The Truth About Youth
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We would like to take this opportunity to thank the member organisations, board members, and staff of NYCI for contributing to the project in the initial stages of the project. We would also like to thank the staff of SPSS Ireland particularly Christophe Estanol and Claire Jordan for their advice and support throughout the project and Clodagh O’Brien, Communications Officer in NYCI for overseeing the design, publication and promotion of the report.

Thanks to the many participants who gave of their time to respond to the survey – without their involvement the research would not have been possible.

Lastly we would like to acknowledge the work of the research and policy staff in NYCI especially Marie-Claire McAleer, Anna Cunniffe and James Doorley who produced the report.
Foreword

I commend and welcome this piece of research on issues affecting young people aged between 18 – 25, an age group often forgotten by public policy in Ireland today.

This report explores the many key issues facing youth in Ireland in 2009 and provides the reader with a snapshot of what it is to be 20 something in modern Ireland.

When this body of work was envisaged, we were living in an almost unrecognisable country. Over the last 12 months Ireland’s social, and economic fabric has dramatically and rapidly changed and consequentially some of the findings and responses of young people to questions relating to finance and housing may no longer be as relevant in the current climate. The survey, however, does provide us with some important statistics which help inform our policy and advocacy work and provides us with a deeper insight into what it means to be a young person in Ireland in 2009.

This research is a timely study which provides a number of clear indicators of the concerns, challenges and issues facing young people today. It is incumbent on us to take these on board in influencing and shaping social policy and practice affecting this group in the years ahead.

Mary Cunningham
Director
National Youth Council of Ireland
Most striking in the report is the need to invest in education and training particularly for those young people vulnerable to redundancy. In the current economic climate the impact of recession will have devastating repercussions for many young people especially those who do not have the skills or qualifications required for a changing labour market. We need to ensure that these young people are provided with supports to equip them with the skills to be employable again. We also need to ensure that the new unemployed are supported to re-enter the labour market and prevent the prevalence of a cycle of long-term unemployment so familiar in the 1980’s. Long-term unemployment during this time took the country many years to recover from and in some incidences left the individual isolated and marginalised.

Another key finding of the survey research relates to the health and well-being of our nation and the need to invest in an equitable and accessible good quality health care system. The research clearly confirms that many young people are prevented from availing of health services due to an inability to pay and many feel their health is far from good. Almost one third of those surveyed had not been to the doctor in the past year. 1 in 5 respondents had not attended the doctor when sick due to financial costs and 46% of those surveyed did not have any health insurance. These are alarming findings and they need to be addressed.

More needs to be done to promote healthier lifestyle behaviour in young adults to prevent the onset of illness in later life and to minimise and prevent the eventual the public health costs to the exchequer responding to preventable diseases and illness.

On the issue of electoral participation, the survey reveals that the main barrier young people face in relation to voting is the current registration system. Many young people are not voting because they are not registered to vote. The survey results indicate that the current system is failing and must be overhauled.

We must enhance electoral participation of young people by introducing a system of automatic registration to ensure more young people are enfranchised to use their vote. A move in this direction should be possible given that all residents in Ireland have a PPS number and once a person reaches 18 they should be automatically added to the relevant electoral register.

This may only be possible however, if the voter registration system is controlled and managed by a central agency, as recommended by the report of the Taskforce on Active Citizenship.

Housing is another social policy issue which continues to register on the radar as significant to the lives of the 18 – 25 age cohort. Interestingly, the housing market had changed dramatically. Many young people a year ago struggled to get onto the property ladder. At the time of conducting the survey only 15% of 22 – 25 year olds were thinking of buying a property in the next year indicating how difficult it was to purchase a home.

For those who managed to buy during the boom, many paid exorbitant prices in an over inflated housing property market. Since autumn last year the housing market had changed significantly. House prices have dropped and many young first time home owners find themselves facing negative equity on their property. Many are trapped in homes they cannot sell and are paying off huge mortgages. For some, the problem is exacerbated by the fact that they are repaying fixed term mortgages and therefore are not availing of the low interest rates enjoyed by those on variable rate mortgages.

As the labour market contracts and unemployment soars, young homeowners struggle to repay their mortgages and repossession for many is imminent. Sadly negative equity and home repossession will have ramifications for those it affects for the rest of their lives.

These are challenging times and the decisions taken now by Government will determine how long the country remains in a state of economic recession and to what extent we make a recovery from the current downturn. The consequences for young people are serious. We need a plan of action – a strategy for recovery.
Summary of Survey Findings

Respondent Profile

- **Sex** – 526 (51.6%) were male and 494 (48.4%) were female.
- **Geographic location** – 688 (67.5%) were from an urban area and 332 (32.5%) from a rural area.
- **Social demographic** – 474 (46.5%) were classified as being from the ABC1 social demographic group and 546 (53.5%) were classified as being from the C2DE social demographic group.
- **Nationality** – Approximately 93.4% of the participants in the survey identified themselves as Irish.

Education

- Almost half (49.4%) of the respondents have achieved at least Leaving Certificate level of education. Over 40% have completed further education studies.
- Over 40% of respondents have plans to return to study in the next 5 years, while 17% are unsure.
- Of those who have said that they will return to study or that they are unsure, almost 50% intend returning on a full time basis.
- Overall cost of returning to study is the biggest barrier to returning to study. Over half or 52.2% of respondents cited ‘overall cost’ as being either very important or important practical barriers to their return to further study.
- 47.4% cited ‘job commitments’ as being either very important or important practical barriers to their return to further study part-time fees were cited by 42.5%.
- ‘Overall Cost’ and ‘Part Time Fees’ were a much bigger issue for lower socio-economic group.
- The two least important barriers to returning to education are ‘previous negative experience of the education system’ and ‘lack of self-confidence’ both having average ratings of 3.9.

Health

- Most of the 18 – 25 year olds surveyed, felt that in comparison to others of the same age and sex they were in good health.
- Of those surveyed who felt their health was less than good, 59% were specifically concerned or very concerned about their physical health.
- Of those surveyed who felt their health was less than good, 52% were specifically concerned or very concerned about their weight/diet.
- Of those surveyed who felt their health was less than good, 23% were specifically concerned or very concerned about their mental health.
- Almost one third of those surveyed had not been to the doctor in the past year.
- 20% have not attended the doctor when sick due to financial costs.
- 46% of those surveyed did not have any health insurance.

Housing

- 60% of those surveyed live with their parents or a family member.
- 79% of those surveyed have no immediate plans to buy property.
- Only 15% of those aged 22-25 years are hoping to buy a property in the next year.

Personal Finance

- 42% of respondents earn less than €899 per month.
- 70% of respondents earn less than €1,799 per month.
- 60% of those surveyed stated that they had savings.
- Over 70% of those who said they had savings saved on a regular basis.
- 40% of respondents said they had difficulty meeting their bill payments on a regular basis.

Voting Participation

- Only 71.2% of young people aged 18 – 25 were registered to vote.
- Only 64% of young people between 18 – 21 years of age were registered to vote.
- Online voting and automatic registration were seen by young people as the most effective methods of encouraging voter participation.
- Only 20% of young people have ever had personal communication with their local T.D./Councillor.
Research Methodology

Rationale for Research

The National Children’s Strategy clearly identified the need for reliable statistics to inform policy development in relation to the lives of children and young people; however, data is only collected on young people to the age of 18. There is very little quantitative research on the views of young people up to the age of 25.

