



Teachers' upskilling aiming at a holistic inclusivity in learning

Specialisation Course 3

Strand Three: The Hidden Costs of Poverty



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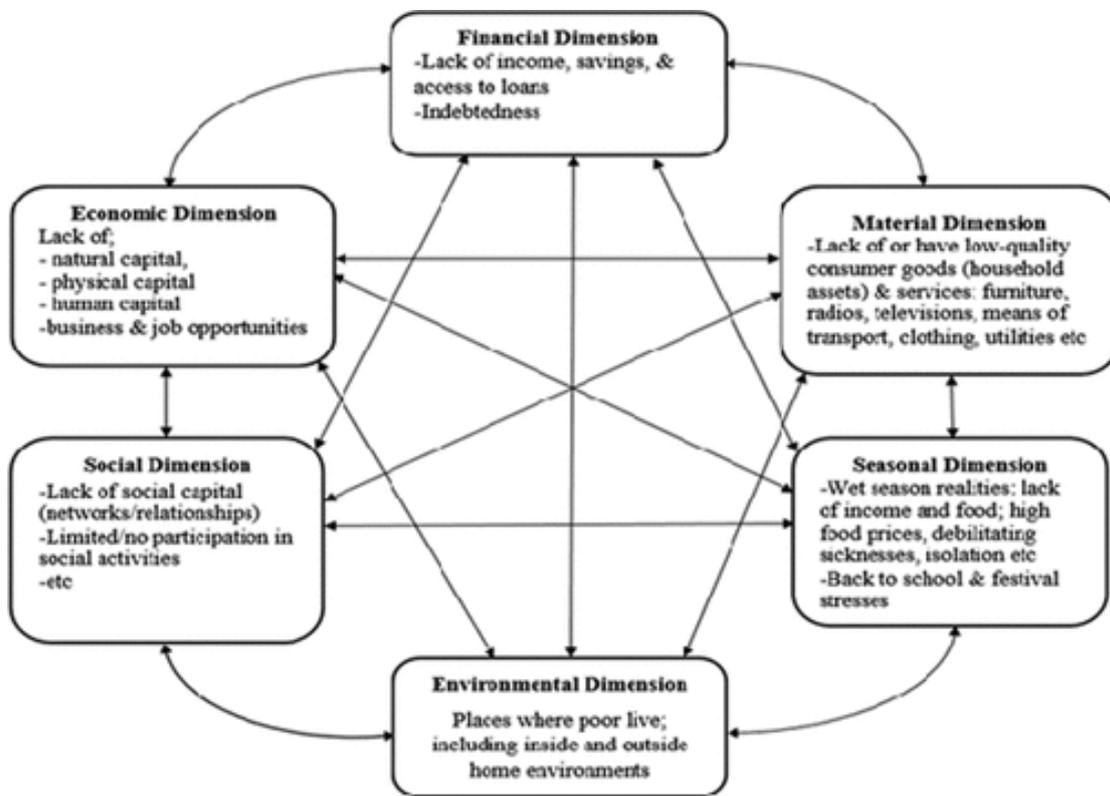
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Unit 1. Understanding the Hidden Costs of Poverty and education

Introduction

The United Nations (UN) Sustainable Development Goal 1 calls for the eradication of poverty (UN General Assembly, 2015), but what is poverty? There are many different forms of poverty: financial, material, economic and social in nature (Gweshengwe & Hassan, 2020). Poverty is more than a lack of income; it is a complex, multidimensional issue that affects every aspect of a person's life, especially for children and young people. The seven dimension of poverty are: (1) Financial, (2) Economic (3) material (4) Social (5) Environmental (6) Seasonal, and (7) Health (ibid).



(Gweshengwe, 2020).

What Is Poverty?

