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Supporting low income working families: ENABLING RESILIENCE

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Executive Summary

The research question

This study investigated the experiences and resilience practices of low-income families receiving Family Income Supplement with three key objectives: understanding the extent to which FIS promoted labour market participation and enhanced standards of living; exploring variations amongst families associated with different patterns of engagement with FIS; and identifying specific challenges and needs for additional support. We adopted a sociological approach to the idea of ‘resilience,’ understood as families’ capacities to overcome unanticipated difficulties (such as those associated with the recent ‘great recession’) more quickly than expected, or to adapt and cope to ongoing difficulties in ways that lead to greater than expected levels of well-being.

Acknowledgements

The project was funded by the Irish Research Council in collaboration with the Department of Social Protection under the Research for Policy and Society Programme 2015, Strand 2 Department of Social Protection Research Innovation Award, Grant Number RFPS/2015/26. The authors would like to acknowledge the assistance of the Department of Social Protection in carrying out this research and the generosity of the research participants who took part in this project. We would also like to thank the peer reviewers for their comments and suggestions.

Data and methodology

The research was carried out using a sequential mixed-method approach with an emphasis on the qualitative phase of the study, which was carried out across four phases:

- Preparatory work, including a review of existing evidence and interviews with key informants.
- Analysis of administrative data on FIS recipients in the Midlands region in order to develop a sampling frame for the qualitative phase of the study.
- In-depth biographical interviews with thirty participants who opted into the study.
- Development of a typology of participant biographies using the technique of ‘biographical matching’ and thematic analysis of the interviews using the ‘framework’ approach.

Key findings

FIS enables resilience by supporting work

Since its establishment in the mid-1980s, FIS has been consistently evaluated as a comparatively low cost benefit that incentivizes work while acting to reduce child poverty. The key informants that we interviewed adhered to this view, as did the FIS recipients themselves. Participants in our qualitative interviews emphasized that FIS acted as a ‘lifeline’ that helped them to cope with unanticipated challenges and experiences of hardship through continuing in employment.

FIS recipients must balance working with complex caring responsibilities

There is a continuing tension associated with FIS’s dual role as a support for labour market participation and as a child income support. The contours of this tension have altered somewhat over time, alongside changes in Irish family formation patterns, women’s increasing participation in the labour force and in the occupational structure, together with shifts in the Irish policy regime towards individualization and a more vigorous programme of labour market activation.

There is a concern amongst policy makers that FIS may act as a ‘poverty trap’ by dissuading recipients from increasing the number of hours worked. The expert informants to this study suggested that this trap is linked to challenges associated with childcare and ‘work life balance.’ Our findings show first, that FIS participants have diverse challenges associated with meeting work and family commitments associated with the pathways through which they entered low-wage employment. Second, the challenges they face extend beyond requirements for childcare.

The biographical matching exercise showed how the life trajectories of people who are or have been in receipt of FIS vary by age, gender, class and migrant status, with implications for the challenges they faced in meeting the demands of working and caring. The Irish male participants who opted in to our study had all been born in the 1970s or seventies and had been breadwinners employed in construction or manufacturing occupations before the recession led to redundancy or reduced hours. Amongst immigrant male participants, family formation in the context of already low-wage employment was the precipitating factor. Amongst the female participants (both Irish and immigrant), by contrast, primary responsibility for caring intersected with family transitions and the recession leading to periods of entry to and exit from FIS and other benefits. However, the form that these processes took varied substantially by birth cohort. Older Irish women (born before 1970) and immigrant women were more likely to enter low-wage, part-time work as a result of separation from their partners, having spent a portion of their lives as full-time homemakers. Comparatively younger women were more likely to have entered part-time employment subsequent to the birth of children, and to have remained in part-time work across their careers to date. While all current recipients of FIS in our study experienced challenges combining work and caring, the contours of those challenges varied.

