiple deprivation. The dependent variable in the case of multiple deprivation arises from a count of the number of thresholds exceeded in relation to the distinct dimensions of deprivation identified earlier with a score running from 1 to 5.

Slopes cumulative model for the j-1 logits that can be formed from a variable with J categories. In Table 7 we show the coefficients for life cycle first before adding social class at which point the R^2 rises from 0.053 to 0.134. Focusing on the bivariate coefficients, with those living with a partner as the reference category, we observe a familiar pattern whereby the largest coefficient of 5.8 is associated with lone parenthood. They are followed by those living alone and older people with odds ratios of just less than three. For children and those living with others the value of the odds ratios is almost halved and those living with partners and children are not significantly different from the reference category. Including social class in the equation produces a modest reduction in the size of the life cycle coefficients with that for lone parents falling to 4.2. Taking the middle class as the reference category we find that self – employment raises the level of multiple deprivation by a factor of 1.6 while for working class membership this rises to 3.5.

Table 7: *Ordered Logistic Regressions Showing Odds Ratio for Multiple Deprivation, ((Ref cat: Reference category is Living with Partner Middle Class People)*

	Odds Ratios (i)	Odds Ratios (ii)
Children	1.618***	1.456***
Living with others working age	1.424***	1.254***
Lone parent	5.849***	4.205***
Living with partner with children	0.952	0.961
Living alone working age	2.855***	2.394***
Older people	2.752***	2.220***
Living with partner	1.00	1.00
Social Class		
Self-employed		1.619***
Manual class		3.497***
Nagelkerke R Square	0.053	0.134
Reduction in log likelihood	760.526	1913.102
Degrees of freedom	6	8
N	15458	14880

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

The foregoing analysis treats each of the dimensions of deprivation that we have identified as equally important. However, 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. In Table 8 we show the results from a multinomial regression where the reference category for the dependent variables is those not experiencing any form of multiple deprivation and for the independent variable. Entering life cycle on its own produces a Nagelkerke R^2 of 0.076. Adding social class raises this to 0.153 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 two. 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.

Table 8: *Multinomial Logistic Regression Showing Odds Ratio of Experiencing Multiple Deprivation involving Consumption, 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)*

	Consumption	Health	Housing and Neighbourhood
	Odds Ratios	Odds Ratios	Odds Ratios
Life Cycle			
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
Social Class			
Self-employed	2.574***	1.673***	1.176
Manual class	6.027***	3.348***	3.802***
Nagelkerke R Square	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

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 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 a life cycle effect exceed the impact of being in the

manual 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.

One final point that needs to be made is that 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 9. 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 this 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 9: *Depth of Multiple Deprivation by Type of Multiple Deprivation*

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

Conclusions

In this paper we have sought to place the increasing importance attributed to the life cycle in the Irish social exclusion debate in 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 cycles differences varies systematically by social class. Viewed alternatively, the magnitude of social class differences varies across the life cycle with, for example class 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 that in this case the pattern of effects is significantly dependent on the particular form on which one focuses. Lone parent 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.

However, it is also true that neither the pattern of stratification across the life course nor the interaction of such life cycle effects with social class provide support for the notion of cumulative advantage across the life cycle. Social class has relatively uniform consequences across the life cycle in terms of exposure to levels of multiple deprivation. While significant variation in class effects is observed across the life cycle in relation to poverty and vulnerability, it is not of a form consistent with the cumulative disadvantage thesis.

We clearly cannot confidently predict how the circumstances of the life cycle will evolve in the future. The possibility obviously exists that current variation at the working age stage in relation to, for example, pension entitlements, may be reflected in greater socio-economic differentiation among older people in the future. However, the patterns we have observed suggest that, rather than life cycle patterns leading to cumulative disadvantage, some stages such as childhood carry relatively high risks, particularly for those in lower socio-economic circumstances, from which many people are likely to emerge into low risk phases in the early adult stages of the life cycle unless they are affected by particular circumstances such as lone parenthood. As with childhood, the impact of living with a partner and children is substantially affected by being in the working class. Rather than differentiation by social class increasing systematically across the life cycle, it appears to peak at a particular points such as childhood and living with a partner with and without children. In contrast differentiation by social class is a good deal more modest at other stages such as living with others, living alone and lone parenthood. This is to some extent a consequence of the fact that lone parents and those living alone continue to experience distinctive difficulties even when they are located in the middle class. More positively, for older people the impact of redistribution through the welfare state, the continuing importance of family support systems and the buffering effect of high levels of home ownership are factors that seem to contribute to low levels of consistent poverty and multiple deprivation and rather weak forms of socio-economic differentiation. Older people provide a strikingly positive example of an outcome entirely inconsistent with the cumulative disadvantage thesis.

Our findings suggest that both the "death of social class" and cumulative disadvantage over the life cycle theses are greatly over blown. A more accurate appreciation of the importance of new and old social risks and the manner in which both are shaped by and, in turn, influence welfare state strategies requires that we systematically investigate the manner in which factors such as the 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 (2007:360) 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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