Research Aim

In light of the absence of statistical data on a number of key social policy issues affecting young people in the 18 – 25 age cohort, NYCI commissioned a national survey to collect this data. The intention is to use the research generated from the survey to inform our youth policy and practice and to strengthen the advocacy work done on behalf of young people.

Key Issues

The results of the national survey will highlight young people’s opinions in respect of the following key policy issues:

• Access to and participation in education.
• Voting behaviour.
• Access to affordable and quality health care, and health lifestyle behaviour.
• Young people and their position in relation to a turbulent housing market.
• Personal and financial circumstances.

Quantitative Research Methodology

A quantitative methodology was employed. Quantitative research is empirical research where the data is in the form of numbers. The research is indirect and treats experiences as similar, adding or multiplying them together, or ‘quantifying’ them. The search for indicators is the main form of measurement in quantitative research. Establishing the reliability and validity of measures is important for assessing their quality. Quantitative research can be characterised as exhibiting certain preoccupations, the most central of which are: measurement; causality; generalisation; and replication.

A quantitative approach was deemed best for this survey as this study was aimed at quantifying descriptive relationships. As we wanted to ascertain the general feeling and experiences of a large sample of young people living in Ireland and to describe their experiences, a quantitative methodology was the most appropriate method to employ.

Selection of Topics for Inclusion in the National Survey

The research project involved using survey research to ascertain the views of young people in the 18 – 25 age cohort on a number of pertinent issues highlighted by the Board, Staff and member organisations of NYCI. These issues prioritised as policy, practice and advocacy objectives in NYCI’s Strategic Plan 2008 – 2012 informed and framed the scope and scale of the survey.

The questionnaire was formulated and a pilot study was conducted on the questionnaire to highlight any areas of ambiguity for the interviewer or the interviewee. The questionnaire was refined appropriately. For this pilot study, SPSS Ireland used a sample population. To ensure this sample was representative of the population, a random selection procedure was employed.

Data Collection

A representative sample was selected to participate in the study. To ensure the sample was representative of the national population a number of qualifying questions were asked including age, gender, location and social demographic group.

The sample size was 1,000 respondents. A quota sampling system was engaged with quotas (rounded to the nearest 10) as per Table 1.1. The total column gives the number collected in each county and each of the other columns gives a breakdown on how that number is collected by location, gender, age and social demographics. For example, 110 people were to be surveyed in Cork. Of those 110, 40 had to be from a rural location with the other 70 from an urban location; gender was split almost 50/50; 51 had to be aged 18 – 21 and 59 aged 22 – 25 with 50 being from social class ABC1 and 60 from social class C2DE.

SPSS Ireland partnered with Future Fieldwork Ireland to conduct the interviews and collect the data. Future Fieldwork conducted rigorous quality control/pre-checking. This process of quality control was achieved through:

- Back checking 10% of all samples interviewed.
- Avoiding use of supervisors so total control of fieldwork is maintained from head office.
- Personal project briefings.

The data was collected via face-to-face interviews over an eight week period from July to September 2008.
Table 1: Quotas for nationally representative sample

<table>
<thead>
<tr>
<th>Sampling Points</th>
<th>Total</th>
<th>Location</th>
<th>Gender</th>
<th>Age</th>
<th>Social Demographics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>Urban</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Carlow</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Cavan</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Clare</td>
<td>20</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Cork</td>
<td>110</td>
<td>40</td>
<td>70</td>
<td>56</td>
<td>54</td>
</tr>
<tr>
<td>Donegal</td>
<td>30</td>
<td>20</td>
<td>10</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Dublin</td>
<td>300</td>
<td>10</td>
<td>290</td>
<td>152</td>
<td>148</td>
</tr>
<tr>
<td>Galway</td>
<td>60</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Kerry</td>
<td>30</td>
<td>20</td>
<td>10</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Kildare</td>
<td>40</td>
<td>30</td>
<td>10</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Kilkenny</td>
<td>20</td>
<td>10</td>
<td>10</td>
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<td>10</td>
</tr>
<tr>
<td>Laois</td>
<td>20</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Leitrim</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Limerick</td>
<td>50</td>
<td>20</td>
<td>30</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>Longford</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Louth</td>
<td>30</td>
<td>10</td>
<td>20</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Mayo</td>
<td>30</td>
<td>20</td>
<td>10</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Meath</td>
<td>40</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Monaghan</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Offaly</td>
<td>20</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Roscommon</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Sligo</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Tipperary</td>
<td>30</td>
<td>20</td>
<td>10</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Waterford</td>
<td>30</td>
<td>10</td>
<td>20</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Westmeath</td>
<td>20</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Wexford</td>
<td>30</td>
<td>0</td>
<td>30</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Wicklow</td>
<td>30</td>
<td>10</td>
<td>20</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1010</strong></td>
<td><strong>290</strong></td>
<td><strong>720</strong></td>
<td><strong>511</strong></td>
<td><strong>499</strong></td>
</tr>
</tbody>
</table>
Data Entry, Data Cleaning & Data Validation

Experienced data entry consultants entered the data into an SPSS data file with specified template and an intensive cleaning and validation of data was conducted. A number of single variable and cross variable rules were employed to highlight any responses that may have been incorrect or questionable. Single variable rules for each question ensure that a valid response has been entered e.g. age should only be between 18 and 25. Examples of the cross variable rules are listed in table 1.2 below.

Table 1: A Sample of Cross Variable Rules

<table>
<thead>
<tr>
<th>Cross Variable Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>If answered no to ‘do you have savings’ (A7) then shouldn’t answer following question ‘do you save money on a regular basis’ (A8).</td>
</tr>
<tr>
<td>Respondents aged 20 or less they shouldn’t have achieved more than their leaving certificate (B1).</td>
</tr>
<tr>
<td>Respondents who are not on the Electoral Register (C2) should not have voted in the Lisbon Treaty referendum (C3).</td>
</tr>
<tr>
<td>Respondents who have not been to the doctor in the last year (D5) should not have answered D6.</td>
</tr>
</tbody>
</table>

In cases where the entry was suspect, cross checking with the paper survey was conducted. Future Fieldwork Ireland kept confidential contact details of the respondents in case of any ambiguity with responses; they were able to contact, on our behalf, those respondents whose answers were unclear.

Data Analysis & Dissemination

Single variable and cross variable analysis was conducted for appropriate combinations of questions and the data was examined and used to produce a final report.

The data analysis and findings were used to develop a series of briefing papers which were disseminated to the media, politicians, youth organisations and policy makers throughout 2009. This final report is a culmination of the briefing papers.
Education
Education

Context

NYCI has campaigned for many years on education, formal and non-formal and in particular on the issue of educational disadvantage. NYCI has contributed to a wide range of key education bodies, including the National Office for Equity of Access to Higher Education, the National Education Welfare Board, the Education Disadvantage Committee, the Action Group on Third Level Access and the Taskforce on Lifelong Learning. The Council is also represented on the National Youth Work Advisory Committee.