Our analysis of the in-depth qualitative interviews revealed that, while the cost and availability of childcare is an issue for some recipients, low-income families face more complex challenges associated with meeting a strongly felt moral responsibility towards caring alongside an ethical commitment to working. In addition to caring for children, participants described responsibilities towards older people and towards sick or disabled family members. The logistical demands of caring, such as collecting children from school or attending GP appointments, also represented problems for participants, as did combining care with unpredictable hours or long commuting distances. Recipients and some key informants also identified issues with how FIS interacts with other benefits in the context of these caring obligations. These include concerns about how increased employment might affect eligibility for the medical card where families are coping with long-term illness and the transition from One Family Payment for lone parents whose children have reached seven years of age.

[Precarious employment creates challenges for FIS recipients](#)

In the aftermath of the recession there is some evidence of a growing polarisation in employment in Ireland leading to a proliferation of low-wage part-time and temporary occupations that are often characterized by unpredictable or seasonal hours. Whereas part-time and ‘flexible’ working may suit some FIS recipients, for others greater insecurity of employment is interacting with FIS rules about calculation of eligibility on a yearly basis in ways that create difficulties for both men and women.

[Many FIS recipients feel disconnected from sources of information and help](#)

Low take-up of the benefit, possibly linked to problems with communication, has been identified as a problem with FIS since its beginnings. While the Department of Social Protection has made considerable efforts to improve communication, our qualitative interviews indicated that finding out about entitlements continues to be a problem, especially amongst those who are newly in adverse

circumstances. In general, there is a sense of disconnection amongst the FIS recipients that we interviewed, both from government and their communities, with consequences for their access to sources of information and resources for improving their circumstances, although some participants described how FIS enabled them to participate in community activities. This feeling of disconnection may be particular to the Midlands region where many people who moved to new areas during the 'Celtic Tiger' boom now find themselves trapped in areas to which they do not feel connected, that are distant from extended family members and from employment opportunities.

Implications for policy and future research

Evidence that low-income families are confronted by complex caring requirements, and that there are considerable differences amongst FIS recipients in terms of their caring obligations, suggests the desirability of a holistic and flexible approach to developing supports for caring in the context of supporting labour market participation. While the availability and cost of childcare is a significant issue, the logistics of care and other kinds of caring obligations, including for older people and those who are ill and disabled, must also be taken into consideration.

The prevalence of short-time, temporary and seasonal working conditions is a significant obstacle to full-time employment. Moreover, such jobs are not always conducive to managing caring obligations because of their unpredictability. This suggests that policies to address the proliferation of insecure working conditions may be desirable. A more flexible approach to calculating eligibility for in-work supports to take account of seasonal working and changes in family circumstances might also be considered.

There is a continuing need to improve communication with potential and existing recipients about the availability of benefits, how payments are calculated, and about how different benefits interact with one another. However, this has to be balanced against the advantage that a payment like FIS enables resilience by avoiding the 'stigma' of attending welfare offices.

Our study revealed the importance of understanding how complex moral rationalities around work and care framed household decision making. We need more analyses that focus on differences in labour market participation in the context of household divisions of labour and changing inter-generational family relationships in order to understand the constraints, opportunities and values that structure family practices. Using a qualitative approach, our study highlighted notable differences in FIS recipients' biographical trajectories by gender and age. The continuing development of the Jobseeker's Longitudinal Database will make it possible to expand on these findings using representative samples and quantitative techniques. Such findings should facilitate the development of targeted and effective policies.

Chapter 1. Introduction

This research project investigated the experiences and resilience practices of low-income families receiving Family Income Supplement (FIS) using a mixed-method biographical approach. FIS Family Income Supplement (FIS) is a means tested in-work and Child Income Support (CIS) introduced to Ireland in 1984. The project team examined the experiences of FIS recipients using a sociological perspective on resilience, understood as families' capacities to overcome difficulties faster than expected, or to adapt and cope in ways that lead to greater than expected levels of well-being. Specifically, our goal was to identify the "complex interaction of general conditions, resources, factors and capacities within and between people and environments" (Promberger et al. 2015) that promote sustained labour market participation and enhanced standards of living through engagement with FIS.