In Ireland, despite being a high-income country, poverty remains a persistent issue, and its impact on education is profound and often underestimated. Poverty can be defined in both absolute and relative terms. Absolute poverty refers to a lack of basic necessities such as food, shelter, and clothing. Relative poverty, more commonly used in Ireland and across the EU, refers to individuals living on less than 60% of the national median income. This threshold highlights inequality and social exclusion, not just survival. In 2024, the Central Statistics Office

(CSO) reported that 11.7% of the Irish population are at risk of poverty, 15.7% of people were experiencing enforced deprivation, and 5.0% of people were living in consistent poverty (CSO, 2024). Although 15.7% of general people experience enforced deprivation but some groups have a much higher risk:

- 46.3% of one-parent families, with child/ren under eighteen.
- 38.% of people with a disability,
- 361.5% of renters, and
- 37.8% of unemployed people experience enforced deprivation.

(St. Vincent de Paul, 2024)

The European Commission and the Irish government use the threshold of 60 per cent of the median equivalised household income for the official poverty lines (Maître & Privalko, 2021). This threshold, in 2024, for a single adult was €346 per week (SVP, 2024). Consistent poverty combines both basic deprivation and an income below the 60% poverty threshold (ibid). Basic or enforced deprivation occurs when someone cannot afford at least two of eleven essentials to meet the minimum essential standard of living to live a life of dignity.

Department of Social Protection 11-item basic deprivation measure

(Maître and Privalko, 2021)

- two pairs of strong shoes
- a warm waterproof overcoat
- buy new (not second-hand) clothes
- eat meal with meat, chicken, fish (or vegetarian equivalent) every second day
- have a roast joint or its equivalent once a week
- had to go without heating during the last year through lack of money
- keep the home adequately warm
- buy presents for family or friends at least once a year
- replace any worn out furniture
- have family or friends for a drink or meal once a month
- have a morning, afternoon or evening out in the last fortnight for entertainment.



How Easy Is It to Fall Into Poverty in Ireland?

Falling into poverty in Ireland today is alarmingly easy. The cost-of-living crisis, housing shortages, and precarious employment have created a fragile economic environment. A 2025 RTÉ report on the financial lives of 25-year-olds revealed that poverty was the second most pressing concern among young adults, just after housing (RTE, 2025). Many cited unstable work, high rents, and the cost of education as key stressors (ibid). In 2020, about 30% of those living in poverty were aged seventeen and under, adding up to around 200,000 children affected by poverty each year. Roughly 55,000 pensioners lived on an income below the poverty line, and almost 70,000 of those living in poverty were long-term ill or disabled. Approximately 100,000 people living in poverty were working (the working poor), 70,000 were unemployed, and 85,000 worked in the home in predominantly in caring roles (Collins, 2021). Two-thirds of those who experienced poverty in 2020 lived in urban areas (ibid).

“Meeting day-to-day commitments is a recurring challenge for those living in poverty and around 85% live in households that have difficulty making ends meet. Three-quarters live in households that could not afford to pay for an unexpected expense without borrowing or looking for assistance from family, friends or a charity.”

(Collin, 2021)

Even families with one or two working adults can find themselves struggling. High mortgage and rental costs, scarcity of housing, rising childcare costs and scarcity of childcare places for children under three years of age (particularly children under twelve months), energy bills, and food inflation mean that a single unexpected expense like a medical emergency or job loss can push a household into poverty. The 2024 Cost of Education paper published by the Department of Further and Higher Education highlighted how education-related expenses alone can be a significant burden, especially for low-income families (Dept. of Further and Higher Education, Research, Innovation and Science, 2024).

The Hidden Costs of Poverty

Beyond the known and monetary effects of poverty which are easier to identify and name, there are many insidious impacts. These include:

- Being forced to lead a ‘marginal existence’
- Stigma - implicitly impacting on their self-esteem



- A sense of shame and powerlessness
- Imposing financial stress driven by relentlessness of the work involved in 'getting by'
- Stresses negatively impact family relationships and the quality of parenting
- Damages health and a greater prevalence of physical and mental illness
- increased risk of chronic illness
- health induced limitations to daily activities
- shorter lifetimes
- lower education outcomes, impacting on life chances including lower earnings and poorer labour market outcomes
- poor children are more likely to become parents who live in poverty
- poor children are prone to worse cognitive, social-behavioural development, and health outcomes

(Collins, 2023)

Hidden costs of poverty on students in the education system

1. Cognitive Load and Stress

Children living in poverty often experience chronic stress due to financial insecurity, housing instability, or family conflict. This stress can impair cognitive development, memory, and concentration. Children under stress are more likely to struggle with executive functioning, which affects their ability to plan, focus, and regulate emotions. Children who grew up in poverty go on to be adults whose brains have been changed by the effects of poverty in childhood, many having negative experiences of school and education.