We have consistently called for the abolition of fees for those seeking to return to further or higher education on a part-time basis, in particular for those who do not already hold third level qualifications. We believe that the financial costs of participation in education are one of the main deterrents preventing access to and participation in education. This assertion is reinforced by the survey findings which support the point that many young people regarded the ‘overall cost’ of education to be one of the most important practical barriers to access.

Main Education Findings

- Almost half (49.4%) of the respondents have achieved at least Leaving Certificate level of education. Over 40% have completed further education studies.
- Over 40% of respondents do have plans to return to study in the next 5 years, while 17% are unsure.
- Of those who have said that they will return to study or that they are unsure, almost 50% intend returning on a full-time basis.
- Overall cost of returning to study is the biggest barrier to returning to study. Over half or 52.2% of respondents cited ‘overall cost’ as being either very important or important practical barriers to their return to further study.
- 47.4% cited ‘job commitments’ as being either very important or important practical barriers to their return to further study part-time fees were cited by 42.5%.
- ‘Overall Cost’ and ‘Part-time Fees’ were a much bigger issue for lower socio-economic group.
- The two least important barriers are ‘previous negative experience of the education system’ and ‘lack of self-confidence’ both having average ratings of 3.9.

Analysis & Interpretation of Data

Table 3: Highest Level of Education Attained

<table>
<thead>
<tr>
<th>What is the highest level of education you have already achieved?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Education</td>
<td>8</td>
<td>0.8</td>
</tr>
<tr>
<td>Junior Certificate</td>
<td>93</td>
<td>9.2</td>
</tr>
<tr>
<td>Leaving Certificate</td>
<td>500</td>
<td>49.4</td>
</tr>
<tr>
<td>Technical Training</td>
<td>152</td>
<td>15.0</td>
</tr>
<tr>
<td>Undergraduate Qualification</td>
<td>167</td>
<td>16.5</td>
</tr>
<tr>
<td>Postgraduate Qualification</td>
<td>69</td>
<td>6.8</td>
</tr>
<tr>
<td>Other Professional Qualification</td>
<td>24</td>
<td>2.4</td>
</tr>
<tr>
<td>Total</td>
<td>1013</td>
<td>100</td>
</tr>
</tbody>
</table>

As shown in Table 3, the survey findings revealed that the highest level of education attained by almost half of the respondents surveyed was to Leaving Certificate level. 15% of respondents had received technical training whilst 16.5% had achieved an undergraduate qualification with 6.8% having a postgraduate qualification and a further 2.4% in receipt of some other professional qualification.

Given the age cohort of the respondents surveyed it is not surprising that a minority had progressed beyond third level education.

Table 4: Plans to Return to Study in the Next 5 Years

<table>
<thead>
<tr>
<th>Do you have plans to return to study in the next 5 years?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>415</td>
<td>42.7</td>
</tr>
<tr>
<td>No</td>
<td>395</td>
<td>40.7</td>
</tr>
<tr>
<td>Unsure</td>
<td>161</td>
<td>16.6</td>
</tr>
<tr>
<td>Total</td>
<td>971</td>
<td>100</td>
</tr>
</tbody>
</table>

Interestingly over 40% of respondents when interviewed stated that they planned to return to study in the next 5 years. Of those who have said that they will return to study or that they are unsure, almost 50% intend returning on a full-time basis.

NYCI believe that the need to invest in continually re-skilling and up skilling individuals is vitally important particularly in the current economic environment where many young people who left school with particular skill sets are becoming redundant in a rapidly changing labour market.
Part-time or Full-time Study

Most of those intending to return to education in the next 5 years are intent on returning on a full-time basis. Some 49.6% of those surveyed said they would return in a full-time capacity while only 27.3% would enrol as part-time students. This may be because currently full-time courses are currently free, but part-time courses are fee paying.

Table 5: Practical Barriers Preventing Return to Further Study

<table>
<thead>
<tr>
<th></th>
<th>Very Important</th>
<th>Important</th>
<th>Neutral</th>
<th>Not Important</th>
<th>Not at all Important</th>
<th>Number of Respondents</th>
<th>Average Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Commitments</td>
<td>28.2</td>
<td>19.2</td>
<td>12.9</td>
<td>9.4</td>
<td>30.3</td>
<td>983</td>
<td>2.9</td>
</tr>
<tr>
<td>Family Commitments</td>
<td>20.3</td>
<td>16.2</td>
<td>15.7</td>
<td>12.6</td>
<td>35.2</td>
<td>980</td>
<td>3.3</td>
</tr>
<tr>
<td>Overall Cost</td>
<td>31.1</td>
<td>21.1</td>
<td>16.2</td>
<td>9.8</td>
<td>21.9</td>
<td>983</td>
<td>2.7</td>
</tr>
<tr>
<td>Part-time Fees</td>
<td>21.4</td>
<td>21.1</td>
<td>18.3</td>
<td>11.8</td>
<td>27.5</td>
<td>983</td>
<td>3.0</td>
</tr>
<tr>
<td>Not interested in going back to study</td>
<td>22.7</td>
<td>8.8</td>
<td>13.6</td>
<td>11.4</td>
<td>43.5</td>
<td>979</td>
<td>3.4</td>
</tr>
<tr>
<td>Previous negative experience of the education system</td>
<td>9.0</td>
<td>10.6</td>
<td>15.8</td>
<td>14.3</td>
<td>50.4</td>
<td>981</td>
<td>3.9</td>
</tr>
<tr>
<td>Lack of Self-Confidence</td>
<td>8.6</td>
<td>10.6</td>
<td>15.5</td>
<td>12.1</td>
<td>53.2</td>
<td>955</td>
<td>3.9</td>
</tr>
<tr>
<td>Other</td>
<td>33.3</td>
<td>22.2</td>
<td>16.7</td>
<td>5.6</td>
<td>22.2</td>
<td>18</td>
<td>2.6</td>
</tr>
</tbody>
</table>

When asked to rate each of the following practical barriers that may prevent them returning to study on a scale of 1 to 5 where 1 is very important and 5 is not at all important.

52.2% of respondents selected 'overall cost' as the most important practical barrier (grouping those who rated it as very important and important) to returning to education. ‘Overall cost’ was given a ‘very important’ rating. ‘Job commitments’ was the second most important consideration for respondents contemplating a return to education. 28.2% of respondents selected ‘job commitments’ as a ‘very important’ barrier. The two least important barriers cited were ‘previous negative experience of the education system’ and ‘lack of self-confidence’ both having average ratings of 3.9.
General Commentary

Access to education and lifelong learning are integral to the creation of an education system that is equitable and fully inclusive. Furthermore there has been substantial research conducted to confirm that high levels of investment in education, and particularly investment in early education, will lead to improved economic performance, increased social inclusion, lower crime, reduced welfare dependence and better health.

Lifelong Learning

In an ever changing labour market, employees must be able to up-skill and retrain to ensure their employability. The importance of investing in lifelong learning is particularly acute now in the current economic climate where many employees are in vulnerable jobs. We must support people to gain the skills and qualifications that will assist them in a rapidly changing and difficult jobs market. Instead we are creating barriers to further study by charging fees for part-time courses.