The concept of resilience in sociology and social policy

Within sociology, the concept of resilience is associated with the goal of changing the lens of scholarship on poverty and disadvantage away from a deficit understanding towards one focused on identifying how people cope, adapt and transform challenges and risks into new opportunities (Keck and Sakdapolrak 2013). While sociological approaches to resilience emphasize individual and family agency, they also recognize the importance of understanding the social conditions that shape its possibility and form. According to Estêvão et al. (2017, p. 21), a sociological perspective on resilience shifts the focus of analysis 'from the individual to the social and from individual actions to the creation of conditions for them to take place.'

However, while sociological perspectives reject 'heroic' models of resilience, they retain an emphasis on identifying the processes through which variations in resilient outcomes emerge. Resilient pathways vary, not just because of differences in individual attributes, or due to contingent events, but because social structural conditions impinge, in cumulative, 'path-dependent' ways (Dagdeviren et al. 2016a) on the *resources* that are available to people, and on their *capabilities* to mobilize those resources. In order to understand the conditions that give rise to resilience amongst individuals and families, we have to take account of the changing social conditions that shaped their lives and relationships over time.

From the perspective of social policy, the concept of resilience is consistent with the movement, since the mid-1990s, towards a welfare model centred more on social investment than on social protection. The social investment model emphasizes individual responsibility and the 'new risks' associated with individual and family life transitions, rather than the 'old risks' associated with social inequality (Pintelon et al. 2013). It prioritizes interventions to support the development of human capital during the early years of life and at key stages of the family life-course, in order to promote maximum participation in the labour force. However, a considerable body of research has demonstrated the continuing importance of structural determinants of poverty and disadvantage (Pintelon et al. 2013), showing that stratification and biographical risks intersect with one another in significant ways (Vandecasteele 2011). Furthermore, individualization creates challenges for welfare states seeking to support families in the context of an 'adult worker' model (Daly 2011). Finally, critics have pointed to the congruence of the idea of 'resilience' with a 'neo-liberal agenda for the welfare state' and its potential for legitimizing retrenchment in social expenditure (Estêvão et al. 2017, p. 13). Despite these limitations, a critical application of the concept of resilience remains

fruitful for sociologists seeking to understand how people respond to adversity in changing social, economic and institutional environments, and for identifying social policy responses.

Aims and objectives of the study

This study aimed to develop an in-depth understanding of the extent to which the Family Income Supplement (FIS) promotes resilience amongst low-income families in Ireland, especially in the context of the challenges associated with the recent crisis and recession. It also aimed to identify additional resources and supports that may be required to promote low-income families' capacities for resilience over time, including sustained labour force participation and enhanced earnings. The key research objectives were as follows:

- Document the experiences and resilience practices of families in receipt of FIS using a mixed-method biographical approach
- Examine variations amongst low-income families associated with different patterns of engagement with FIS
- Identify specific challenges and needs for additional support amongst low income families

Methodology

The study was carried out using a sequential mixed-method approach in which the qualitative phase was dominant (Leech and Owuegbuzie 2009, p. 270). Ethical approval for the study was granted by the Maynooth University Social Science Research Ethics Committee. The research took place over fourteen months and included four phases:

Phase 1: Preparatory work

This involved an analysis of existing literature and interviews with expert informants. The findings from this phase guided our selection of the Midlands region as the study area for our project and provided orienting themes for the qualitative biographical interviews carried out in Phase 3.

Phase 2: Analysis of administrative data

In this phase we developed a socio-demographic profile of FIS recipients in the Midlands region that provided a sampling frame for the qualitative biographical interviews carried out in Phase 3.