2. Attendance and Engagement

Poverty is a leading cause of absenteeism. Students may miss days due to illness, period poverty, physical manifestations of stress, lack of transport, or needing to care for siblings/children/parents. Others may be disengaged because they are hungry, tired, or anxious. These factors can lead to a cycle of falling behind academically and socially.

3. Limited Access to Resources

Even with free early childhood, primary, post-primary education, and higher education, hidden costs such as uniforms, books, internet, printing, extracurricular activities, and digital devices can exclude students from full participation. This will be discussed further below in the hidden financial costs of education.

4. Social Stigma and Isolation

Students who are living in poverty may feel ashamed or different from their peers. They might avoid school trips, birthday parties, outside of term activities, or lunchrooms to hide their circumstances. This social exclusion can damage self-esteem and hinder social development.

5. Parental Involvement for second level students

Parents in who are living in poverty may have caring duties that occupy them for many hours which can leave them time poor in terms of supporting homework or attending school activities. They may also work long hours or multiple jobs, again, leaving little time for school engagement. They may also feel intimidated by the education system or lack the resources to support learning at home if they themselves have left school early or had a bad experience with the education system. This can create a disconnect between home and school, further disadvantaging students.

What are the hidden costs of education?

With the State providing for free preschool (early childhood education), primary, second level, and third level for students across Ireland you could be forgiven for believing the education would be relatively inexpensive. However, there are many (not so) hidden costs for a student that are not thought about or discussed enough. Here is a non-exhaustive list of items / circumstances when students are asked to pay for things (whether directly or indirectly) to take part (and succeed) in the education system and day-to-day school life:

- uniforms (particularly crested)
- school jackets (particularly crested)
- school tracksuits (particularly crested)
- approved shoes
- approved trainers (running shoes)
- lab coats
- Goggles
- Art / woodwork/home economics etc. supplies
- Stationary
- Calculators

- Art Supplies
- Photocopying charges
- Voluntary contribution
- School tours / educational Trips
- Extracurricular 'clubs' / 'classes' run by teachers and charged
- Grinds
- Gaeltacht trips
- Paid for website resources with membership
- School / college App for communications (needs a smart phone and credit)
- Jersey days / non-uniform days for charities (donation needed)
- Charity initiatives that involve donations e.g., Shoebox Appeal, Sponsored walks etc.
- Shows with admission price (Panto or Musical)
- Transition Year costs
- Cultural days which involve bringing in food
- Parties (including birthdays) which involve bringing in food
- Christmas jumper days (jumpers are expensive)
- Halloween costumes
- World Book Day with costumes
- iPad / tablets / laptops
- State Exam Fees (2025 saw a budget allocation but this is not guaranteed in future)
- Mock exam correction fees
- QQI exam fees
- Grant thresholds
- Internet Access
- Electricity
- Transport to and from school / college

Self-Directed Activity

Consider the above list, how many of these costs are expected from the students in your setting?

Think about **social, cultural, and symbolic capital** as well as economic capital when considering the social and academic benefits, priorities, and pressures of these extra costs.

Can you identify any more social or financial "hidden" costs in your own setting or in any other educational setting that you are aware of?

Write your answers into your learning journal in 350 words.

Unit 2: Case Study (Self-Directed Activity)

Background:

Amina, a 34-year-old woman from Somalia, arrived in Ireland in late 2023 seeking international protection. She fled her home country due to political persecution and gender-based violence. With her three children, Fatima (12), Yusuf (9), and Layla (5), she was placed in a Direct Provision centre in County Kildare.