Second chance learners also need to return to education to attain the skills and qualifications to be able to access and engage fully in the labour market. Therefore the prevalence of an education system which accommodates the needs of such learners is paramount.

The concept of lifelong/lifewide learning is becoming increasingly important. Learning lifelong policies must meet the needs of learners at every stage of the education process to provide an effective system of education. It must be flexible and adopt mechanisms to ensure that young people at risk of early school leaving, early school leavers, Travellers, young people with learning difficulties and young people trying to access second chance and third level educational opportunities are encouraged and assisted in their educational endeavours.

Part-time Fees

Accessing education is an expensive commodity. Funding is provided for full-time students undertaking primary degrees, diplomas, certificate and FÁS courses but not for those undertaking part-time courses. Very often part-time study is the only viable option for someone with work and family responsibilities; however a disincentive exists in that they are subject to tuition fees.

An OECD Report published in 2007 revealed that only 11% of Ireland’s workforce are engaged in education and training, compared to 39% in Denmark, 27% in UK and 19% in Austria. In fact Ireland’s expenditure on education has decreased from 5% of GDP in 1995 to 4.7% in 2004, which is well below the OECD average of 5.4%. Additionally, the spending per student at all levels of education is below the OECD average with €5,422 being spent per student in primary education compared to €6,222 in the Netherlands and €5,941 in UK with the OECD average at €5,832; in secondary level education Ireland spends €7,111 per student compared to €7,841 in Italy and €8,039 in Sweden, while the OECD average reaching €7,276. On third level education Ireland spends €7,445 per student compared to €8,792 in the UK and €8,637 in the Netherlands (OECD, 2007).

In light of the low number of people engaged in lifelong learning and the prevalence of a rapidly changing labour market, Government must act immediately to invest in education and training. It is crucial that part-time fees for those undertaking work related part-time courses are removed, particularly for those workers who do not already have third level qualifications or are vulnerable to redundancy.

To ensure we reduce the impact of unemployment and prevent long term unemployment, Government needs to invest in education and training. Such a measure is also important in the context of a global knowledge based economic market where Ireland must exhibit a highly skilled and education workforce to be able to attract foreign investment, sustained jobs and compete internationally.

Given the anomaly that exists between full-time students and part-time students in respect of tuition fees, we believe that more financial supports should be provided for part-time students to engage in education and learning. The introduction of a grant in lieu of the fees scheme for part-time students studying in publicly funded further and higher education and training institutions as recommended in the Report of the Taskforce in Lifelong Learning 2002 and the removal of part-time fees would serve to promote lifelong by removing barriers to access and participation.
Under the current Social Partnership Agreement, there is a commitment to establish a targeted fund to alleviate part-time fees for employees attending public institutions for part-time courses at third level by those at work who have never previously pursued a third level qualification (Towards 2016, 2006: 88). NYCI believe this measure, will go some way towards improving access to higher education and promote lifelong learning opportunities through this targeted measure.

**Statutory Leaving Leave**

Another disincentive to participation in training and educational courses for those in full-time employment is the time commitment. Many employees already experience difficulty reconciling work and family life and therefore without allocated work time would not be able to dedicate to further study. Some employers provide learning leave to facilitate study leave and exam time for approved courses and/or provide schemes to refund fees for employees undertaking learning which is relevant to their work area.

Without the time and resources to engage in further learning, lifelong learning for many is not feasible. Therefore NYCI believes that we need to make it much easier for people in the workplace to access opportunities for learning through the provision of supports such as guaranteed time off for education and training. The introduction of Paid Learning Leave would remove the disincentive to education of employees and encourage lifelong learning. It would also have the dual affect of benefiting both the employee and the employer. The employee would benefit from free access to education and an employer, would gain a highly skilled workforce.

In order for lifelong learning to become a reality in Irish society, employers need to work with the State to ensure that employees are given the opportunities to up-skill and learn throughout their working lives. The benefits of such an investment for the economy at large would be tremendous and would ensure cost effectiveness.

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**Recommendations:**

- Government should provide support to those who wish to return to study on a part-time basis by abolishing fees. In the current economic environment priority should be given to those who have not previously pursued third level education and whose income is below the average industrial wage. This would meet the Government commitments in ‘Towards 2016’ and in the current Programme for Government to establish a fund to alleviate part-time fees for employees attending public institutions.

- Government must invest in education and training for people vulnerable to redundancy.

- A new initiative should be established providing a systematic approach to paid statutory educational leave, with a particular focus on supporting those with low educational qualifications and low skilled workers to access education.
Voting Participation
Voting Participation

Context
NYCI has campaigned for many years on issues related to the participation of young people in the political and electoral system. We have consistently called for the voter registration and electoral system to be reformed to make it more accessible, effective and relevant to young people in Ireland.

Key Issues
- Numbers of young people on the electoral register.
- Voter turnout among young people.
- Views/opinions of young people on encouraging voter participation.

Main Voter Participation Findings
- Only 71.2% of young people aged 18-25 were registered to vote.
- Only 64% of young people between 18-21 years of age were registered to vote.
- Online voting and automatic registration were seen by young people as the most effective methods of encouraging voter participation.
- Only 20% of young people have ever had personal communication with their local T.D./Councillor.

Table 6: Electoral Register

<table>
<thead>
<tr>
<th>Are you on the Electoral Register?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>721</td>
<td>71.2</td>
</tr>
<tr>
<td>No</td>
<td>263</td>
<td>26.0</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>29</td>
<td>2.9</td>
</tr>
<tr>
<td>Total</td>
<td>1013</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 7: Electoral Register vs. Age

<table>
<thead>
<tr>
<th>Are you on the Electoral Register?</th>
<th>Age of Respondent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18 - 21 years</td>
</tr>
<tr>
<td>Yes</td>
<td>282</td>
</tr>
<tr>
<td>No</td>
<td>169</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>19</td>
</tr>
<tr>
<td>Total</td>
<td>470</td>
</tr>
</tbody>
</table>

Table 8: Electoral Register vs. Social Demographic Group

<table>
<thead>
<tr>
<th>Are you on the Electoral Register?</th>
<th>Social Demographic Group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ABC1</td>
</tr>
<tr>
<td>Yes</td>
<td>357</td>
</tr>
<tr>
<td>No</td>
<td>103</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>471</td>
</tr>
</tbody>
</table>

Analysis
Our survey found that 26% of young people aged 18–25 are not on the electoral register. In addition we found that the problem was most acute amongst the 18 – 21 age group with up to 36% not being registered, however even among the 22 – 25 year olds, 17% were not registered to vote. While there was little difference between young women and young men, those from the C2DE social demographic group were less likely to be registered to vote than those from middle class backgrounds.

NYCI believes that the findings of our survey demonstrate that the current registration system is failing and must be overhauled. This survey confirms anecdotal evidence that many young people who want to vote are prevented from doing so because they are not registered in time.

A previous survey by NYCI found that ‘not being registered to vote’ was the primary reason why young people did not vote. This was further confirmed by the findings in a CSO report that not being registered was cited by 46% of 18 – 19 year olds, 43% of students and 30% of 20 – 24 year olds as the reason why they did not vote in the 2002 General Election. Government and the local authorities should be supporting and promoting young people to be registered. The current electoral system is out of date and bureaucratic and as such inhibits young people from exercising their democratic rights.