Phase 3: In-depth biographical interviews with FIS recipients

With the assistance of the Department of Social Protection, we invited FIS recipients across a range of socio-demographic profiles to opt in to the qualitative phase of the study. Thirty guided in-depth interviews were carried out. Participants were invited to describe their changing experiences of coping on a low income over time, focusing on their practices, resources and requirements at different life stages and at the time of interview, including their experiences of transitioning in and (as appropriate) out of FIS. In order to aid their recollection and to facilitate systematic comparison across interviews, participants co-constructed a 'lifeline' chart with the interviewer, identifying highs and lows, and important turning points in their lives (Dagg and Gray 2017a), including the timing of their engagement with FIS. Participants also co-constructed eco maps (Crawford et al. 2016; Harold et al. 1997) with the interviewer, documenting the people, groups and organizations in their community on which they relied for everyday forms of social support. All interview transcripts have

been anonymised and, where agreed by the participants, will be deposited in the Irish Qualitative Data Archive for sharing and re-use by other researchers on conclusion of the project.

Phase 4: Analysis

The in-depth biographical interviews were analysed using the ‘framework’ approach to applied policy analysis of qualitative data, developed at the National Centre for Social Research in the United Kingdom (Ritchie and Spencer 1994). Participant lifelines were re-constructed to aid comparison through the method of biographical matching (Crompton 2001).

Structure of the report

Following this introductory chapter, Chapter 2 provides detailed background information on the introduction and evolution of FIS in the context of the changing social policy regime in Ireland and the transformation of Irish families over time. This chapter also includes a review of existing research on FIS and other in-work supports in Ireland. It concludes with an analysis of findings from our interviews with key informants on their experiences and evaluations of FIS. Chapter 3 reports our findings from the descriptive quantitative analysis of administrative data on FIS recipients in the Midlands region in Ireland. It includes an explanation of why we chose this region as our study area and how we used our analysis of administrative data to inform our sampling strategy for the in-depth biographical interviews with recipients. Chapter 4 summarizes the results from our analysis of recipient lifelines. Chapter 5 presents our findings from the framework analysis of the biographical interviews. Finally, Chapter 6 provides an overview of our conclusions and discusses some of the policy implications of the study. We also include a discussion of hypotheses arising from the study that deserve further research and of some of the study limitations.

Chapter 2. Background

Across European welfare states, there has been a long-term shift, since the late 1970s, in favour of a 'social investment' approach that focuses on maximizing employment (Van Kersbergen and Hemerijck 2012). This has been accompanied, since the 1990s, by the development of an 'adult worker' model which treats adults within families as individual workers and implicitly promotes full-time labour force participation by both men and women (Coakley 2005; Daly 2011). The global economic crisis initiated a further pattern of convergence in favour of leaner welfare regimes, flexibilisation of labour markets and the promotion of individual responsibility (Hermann 2014). In Ireland, the intervention of the Troika led to a rapid shift in favour of a work-first labour activation strategy (Murphy 2016) that contrasted with the weak system of activation inherited from the 1980s (Murphy 2012). This chapter describes the evolution of Family Income Supplement from its origins in the unemployment crisis of the 1980s to its present place within Ireland's 'work first' regime. The chapter includes a review of various evaluations of FIS together with an analysis of the views of key informants interviewed as part of this project.

FIS and the changing Irish social policy regime

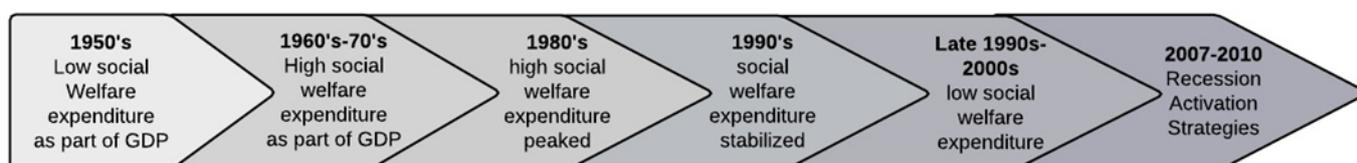
Family Income Supplement (FIS) is an income tested in-work and Child Income Support (CIS) introduced to Ireland in 1984. Originally intended to be a temporary measure that provided relief to low income families following the cessation of food subsidies (DSP 2010, p. 40), FIS was introduced in the context of a substantial increase in social welfare expenditure dating from the late 1970s, mainly due to recession linked to the oil crises (Peillon 2001).