Living Conditions:

The family shares a single room in a repurposed hotel. Meals are provided at set times, and cooking is not permitted. Privacy is limited, and the children often struggle to find quiet spaces for homework or play. The centre is located far from the town centre, making access to libraries, extracurricular activities, play dates, doctor visits, and social services difficult.

Legal and Social Entitlements:

As asylum seekers, Amina and her children are entitled to:

- Accommodation and Meals through the International Protection Accommodation Services (IPAS), though the quality and suitability of this provision have been widely criticised
- Weekly Allowance: €38.80 per adult and €29.80 per child
- Primary and Secondary Education: Children have the right to attend local schools under the Education Act 1998 and the Constitution of Ireland
- Healthcare: Access to public health services via a medical card
- Legal Aid: Free legal representation during the asylum process
- Child Protection and Welfare Services: Tusla is responsible for ensuring the welfare of children in Direct Provision, though reports indicate gaps in consistent support

Educational Challenges:

Fatima, Yusuf, and Layla attend local DEIS schools, which provide additional supports for disadvantaged students. However, their educational experience is shaped by several hidden costs of poverty:

1. Transport: The family relies on limited public transport. Fatima often misses after-school activities due to lack of transport.
2. Digital Divide: The centre has poor internet access. The family shares one donated tablet, making remote learning and homework difficult.

3. **Social Exclusion:** The children feel different from their peers. Fatima avoids school trips due to cost, and Yusuf has been teased for wearing second-hand clothes.
4. **Parental Involvement:** Amina wants to support her children's education but struggles with language barriers, trauma, and unfamiliarity with the Irish school system.

Fatima is due to go into the local second level school in September. She sat her entrance exam but performed poorly due to having English as an additional language combined with being late because she missed her bus. She just got her first period a few months ago and resents having to share a room with her little brother. She longs for privacy.

Yusaf has shown signs of Dyslexia, but his teachers are unsure because he is learning English as an additional language. The advice has been to wait until he has more of a grasp of English.

Psychosocial Impact:

Amina suffers from anxiety and depression, exacerbated by the uncertainty of her asylum claim and the restrictive environment of Direct Provision. Her children show signs of emotional distress: Yusuf has become withdrawn, and Layla has frequent nightmares.

Support:

The family receives some support from local NGOs and school staff:

- **School Liaison Officer:** Helps Amina navigate parent-teacher meetings and access school supports.
- **Irish Refugee Council:** Provides legal updates and emotional support.
- **Community Volunteers:** Offer tutoring and donated school supplies.

However, systemic barriers remain. Amina's application has been pending for over 18 months, and the family cannot move or work freely. The children's development is constrained by the instability and limitations of their environment.

Amina's College Prospects:

Amina is currently learning English language, and she wants to do a social care level 5 course when she has enough proficiency. As an international protection applicant (asylum seeker), Amina has the right to access education in Ireland, including Further Education courses such as Post-Leaving Certificate (PLC) courses at Level 5.

1. Fees and Funding:

If Amina does not yet have a work permit, she may be charged international student rates, which are significantly higher. However, some colleges may offer reduced fees or discretionary support, so she must contact each college and navigate the individual systems.

When she has been living in Ireland for 3 years, if she is still in the protection process (or has leave to remain), she may be eligible for the International Protection Student Scheme (IPSS). This scheme provides financial grants for approved PLC, undergraduate, and postgraduate courses.

Amina can apply directly to Further Education colleges offering courses in Social Care and start in September. She should inquire about:

- VTOS (Vocational Training Opportunities Scheme) eligibility
- Support services for international protection applicants

2. Additional Supports:

Some colleges have Access Officers or Migrant Support Services to help students like Amina navigate the application process and access supports. NGOs such as the Irish Refugee Council and Doras may also assist with educational planning and advocacy.