4. Quarterly Household Survey Report, 3rd quarter 2003, Module on Voter Participation and Abstention, CSO.
Young people have identified a number of measures to increase voter participation. Over 73% of young people stated that online voting was either a very important or important measure in encouraging voter participation. This is not surprising given that as digital natives they use and trust technology. The introduction of electronic voting machines in Ireland in 2001-2002 proved unpopular and unsuccessful and they have since been abandoned. However, the method favoured by young people is remote electronic voting, i.e. via the internet. NYCI believes it should be possible for us to introduce a safe and secure yet accessible and convenient online voting system.

In 2005 Estonia introduced remote electronic voting where all citizens can vote via the internet for a period prior to an election. Given the major problems with the voter registration system it is not surprising that automatic registration of young people when they reach 18 onto the electoral register was also identified as an important measure by which to increase turnout. A move in this direction should be possible given that all residents in Ireland have a PPS number. Once the person reaches 18 years they should be automatically added to the relevant electoral register. This may only be possible if the voter registration system is controlled and managed by a central agency, as proposed by NYCI and also now recommended by the Taskforce on Active Citizenship.

Young people also identified public awareness campaigns as a means to increase turnout. In the past NYCI has advocated for elections/referenda to be held on Saturdays/Sundays to facilitate young people to vote. This was viewed by 57.4% as very important or important in encouraging turnout, but not as critical as we would have expected.
Table 10: Contact/Communication with Local TDs/Councillors

<table>
<thead>
<tr>
<th>Have you ever had any personal communication with your local T.D./Councillor?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>203</td>
<td>20</td>
</tr>
<tr>
<td>No</td>
<td>814</td>
<td>80</td>
</tr>
<tr>
<td>Total</td>
<td>1017</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Have you ever had any personal communication with your local T.D./Councillor?</th>
<th>Age of Respondent</th>
<th>18 - 21 years</th>
<th>22 - 25 years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>67</td>
<td>136</td>
<td>203</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>404</td>
<td>409</td>
<td>813</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>471</td>
<td>545</td>
<td>1016</td>
<td></td>
</tr>
</tbody>
</table>

Only 20% of young people have ever had personal contact or communication with a local TD or councillor. Unsurprisingly contact increases with age, with 25% of 22 – 25 year olds compared to just 14% of 18 – 21 years olds ever having personal communication with their local T.D./Councillor.

**Recommendations:**

- Government should implement the recommendation of the Taskforce on Active Citizenship to establish an Independent Electoral Commission to oversee voter registration, voter education and the electoral process.
- Government should introduce automatic registration of young people when they reach the age at which they are entitled to vote (currently 18).
- Government should reduce the voting age to 16.
- Government examine the online voting system introduced in Estonia in 2005 with a view to introducing it here.
- Politicians and political parties need to develop strategies to increase their direct contact with young people.
Health
Health

Context

NYCI has undertaken considerable work in the field of health in both the policy and practice context. The approach to the issue of health has been wide in scope, including:

- Building the capacity of youth organisations and youth-serving agencies to promote and inform healthy lifestyle behaviour through NYCI’s Health Programme.
- Advocating the adoption and implementation of evidenced-based policies and actions which would promote healthier lifestyle choices and behaviours amongst young people. This includes full participation in shaping public policy in the main arenas dealing with young people’s health.
- Engaging in public debate on relevant health issues through the media and other channels.
- Engaging with the political system.

NYCI has contributed to a wide range of key Government bodies addressing the health inequalities of young people, including the National Office for Suicide Prevention, the National Heart Health Alliance Foundation and the Social Partnership Process. The Council is also represented on the National Economic & Social Forum and the End Child Poverty Coalition.

Health Promotion

One of the main principles of health promotion is the reduction of health inequalities and yet the most significant factor affecting health and the promotion of health is one’s socio-economic status. This inequity is reflected in the long waiting lists for public hospital care and in the uncovered costs of primary health care for the vast majority of Irish children and young people.

The National Action Plan for Social Inclusion notes that access to quality health services is a prerequisite for participation in society. The main policy instrument for providing access to primary healthcare services for low-income groups is the medical card, which provides free access to GP services and free provision of prescription drugs. Ensuring comprehensive entitlement to a medical card for low-income groups is therefore a key policy objective for NYCI.

Health and Well-being of Young People

NYCI has campaigned for many years on particular aspects of health effecting young people and most importantly on the issue of health inequalities. While the current evidence base suggests that the health and well-being of many young people give cause for celebration, sizeable minorities are experiencing real and worrying problems related to overweight and obesity, mental health problems, self-esteem, life satisfaction, substance misuse and bullying. For a young person to access help in Ireland, the first port of call is generally through the family doctor/GP, as it is the GP who can then refer the young person on for further assistance if required, i.e. counselling, psychiatric treatment or dietary advice. In order for young people to be able to access this help, it is vital that there are no barriers in place that impede on a young person accessing a full complement of health services.

Unfortunately this assertion is reinforced by the survey findings which support the point that many young people regarded the ‘overall cost’ of GP/health services to be one of the most important practical barriers to access.

Main Health Findings

- Most of the 18 – 25 year olds surveyed, felt that in comparison to others of the same age and sex they were in good health.
- Of those surveyed who felt their health was less than good, 59% were specifically concerned or very concerned about their physical health.
- Of those surveyed who felt their health was less than good, 52% were specifically concerned or very concerned about their weight/diet.
- Of those surveyed who felt their health was less than good, 23% were specifically concerned or very concerned about their mental health.
- Almost one third of those surveyed had not been to the doctor in the past year.
- 20% have not attended the doctor when sick due to financial costs.
- 46% of those surveyed did not have any health insurance.

Analysis & Interpretation of Data

Table 11: Overall Health is?

<table>
<thead>
<tr>
<th>Compared to others of your same age and sex, would you say that in general your health is?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor</td>
<td>15</td>
<td>1.5</td>
</tr>
<tr>
<td>Fair</td>
<td>69</td>
<td>6.8</td>
</tr>
<tr>
<td>Good</td>
<td>279</td>
<td>27.4</td>
</tr>
<tr>
<td>Very Good</td>
<td>365</td>
<td>35.8</td>
</tr>
<tr>
<td>Excellent</td>
<td>291</td>
<td>28.6</td>
</tr>
<tr>
<td>Total</td>
<td>1019</td>
<td>100</td>
</tr>
</tbody>
</table>
Overall, the majority of the 18 – 25 year olds surveyed felt, that in comparison to others of the same age and sex they were in good health.

Table 12: Concern on health issues

<table>
<thead>
<tr>
<th>Concerned</th>
<th>Not Concerned</th>
<th>Neutral</th>
<th>Concerned</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental health</td>
<td>6.0</td>
<td>16.7</td>
<td>23.8</td>
<td>21.4</td>
</tr>
<tr>
<td>Weight/diet</td>
<td>26.2</td>
<td>26.2</td>
<td>19.0</td>
<td>15.5</td>
</tr>
<tr>
<td>Physical health</td>
<td>27.7</td>
<td>31.3</td>
<td>25.3</td>
<td>10.8</td>
</tr>
</tbody>
</table>

As shown in Table 12, the survey findings revealed that, of those surveyed who felt their health was less than good, 59% were specifically concerned or very concerned about their physical health, 52% were specifically concerned or very concerned about their weight/diet and 23% were specifically concerned or very concerned about their mental health.

