



Ann Elizabeth Guan from the Philippines pictured in her home in Dublin. Photograph: Aidan Crawley

Stories of the year to come

Continued from W1

ANN ELIZABETH GUAN (52) Care assistant

I have been living here for the past seven years. I got a job through a friend. The economy was booming. "Life will be good," I said to myself. It will be a green pasture for me.

I have four children at home in the Philippines, and I support them. My mother also lives with them. She's 81. I'm the only breadwinner for them (I'm separated from my husband for the past 15 years.) Most of what I send home goes on paying the mortgage for the house they are in and putting my children through college. They are aged between 19 and 29. They live in the city of Baguio in the north of the country.

I have been working here on a work permit. I was employed as a live-in carer until last November, but it was too much. The man had Alzheimer's and needed 24-hour nursing care. He would get up in the middle of the night. He had mobility problems and I was afraid he would fall. I couldn't cope.

That means I have just six months left on my work permit, so I need to find another job soon.

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I'm beginning to get worried because it is two months now and I don't have work. Every time I phone up the recruitment agencies, they say "ring back in the new year."

My lifestyle these days? I find myself checking my purse to see if I have enough to get a bus into town and back. When I am out with friends, I worry that I might not have enough for a cup of coffee. Sometimes I just stay at home and read, or repair clothes rather than go out. I phone around for jobs, look through the papers.

I'm using my savings to live and send money home. My big fear is I won't have enough to pay for the house in the Philippines. I have nightmares about that: not being able to pay the mortgage, losing the house, us all ending up homeless. That is the nightmare. My mother is also in the early stages of dementia. I don't want her to be jumping from one house to another.

Nowadays in Ireland, some

people want to take advantage of the situation you are in. If you do not have a work permit, they try to pay you less than they should. If an elderly person needs 24-hour care, they might try to use just one carer.

For the year ahead? I am hopeful. If I get a job it will bring me happiness and help me support my children. That's my big hope.

MAURA O'KEEFFE (65) Widow

I'm living on my own. My house is three miles away from the nearest town, Maynooth, but I don't feel isolated. I drive a lot. I have a 1998 Nissan Almera. It's an automatic. The only problem is it costs a lot. I get 27 or 28 miles to the gallon, that works out at 20 cent a mile. Every time you move, it's an expense. And the cost of keeping it on the road – that's around €60 a week, not including petrol.

You need to be careful about money when you're on the pension. I'm under 66, so my widow's pension is being cut from €209, by around €8.50. And because I'm not 66 I also miss out on the perks. The TV licence, electricity, free travel, that kind of thing.

I suppose things have always been a bit of a struggle. It was easier when my husband was alive. He died 12 years ago. We were always frugal.

I used to mend clothes, do a lot of home-baking, and I'm back doing that now. I'm buying cheaper cuts of meat. Stews or Bolognese. You wouldn't be getting T-bone or sirloin steaks, which you might have got in the past.

You think twice about buying clothes, too. I get some in the sales or from catalogues and then I alter them. Heating is a big expense. It's an old house – built in 1938 – so I try to live in the one room during the day and heat that.

I've suffered from a bad back almost all of my life, but it hasn't stopped me. I tried to apply for jobs. I did an ECDL (European Computer Driving Licence) and thought I might get a job as a receptionist or something. No one ever responded.

Maybe that's what happens when you get older.

I'm a bit of a gadgety person: I have a freezer, a heater and a computer that was a present. My hobby is surfing the internet and looking things up. I Skype my brother in Australia and other relatives.

I love music, too, it's wonderful. I like dance music: the quickstep mostly (waltzing too, but it's hard on my back). I go dancing with the Summerhill active retirement association. I volunteer with lots of things, including their seniors helpline.

As for the year ahead, I'm holding out until I turn 66. I'll be eligible for the perks then. That will make things a bit easier.