Self-Directed Activity: Amina and her Family

Read the case study profile above and complete the below activities in your learning journal:

1. Map the barriers you can see in Amina and her family's journey through the Irish education system based on the information provided.
2. Using the 11 items basic deprivation method, is Amina's family experiencing a life of dignity or consistent poverty?
3. Identify the costs of education for Amina and her family.
4. Identify any hidden costs.
5. Estimate Amina's income and expenditure based on the information provide and consider if Amina would be able to cover the costs (including hidden costs) of her family in education.
6. What can Amina do to improve her situation?
7. What can the school(s) and college do to help alleviate the costs?

Unit 3: Why is it Expensive to be Poor

Introduction

Poverty is not just about having less money; it is about paying more for the same things. For families living in poverty, everyday necessities often cost more in the long run due to systemic barriers, limited access to credit, and the inability to buy in bulk. This phenomenon is sometimes called the *poverty premium*.

Buying in Bulk versus Buying Small

People with higher incomes can afford to buy in bulk, which reduces the unit cost of goods. For example:

- A 5kg bag of rice in a supermarket might cost €6.50 (€1.30/kg), while a 1kg bag costs €1.80.
- A 24-pack of toilet paper might cost €10 (€0.42 per roll), while a 4-pack costs €2.50 (€0.63 per roll).

Families with a lower income often cannot afford the upfront cost of bulk purchases, even though they are cheaper in the long term. This forces them to buy smaller quantities more frequently, increasing their overall spending.

Credit and Interest Rates

When people living in poverty need to borrow money, they often do not qualify for low-interest loans from banks. Instead, they may rely on:

- Buy-now-pay-later schemes or rent-to-own services, which often include hidden fees and high interest,
- Credit cards with high interest rates (often over 20% APR),
- Moneylenders, who can legally charge up to 187% APR

For example, a washing machine that costs €400 might end up costing over €600 when bought on credit over 12 months with high interest. This is a common reality for families who cannot afford large one-time purchases.

Prepaid Utilities and Higher Tariffs

Many low socio-economic status households use prepaid electricity meters, which are marketed as budgeting tools but often come with higher tariffs and standing charges. According to the Money Advice and Budgeting Service (MABS), prepaid customers can pay up

to 20% more for electricity than those on standard billing. Similarly, mobile phone plans on pay-as-you-go are more expensive per minute or per GB than monthly contracts, but contracts require credit checks and bank accounts.

Transport and Location Costs

People who live in areas with poor public transport links due to lower housing costs will incur a higher cost in transport charges and time spent commuting, which in turn affects job opportunities and family time. A 2023 ESRI report noted that low-income households in rural Ireland spend a disproportionate share of their income on transport, especially when they rely on older, less fuel-efficient cars (ESRI, 2023). They are also paying insurance costs, tax costs, and maintenance charges and checks such as the National Car Test (NCT).

Health and Food Costs

Poor nutrition, often due to the high cost of fresh food, leads to long-term health issues. Processed foods are cheaper and more accessible, but they contribute to obesity, diabetes, and other chronic conditions. These health issues then lead to higher medical costs (even with a medical card, there are travel and prescription costs), missed school days for children and workdays for parents.

Educational Disadvantages

Families in who live in relative poverty may struggle to afford uniforms, digital devices for communication and learning, school trips or extracurricular activities, quiet study spaces and internet access at home. Even though primary and secondary education is free in Ireland, the hidden costs can exceed €1,000 per child per year (Roantree & Doorley, 2023).

Conclusion: The Poverty Trap

Being poor in Ireland in 2024–2025 means paying more for less. The Economic and Social Research Institute (ESRI) and MABS have shown that low-income households face higher costs for basic goods and services (Roantree & Doorley, 2023). These costs are not just financial they affect health, education, and long-term opportunities. For educators, understanding these dynamics is crucial. When a student comes to school without lunch, misses a trip, or struggles with homework, it may not be due to neglect or disinterest, it may be because their family is paying the price of poverty every day.