Table 13: Effectiveness of measures in tackling obesity

<table>
<thead>
<tr>
<th>Effective</th>
<th>Neutral</th>
<th>Effective</th>
<th>Effective</th>
<th>Effective</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improve the physical environment</td>
<td>45.8</td>
<td>32.5</td>
<td>13.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Promote greater awareness of the health implications of being overweight or obese through the media</td>
<td>46.8</td>
<td>29.9</td>
<td>14.6</td>
<td>4.8</td>
</tr>
<tr>
<td>Restrict marketing and advertising of products that contribute to weight gain, in particular those aimed at children</td>
<td>42.0</td>
<td>28.9</td>
<td>15.1</td>
<td>7.8</td>
</tr>
<tr>
<td>All schools should develop consistent schools policies to promote healthy eating and active living</td>
<td>66.8</td>
<td>21.2</td>
<td>7.4</td>
<td>1.8</td>
</tr>
</tbody>
</table>

When asked about tackling obesity and promoting a healthy diet, respondents were asked to rate a number of options on how effective they would be in tackling the issue of obesity. Interestingly, respondents rated the following responses; ‘All schools should develop consistent schools policies to promote healthy eating and active living’ and ‘Improve the physical environment to promote increases in physical activity in adults and children’ as the most effective and ‘Put higher taxes on sugary foods’ as the least effective in addressing the issue of obesity.
Table 14: Number of Visits to Doctor

<table>
<thead>
<tr>
<th>How often have you been to the Doctor in the last year?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>310</td>
<td>30.6</td>
</tr>
<tr>
<td>1-3 times</td>
<td>559</td>
<td>55.2</td>
</tr>
<tr>
<td>4-6 times</td>
<td>97</td>
<td>9.6</td>
</tr>
<tr>
<td>7 or more times</td>
<td>46</td>
<td>4.5</td>
</tr>
<tr>
<td>Total</td>
<td>1012</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 14 illustrates that 30% of respondents had not been to the doctor in the last year while 55% have been only between 1 and 3 times.

Table 15: Not Attended Doctor

<table>
<thead>
<tr>
<th>Have you ever not attended the Doctor when sick due to the financial costs?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>198</td>
<td>19.8</td>
</tr>
<tr>
<td>No</td>
<td>804</td>
<td>80.2</td>
</tr>
<tr>
<td>Total</td>
<td>1002</td>
<td>100</td>
</tr>
</tbody>
</table>

Worryingly, almost 20% of respondents stated they had not attended the doctor when they were sick due to the financial costs.

General Commentary

Overall, most young people feel that they are in good health in comparison to others of the same sex and age. There are a proportion, however, who are particularly concerned about areas of their health. The areas causing most concern were stated as Mental Health, Physical Health and Obesity/Diet.

Mental Health

23% of those who felt concerned about their overall health were specifically concerned or very concerned about their mental health. This is a fairly significant number. Mental health problems affect one in four of the Irish population at some point in their lives.\(^5\)

In respect to young people, the prevalence of mental health problems is concerning. Over 200,000 children have a mental or behavioural problem at any one time and around 20,000 will have a disabling disorder according to the Irish Association of Suicidology. Furthermore, Ireland has a high rate of youth suicide.

In the current climate, economic strain and personal financial crises have been well documented as precipitating events in individual deaths by suicide. Increasing unemployment leads to an increase in the suicide rate. In recent months there have been several suicides that can be attributed to the difficulties and pressures arising from economic changes.

NYCI recommends that the Government policies and strategies such as Vision for Change and Reach Out are fully funded and implemented in a timely manner to ensure that appropriate services are available to young people and adolescents in need. Furthermore increased funding of the National Office of Suicide Prevention (NOSP) is also recommended to increase suicide prevention services and resources.

Obesity/Diet

52% of those who felt concerned about their overall health were specifically concerned or very concerned about obesity/diet. This is a growing problem in Ireland and the findings of this survey serve to highlight this issue. Recent data on Irish children and teenagers confirms that 1 in 5 children aged 5 – 12 years and one in five teenagers aged 13 – 17 are overweight or obese thereby increasing their risk of being overweight or obese in adulthood.\(^6\) Levels of overweight and obesity in Irish adolescent girls (aged 13 and 15) are higher than the international average. Irish children and adults are consuming large amounts of energy dense foods outside the home. Physical activity is another important determinant of body weight. The increase of sedentary lifestyles and a decline in demanding physical work has contributed to increases in people becoming overweight or obese.

The survey findings suggest that young people themselves are putting the emphasis on getting more active. It is now widely accepted that adults should be involved in 45-60 minutes, and children and adolescents should be involved in at least 60 minutes per day of moderate physical activity in order to prevent excess weight gain. Currently Irish adults and young

\(^5\) Expert Group on Mental Health Policy, 2006.
\(^6\) IUNA, 2005; Economic and Social Research Institute.
\(^7\) http://www.dohc.ie/publications/pdf/report_taskforce_on_obesity.pdf?direct=1
people are not meeting these recommendations.

NYCI recommends that the recommendations of the National Taskforce on Obesity 2005, such as ‘All schools should develop consistent schools policies to promote healthy eating and active living’ and ‘Improve the physical environment to promote increases in physical activity in adults and children’ be resourced and implemented.

Physical Health

59% of those who felt concerned about their overall health were specifically concerned or very concerned about their physical health. Although respondents did not specify particular areas of physical health, this is a worrying figure.

Of particular concern is that, 30% of respondents had not been to the doctor in the last year and 55% had been only between 1 and 3 times. It is alarming to think that there is a particular group of young people out there, with very specific concerns for their own health yet are not taking that first step in seeking help and medical advice by attending their own doctor.

Barriers to accessing Health Services

When asked if financial cost was a reason for not attending the doctor, even when ill, almost 20% of respondents agreed. NYCI recommend that Government double the income thresholds for all families with children between 7 and 17. Therefore everyone living in poverty or on the verge of living in poverty would be entitled to a full medical card. This targeted measure, would go a long way to addressing the current difficulties many families with children face in accessing healthcare in Ireland. It is important young people have access to full spectrum of medical services as if their health is ignored now, the costs of sickness to society will be only greater in the years to come.

Recommendations:

- Full implementation and funding of Vision for Change and Reach Out Policy documents.
- Increased funding of the NOSP is recommended to increase suicide prevention services and resources.
- Resource and implement the recommendations of the National Taskforce on Obesity 2005.
- Implement the commitment in the Programme for Government to double the income threshold limits for the full medical card.
- Double the income threshold limits for the parents of children under 6 years and for families with children and young people aged 7 – 17.
Housing
Housing

Context

NYCI has undertaken considerable work in the field of housing in both the policy and practice context in an effort to create greater and more affordable housing options available to young people living in Ireland today. The approach to the issue of housing has been wide in scope, including:

- Engaging in public debate on relevant housing issues effecting young people through the media and other channels.
- Engaging with the political system.