While there had been some expansion in the 1950s, the development of the Irish welfare state lagged behind other European countries until the economy began to grow in the 1960s (Peillon 2001; Ó Riain and O'Connell 2000, p. 325). A period of growth in public expenditure from the 1970s through the mid-1980s was followed by severe cutbacks between 1987 and 1990, in response to the fiscal deficit. Ó Riain and O'Connell (2000: 326) described the welfare state model that had emerged by the end of the 1980s as:

[A] 'pay-related' welfare state which provides a basic minimal level of security and service on near-universal grounds to all resident citizens, but one which mixes public and private components in a manner that allows those with advantages generated in the market to supplement their social citizenship rights with their own resources.

During the Celtic Tiger years spending on social welfare (as a percentage of GNP) stabilized in the context of economic growth and full employment. With unemployment rising again as a result of the economic crisis beginning in 2008, Ireland entered a new phase of policy development including a more concerted approach to labour market activation. Figure 1 summarizes phases of expenditure on social welfare in Ireland.

Figure 1. Phases of social welfare expenditure (adapted from Peillon 2001).



From the late 1970s onwards, social policy discourse began to shift towards 'individualization' in response to changing gender roles and patterns of family formation. Fahey (1998) documented how, in the field of Irish family policy, a move away from 'patriarchal familism' (in which rights are differentiated by family role and individual welfare depends on inclusion within a cohesive family unit) towards 'egalitarian individualism' (in which individual rights are largely undifferentiated and families are organized to meet the welfare needs of individuals) was well underway by the 1970s.

The 1990s saw the emergence of an emphasis on addressing what were perceived to be new 'social risks' associated with the individualization of the life course. This furthered the reorientation of social policy towards 'investment' in people at critical life phases (especially during childhood) in order to maximize their potential to avoid poverty through labour market participation (citations). The European Union (EU) began to encourage its members to move from passive to active labour strategies (Bengtsson, 2014; Whitworth & Griggs, 2013). Bengtsson (2014, p. 54) describes labour market activation strategies as 'policy measures aimed at improving people's job opportunities.' Labour market activation strategies also aim to encourage or assist those who are relying on social welfare to commence employment. The Organisation for Economic Cooperation and Development (OECD) has also encouraged its members to implement labour market activation strategies since the early 2000s.

In comparison to other OECD states Ireland was slow to move from passive to active labour market policies (Murphy 2012, p. 30). Some policies oriented towards activation were introduced as early as the 1980s, in the context of rising unemployment, including the establishment of FÁS in 1988. During the 1990s, the discourse surrounding labour market activation shifted towards more 'supportive conditionality' (Murphy 2012, p. 34). From the late 1990s onwards Irish policy makers moved towards more active labour market policies (Cousins 2016, p. 60) although some commentators considered them not to be well implemented or monitored (Martin, 2015). In the context of social partnership, welfare payments also increased during this period. Policy discourse in Ireland had begun to shift towards the social investment model as evidenced in the NESC (2005) report on the 'Developmental Welfare State.' However, when the economy crashed after 2008 the government was required by The Troika to implement a stricter activation regime and to monitor its effectiveness. This led to a rapid introduction of more vigorous labour market activation strategies (Murphy 2016).

A number of researchers have noted how individualization, the move towards an adult worker model and the activation agenda have had paradoxical consequences for families (Lewis 2001; Coakley 2005; Jenson 2008; Daly 2011; Murphy 2012). While policies oriented towards individualization were initially framed as a move towards greater equality between family members – through the participation of women in the labour force and the promotion of children's rights and welfare - there has been considerable variation in how European welfare states responded to the implications for caring (Daly 2011). In Ireland, the focus has been on supporting access within a market model of childcare provision and the introduction of a universal scheme of early childhood education. However, for many parents, the high costs of childcare and limited access to flexible and after-school care arrangements continue to have consequences for their labour market participation (Murphy 2012; Millar et al. 2012). With the adoption of a more forceful approach to activation – including for lone parents – the contradictions inherent in the 'adult worker' model have become

increasingly apparent. In the next sections, we discuss how Family Income Supplement evolved alongside these changes in society and social policy.