Unit 4: Financial Supports (Case Study)

Maria is a single mother of two children boy (Mark) aged seven, and girl (Lily) aged fifteen. Her ex-husband no longer supports them. He now lives in Australia with no contact. Maria and her two children are renting a one-bedroom apartment in Galway city. She has a part-time job in Centra. Lily is doing her Junior Certificate exams this summer and Maria is doing her level five course in childcare at night. They have no car and use public transport. Maria's income is €900 p/m from a part-time job at Centra. Her expenditures include rent, utilities, groceries, transport, school costs, internet, phone, clothing, healthcare, and miscellaneous needs.

Here is the detailed Income and Expenditure Sheet for March 2025 for Maria when she does not apply for any social welfare supports:

<u>Income</u>	
Source	Amount (€)
Part-time job at Centra	€900
Child Benefit (€140 × 2)	€280
Back to Education Allowance	€160
Total Income	€1,340

<u>Expenditure</u>	
Category	Amount (€)
Rent (1-bedroom apartment)	€1,200
Utilities (Electricity, Heating, Water)	€150
Groceries	€400
Transport (Bus fares)	€80
School Costs (Books, Uniforms, Lunches)	€100
Internet and Phone	€60
Clothing	€50
Healthcare (Prescriptions, Doctor)	€50
Miscellaneous (Entertainment, etc.)	€50
Total Expenditure	€2,140

Balance

- Remaining Balance: **-€800**

This shows a significant monthly shortfall of €800, highlighting the financial strain on low-income families—even with part-time work, child benefit, and education supports.

What are the supports available to Maria?

1. One-Parent Family Payment (OFP)

This is a means-tested weekly payment for people parenting alone. To qualify:

- She must have at least one child under age 7 (which she does).
- She can work part-time and still receive OFP, as long as her income is below a certain threshold.
- OFP includes extra benefits like Fuel Allowance, Back to School Clothing and Footwear Allowance, and access to the Household Budget Scheme.

2. Working Family Payment (WFP)

This is a tax-free weekly payment for low-income employees with children. To qualify:

- She must be working at least 19 hours per week (combined if working multiple jobs).
- Her average weekly family income must be below the income limit for her family size (3 people).
- WFP is not counted as income when applying for OFP.

3. Back to Education Allowance (BTEA)

Since she is studying a Level 5 childcare course, she may qualify for BTEA if:

- She was previously receiving a qualifying social welfare payment (like OFP or Jobseeker's Allowance).
- She is attending a full-time approved course.
- BTEA provides a weekly payment and may include additional supports like a childcare subsidy.

4. Child Benefit

This is a universal payment of €140 per child per month, regardless of income. She receives:

- €280/month for her two children.

5. SUSI Grant (if applicable)

If her Level 5 course is eligible and she meets the income criteria, she may qualify for:

- A SUSI maintenance grant to help with education-related costs.

6. Rent Supplement or Housing Assistance Payment (HAP)

If she is renting privately and on a low income:

- She may qualify for HAP, which helps cover part of her rent.
- She must apply through her local authority and meet means test conditions.

7. Medical Card

Based on her income and family size, she may qualify for a full medical card, which covers:

- GP visits, prescriptions, hospital care, and some dental/optical services.

Based on the information above, calculate what Maria is entitled to and then complete the Income and Expenditure sheets below:

Estimated Monthly Supports

Support Type	Amount (€)
Child Benefit	€
Back to Education Allowance	€
One-Parent Family Payment	€
Working Family Payment	€
Housing Assistance Payment	€
Total Estimated Supports	€

Monthly Budget – March 2025

Category	Amount (€)
<u>Income</u>	
Part-time job at Centra	€900
Child Benefit	€280
Back to Education Allowance	€160
One-Parent Family Payment	€
Working Family Payment	€
Housing Assistance Payment	€
Total Income	€

Expenditure

Rent	€1,200
Utilities	€150
Groceries	€400
Transport	€80
School Costs	€100
Internet and Phone	€60
Clothing	€50
Healthcare	€50
Childcare	€200
Education	€100
Miscellaneous	€50
Total Expenditure	€2,440
Remaining Balance	€

1. Does Maria have enough income to cover her current expenditures?
2. Are the expenditure costs (particularly for education) correct?
3. Will Maria be able to pay for unexpected costs like, a laptop for college?
4. Is there any possibility for Maria to move her family to a two-bedroom apartment or move to more appropriate accommodation in the near future?
5. Is Maria in a financial position to adequately finance everything her children and herself need in school / college?