NYCI has also contributed to a wide range of key Government bodies addressing a range of housing issues which effect young people.

Housing Findings

- 60% of those surveyed live with their parents or a family member.
- 79% of those surveyed have no immediate plans to buy property.
- Only 15% of those aged 22-25 years are hoping to buy a property in the next year.

Analysis & Interpretation of Data

Table 16: Where you live v Gender & Age

<table>
<thead>
<tr>
<th>Where do you live?</th>
<th>Gender of Respondent</th>
<th>Age of Respondent</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Total</td>
<td>18-21 years</td>
<td>22-25 years</td>
<td>Total</td>
</tr>
<tr>
<td>With Parents/Family</td>
<td>348</td>
<td>271</td>
<td>619</td>
<td>375</td>
<td>244</td>
<td>619</td>
</tr>
<tr>
<td>Renting</td>
<td>139</td>
<td>181</td>
<td>320</td>
<td>92</td>
<td>227</td>
<td>319</td>
</tr>
<tr>
<td>Own Home</td>
<td>34</td>
<td>36</td>
<td>70</td>
<td>1</td>
<td>69</td>
<td>70</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>3</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Total</td>
<td>524</td>
<td>493</td>
<td>1017</td>
<td>471</td>
<td>545</td>
<td>1016</td>
</tr>
</tbody>
</table>

Males are more likely to live at home with parents/family than females with 66% of males living with parents/family compared to 55% of females. The vast majority of those surveyed aged between 18 – 25 were still living at home with parents/family.
Table 17: Current situation Housing v Age

<table>
<thead>
<tr>
<th>Which of the following responses best describes your current situation?</th>
<th>Age of Respondent</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18 – 21 years</td>
<td>22 – 25 years</td>
</tr>
<tr>
<td>No plans to buy a property in immediate future</td>
<td>416</td>
<td>341</td>
</tr>
<tr>
<td>Hoping to buy (as first time buyer) in next year</td>
<td>9</td>
<td>75</td>
</tr>
<tr>
<td>Hoping to build my own home</td>
<td>24</td>
<td>43</td>
</tr>
<tr>
<td>Have applied for/going to apply for Social Housing Scheme</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td>Have applied for/going to apply for Affordable Housing Scheme</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>465</strong></td>
<td><strong>501</strong></td>
</tr>
</tbody>
</table>

89% of those aged between 18 and 21 years and 68% of 22 – 25 year olds have no plans to buy a property in the immediate future. Only 15% of those aged 22 – 25 years and 2% of those aged between 18 and 21 years are hoping to buy in the next year.

**General Commentary**

The cost and availability of housing has been one of the biggest social and political issues in Ireland over the past decade. The spiraling cost of buying a home, or renting in the private sector has impacted most significantly on young people. Many have been forced to divert a large proportion of their income towards mortgage repayments and rents over the last five years.

Not surprisingly, most young people surveyed are still living at home with a parent/family, as it is extremely difficult for young people to get on to the property market or even the rental market as prices are now high.

Although financing a property is a considerable barrier for buying a property, the confidence of young people in the property market is at an all time low with only 15% of 22 – 25 year olds thinking of buying a property in the next year.

Even with measures taken to abolish stamp duty on purchases for first time buyers, young people are still finding it harder than ever to get onto the property ladder.

With a global recession now in force and severe budget cuts being made to the take home pay packet of young people, pressure on young people is at an even higher level. Ensuring that young people have a home available to them at an affordable price should be a priority of the Government. Increasing the supply of affordable housing is one way that Government could ensure this.

**Recommendations:**

- Government increase the supply of affordable housing schemes, costed at cost price and without risk.
Personal Finance
Personal Finance

Context

NYCI has campaigned on the issue of personal indebtedness and advocated for a more equitable savings and pension system for young people. In 2007 the Youth Council conducted a Can You Credit It Campaign which sought to profile the issue of indebtedness and called for safeguard measures to be implemented to counter irresponsible lending especially to those on low incomes.

The issue of indebtedness will be exacerbated with the onset of recession and increase in long-term unemployment and in light of this Government need to do more to assist young people in debt and to encourage saving.

Key Issues

- The number of young people on low incomes.
- The numbers of young people who have difficulty paying bills.
- The number of savers and frequency of saving.

Main Research Findings

- 42.2% of young people live on a weekly income of less than €900.
- 40% have difficulty paying bills.
- 59.8% have savings and of those 71.6% save on a regular basis.

Income

Table 18: Monthly Net Income

<table>
<thead>
<tr>
<th>Average Monthly Net Income</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;€899</td>
<td>305</td>
<td>42.2</td>
</tr>
<tr>
<td>€900 – €1799</td>
<td>204</td>
<td>28.2</td>
</tr>
<tr>
<td>€1800 – €2249</td>
<td>108</td>
<td>14.9</td>
</tr>
<tr>
<td>€2250 – €2699</td>
<td>51</td>
<td>7.1</td>
</tr>
<tr>
<td>€2700 – €3149</td>
<td>32</td>
<td>4.4</td>
</tr>
<tr>
<td>€3150 – €3599</td>
<td>13</td>
<td>1.8</td>
</tr>
<tr>
<td>€3600 – €4049</td>
<td>8</td>
<td>1.1</td>
</tr>
<tr>
<td>€4050 – €4499</td>
<td>2</td>
<td>0.3</td>
</tr>
<tr>
<td>Total</td>
<td>723</td>
<td>100</td>
</tr>
</tbody>
</table>

Figure 1: Monthly Net Income
### Table 19: Bill Payment Difficulty

<table>
<thead>
<tr>
<th>Do you have difficulty meeting your bill payments on a regular basis?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>371</td>
<td>40</td>
</tr>
<tr>
<td>No</td>
<td>556</td>
<td>60</td>
</tr>
<tr>
<td>Total</td>
<td>927</td>
<td>100</td>
</tr>
</tbody>
</table>

**Analysis**

The survey found that 42.2% of young people were living on net monthly incomes of less than €900. Given the high costs of essential commodities, such as food, accommodation and transport, many young people are finding it hard to make ends meet.

### Table 20: Savings

<table>
<thead>
<tr>
<th>Do you have savings?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>594</td>
<td>59.8</td>
</tr>
<tr>
<td>No</td>
<td>399</td>
<td>40.2</td>
</tr>
<tr>
<td>Total</td>
<td>993</td>
<td>100</td>
</tr>
</tbody>
</table>

### Table 21: Regularity of Saving

<table>
<thead>
<tr>
<th>Do you save money on a regular basis?</th>
<th>Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>424</td>
<td>71.6</td>
</tr>
<tr>
<td>No</td>
<td>168</td>
<td>28.4</td>
</tr>
<tr>
<td>Total</td>
<td>592</td>
<td>100</td>
</tr>
</tbody>
</table>

**Analysis**

On a more positive note, we found that 59.8% have savings and that 71.6% of 18 – 25 year olds interviewed save on a regular basis. This goes against conventional wisdom that all young people today are not spendthrift and do not save for the future. NYCI believes that once the country start to recover from recession Government should support the savings habit. At present Government is actively penalising young people who save by increasing DIRT tax from 20% to 25% in the last two Budgets. We believe young people with low levels of savings should be exempt from DIRT.