The evolution of Family Income Supplement (FIS)

Currently, in order to qualify for FIS, applicants must be engaged in full-time paid employment, defined by the Department of Social Protection (DSP 2016) as not less than 19 hours per week or 38 hours per fortnight, to last a minimum of three months. Candidates must also have at least one child of school-going age, or aged between 18-22 years and in fulltime education. FIS payments are calculated as 60% of the difference between a family's average weekly income and an income limit set according to family size (see Table 1). For example, a family with one child earning €411 per week will receive a FIS payment of €60 per week. Claimants who qualify for FIS may also receive other benefits including One-Parent Family Payments, the Back to Work Family Dividend (BTWFD) and universal Child Benefit. Panel 1 describes the most common schemes that claimants of FIS may be eligible to receive simultaneously.

Table 1. FIS Income Limits, 2017

Number of children	Weekly family income limit
1	€511
2	€612
3	€713
4	€834
5	€960
6	€1,076
7	€1,212
8	€1,308

Source: Citizen's Information¹

¹ Available at:

http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/social_welfare_payments_to_families_and_children/family_income_supplement.html (accessed 9th May 2017).

Panel 1. Schemes that can be availed of concurrently with Family Income Supplement²

One-Parent Family Payment (OFP)

One-Parent payment is a means tested scheme available to male and female parental guardians aged less than 66 years, who are bringing children up without the aid of a partner. Claimants who qualify for FIS can continue to claim their One-Parent Family Payment and their FIS payment is not counted as means. To qualify for OFP, a claimant must have one relevant child below 7 years of age. The age threshold for the youngest qualifying child was gradually reduced between 2012 and 2015 (Department of Employment Affairs and Social Protection).

Child Benefit

Child Benefit is a payment to parents of children under 16 years of age, or under 18 if in full time education, Youthreach training, or with a disability.

Back to Work Family Dividend (BTWFD)

BTWFD is a scheme established to assist families to transition from social welfare into employment. It offers financial assistance to former Jobseekers or One-Parent claimants with at least one qualified child who commence work or self-employment. (One Family 2014). The BTWFD is not taken into account in the income test for FIS.