Unit 5: Identification strategies

Using Absenteeism to identify students who may be experiencing financial poverty
Absenteeism is not just for school records or Tusla. Data from absentee records can be charted to look for patterns that can be used to identify poverty in a student:

1. Same time of the month for 4/5 days every time in women, girls and trans men could indicate period poverty
2. Absence any time bringing in food (cultural days/birthday parties) or close to the next payment of a social welfare benefit / pay could indicate food poverty or transport poverty
3. Frequent missing GP letters for sickness might indicate that it might not always be possible for the student / parents to pay the cost of a GP
4. Cluster dates such as the day(s) after major sporting events (could indicate domestic violence),
5. Cluster dates after school holidays (for the same reason as above),
6. Non uniform days, jersey days for charity, Christmas jumpers, Halloween costumes, world book day costumes etc. due to lack of clothing or money to donate
7. School shows (with ticket price),
8. Charity initiatives which involve a donation from home shoebox at Christmas
9. Adult learners who regularly miss evening classes or drop out mid-term.
10. Students with frequent lateness could indicate an issue with transport / transport costs.

Examine both short term and long-term charts for monthly patterns / yearly patterns to see if the above patterns emerge thus indicating possible at risk of poverty. Follow up with a supportive conversation, not a disciplinary one.

Staff Training with Real-World Scenarios

Train teachers, tutors, and admin staff to recognize specific indicators of poverty:

1. Students frequently arriving without lunch or proper clothing.
2. Adult learners missing evening classes due to childcare or transport issues.
3. Repeated requests for deadline extensions or missed assignments.
4. Use case studies and role-play in training to build empathy and awareness.

Intake and Enrolment Questionnaires

Include non-intrusive questions during enrolment:

1. "Do you have access to a quiet place to study?"
2. "Do you need help with transport or childcare?"
3. "Would you like to speak to someone about financial supports?"

For adult learners, ask about employment status, housing, and family responsibilities.

Track Participation in Optional Activities

Keep records of who participates in:

1. School trips, extracurriculars, or college events.
2. Paid workshops or certification add-ons.

Offer discreet subsidies or “opt-in” funding without requiring proof of hardship.

Appoint a Student Welfare or Access Officer

Designate a staff member to:

1. Handle referrals from teachers or peers.
2. Liaise with local services (e.g. MABS, St. Vincent de Paul, Citizens Information).
3. Coordinate supports like food banks, device loans, or hardship funds.

Use Existing Support Program Data

Identify students already accessing:

1. DEIS supports (for schools).
2. SUSI grants, Back to Education Allowance, or VTOS (for adult learners).
3. Free school meals, medical cards, or HAP.

Cross-reference this with academic performance or attendance to offer proactive support.

Create Safe Disclosure Channels

Set up confidential drop-in hours or anonymous forms where students can request help. For adult learners, provide evening or online access to support services.

Universal Supports to Reduce Stigma

Offer free or subsidized:

1. Breakfast clubs or evening snacks.
2. Uniform banks or clothing vouchers.
3. Digital devices and Wi-Fi dongles.

Make these available to all students, not just those who ask.

Peer Mentoring and Student Ambassadors

1. Train older students or adult learners to act as peer mentors.
2. They can help identify classmates who may be struggling and guide them to supports.

Collaborate with Community and Advocacy Groups

Partner with:

1. MABS,
2. Citizens Information,
3. Tusla,
4. local family resource centres
5. Irish Refugee Council or Doras for learners in Direct Provision.

Invite them to speak at orientation or host drop-in clinics on campus and put up posters and leave leaflets in discreet locations. Include this information on a page on your website if you have one.



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