**Recommendations:**

- Government introduce a DIRT waiver for young people under 25 whose total DIRT liability is less than €250 per annum.
- Financial Regulator to review, strengthen and properly enforce the Consumer Protection Code to better protect young people from aggressive and irresponsible lending.
Conclusion & Summary
Conclusion & Summary of Policy Recommendations

The Context

Ireland is in a recession of enormous proportions. Soaring unemployment rates and crippling increases in income tax is resulting in many people opting to leave the country to find work. According to the ESRI’s Spring Quarterly Economic Commentary the rate of job losses in the first three months of this year exceeded all expectations, with 80,000 joining the Live Register between January and March. To date, 36,121 people have been made redundant this year and 396,871 are on the Live Register (INOU, May 2009). The ESRI Spring Research Bulletin predicts a dismal outlook. In 2009 the ESRI expects employment to be 187,300 lower than in 2008, on an annual average basis. Corresponding to this fall in employment, the number unemployed is expected to average 292,200 in 2009, an increase of 155,500 on the 2008 figure (or 114 per cent). These figures suggest that the unemployment rate would average 13.2% in 2009 and a further fall in the employment rate in 2010 amounting to 102,800. The ESRI predict unemployment will rise by a further 73,300 and the average rate of unemployment to be 16.8% in 2010 (ESRI, 2009: 1).

Young people and particularly those leaving school or the education system with poor qualifications or redundant skills are in the most precarious position. In a recent ESRI publication by Byrne, D & McCoy, S entitled School Leavers: How Are They Faring? the link between those leaving school without a qualification and poor labour market status was affirmed. The report documented recent evidence from the School Leavers’ Survey which suggests that young people who enter the labour market after leaving school are likely to be particularly vulnerable in the current economic climate (ESRI Research Bulletin 2009/1/2: 1).

Young adults continue to be the group with the highest risk of unemployment and their unemployment rate has increased further since the time of the survey (QNHS Q4 2008). In light of this education and training is vital. Byrne and McCoy contend that ‘adequate preparation in terms of educational and vocational qualifications will be more important than ever in ensuring young adults are equipped to take advantage of a shrinking pool of job opportunities’ (ESRI Research Bulletin 2009/1/2: 2).

Furthermore the issue of personal indebtedness amongst young people is another concern and is very likely to be exacerbated by the end of 2009 / start of 2010. NYCT’s The Truth About Youth survey found young people were concerned about their financial circumstances and job security and these issues are inextricably linked to their ability to repay debts, mortgages and maintain a good credit rating throughout the recession. The increase in mortgages arrears and repossessions is growing. The problem is further compounded by the fact that many young people, who bought at the peak of the market, are unable to sell their home and have suffered from the onset of negative equity.

Reminiscent of the 1980’s, Ireland is once again likely to lose many of its young people who will be forced to emigrate in search of work. In the midst of a global recession, however, there are few places to flee to in search of employment.

NESC in its response to the economic crisis recently published Ireland’s Five-Part Crisis: An Integrated National Response (March 2009). The Report suggests Ireland faces a five-part crisis in banking, public finance, the economy, society and the country’s reputation.

The report contends that to effectively respond to the crisis, attention should be paid all five dimensions of the crisis and the response should be based on social solidarity and a positive perspective on Ireland’s future prosperity.

This Report...

This report presents the findings on the survey research, The Truth About Youth. The report identifies the issues of significance for young people arising from the research and outlines 16 clear policy measures, we believe, if implemented, would serve to address the current deficits in policy and practice.

Key Survey Issues

The issues addressed in this survey and the responses given by the young people in many ways provide us with a flavour of public opinion amongst those in the 18 – 25 age group on very important social policy issues. The survey successfully gauges opinions on the following issues:

• Access to and participation in education.
• Voting behaviour.
• Access to affordable and quality health care, and health lifestyle behaviour.
• Young people and their position in relation to a turbulent housing market.
• Personal and financial circumstances.

Despite the grim economic outlook, the research shows that in general 18 to 25 year olds appear to be very happy and healthy and have a positive outlook on life. There are areas for concern, however and these include the numbers who are experiencing difficulty in regularly meeting their bill payments. They seem to be most concerned with financial issues.
The Impact on Young People

Young people are facing a time of great uncertainty in so many aspects of their lives at the present time. There are many challenges facing the population and these challenges are particularly acute for those leaving school or education in the hope of securing employment.

What Needs To Be Done?

Increases in income tax are already having a profound effect on many children and young people especially those living in low income families. Young people in particular professions (e.g. those working in construction, engineers, those in the legal profession, architects); are becoming redundant and having to leave the country to secure employment. This trend will cause a brain drain of such a magnitude that it will take years to recover from.

If further cuts in public finances continue to be inequitable and do not protect young people’s interests, then the consequences for the country will be devastating.

The country needs to adopt a strategy for recovery and ensure that young people on low incomes are not penalised unfairly throughout excessive taxation. For those unable to secure employment it is vital that Government provides relevant and appropriate education and training to meet their needs. Social services need to be preserved. The essential infrastructure in place for young people should not be deconstructed through cuts in public finances.

The following are a summary of NYCI’s policy recommendations arising from the research findings:

Education

1. Government should provide support to those who wish to return to study on a part time basis by abolishing fees. In the current economic environment priority should be given to those who have not previously pursued third level education and whose income is below the average industrial wage. This would meet the Government commitments in ‘Towards 2016’ and in the current Programme for Government to establish a fund to alleviate part-time fees for employees attending public institutions
2. Government must invest in education and training for people vulnerable to redundancy.
3. A new initiative should be established providing a systematic approach to paid statutory educational leave, with a particular focus on supporting those with low educational qualifications and low skilled workers to access education.

Voting Participation

4. Government should implement the recommendation of the Taskforce on Active Citizenship to establish an Independent Electoral Commission to oversee voter registration, voter education and the electoral process.
5. Government should introduce automatic registration of young people when they reach the age at which they are entitled to vote (currently 18).
6. Government should reduce the voting age to 16.
7. Government examine the online voting system introduced in Estonia in 2005 with a view to introducing it here.
8. Politicians and political parties need to develop strategies to increase their direct contact with young people.

Health

9. Full implementation and funding of Vision for Change and Reach Out Policy documents.
10. Increased funding of the NOSP is also recommended in order to increase suicide prevention services and resources.
11. Resource and implement the recommendations of the National Taskforce on Obesity 2005.
12. Implement the commitment in the Programme for Government to double the income threshold limits for the full medical card.
13. Double the income threshold limits for the parents of children under 6 years and for families with children and young people aged 7 – 17.

Housing

14. Government increase the supply of affordable housing schemes, costed at cost price and without risk.

Personal Finance

15. Government to introduce a DIRT waiver for young people under 25 whose total DIRT liability is less than €250 per annum.
16. Financial Regulator to review, strengthen and properly enforce the Consumer Protection Code to better protect young people from aggressive and irresponsible lending.
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