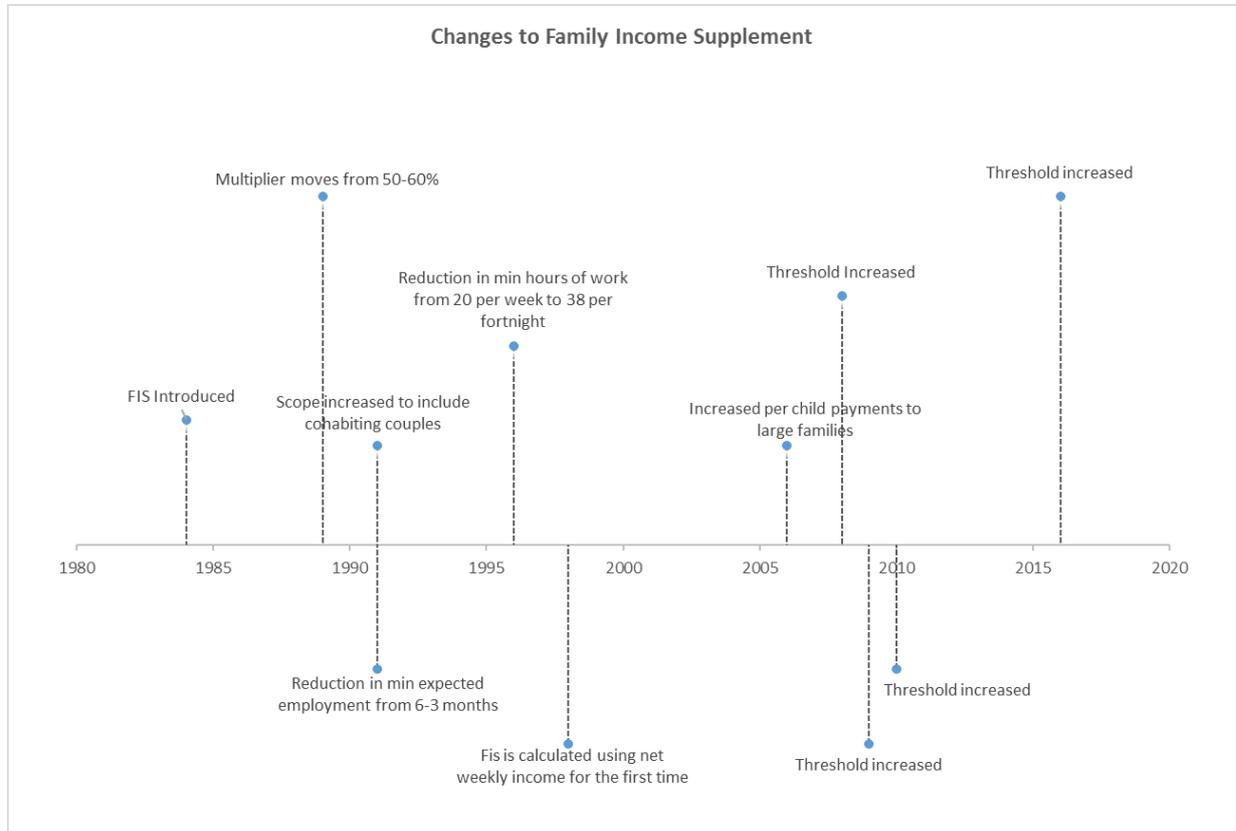
When FIS was introduced in 1984, it was intended to 'maintain the incentive to work by providing cash support for workers with families who are on low incomes and as a result are only marginally better off working than if they were claiming Social Welfare Benefits' (quoted in Callan et al. 1995, p. 7). Following its introduction, the earliest change to FIS was an increase in weekly income limits and a reduction in the required minimum number of hours worked (Callan et al. 1995, pp. 8-10). Prior to 1989 an individual claimant could include their own hours only towards calculating the minimum number set by the DSP. Since then it has become possible to combine the hours of a spouse (subsequently, a partner), with those of the applicant in order to meet FIS criteria. In 1989 the multiplier/withdrawal rate for calculating payments increased from 50 to 60 percent. As a result of these changes, the number of people eligible for FIS payments increased (Callan et al., 1995).

In 1991 the scope of FIS was increased to include cohabiting couples. In a further step to increase eligibility the required minimum months worked was reduced from six to three. The requirement for minimum hours worked was reduced from 20 hours per week to 38 hours per fortnight. In 1998, following a recommendation by Callan et al (1995), FIS was calculated based on net, rather than gross, weekly income. It was hoped that this would improve take up of employment and create an incentive to earn more by doubling the numbers of eligible families (Callan et al. 1995). Since then additional changes have concentrated on increasing the payment threshold for recipients. For instance, in 2008 and 2009 the threshold was increased by €10 per week per child. From 2012, there was a phased change in eligibility for the One Family Payment that had implications for FIS. This involved reductions in the age of youngest child for which the payment could be claimed. Since

² All information in Panel 1 adapted from Citizens Information <http://www.citizensinformation.ie/en/> or (where stated) Department of Employment Affairs and Social Protection <http://www.welfare.ie/en/Pages/home.aspx> (accessed 11th January 2018). Please refer to these websites for full, accurate and up-to-date information about these schemes.

2015, all lone parents whose youngest child has reached the age of seven years, must either transition to JobSeeker’s Allowance (JSA) and be actively seeking work, or if eligible, can claim FIS (Millar and Crosse 2016, p. 23). Figure 2 summarizes the key changes to FIS over time.

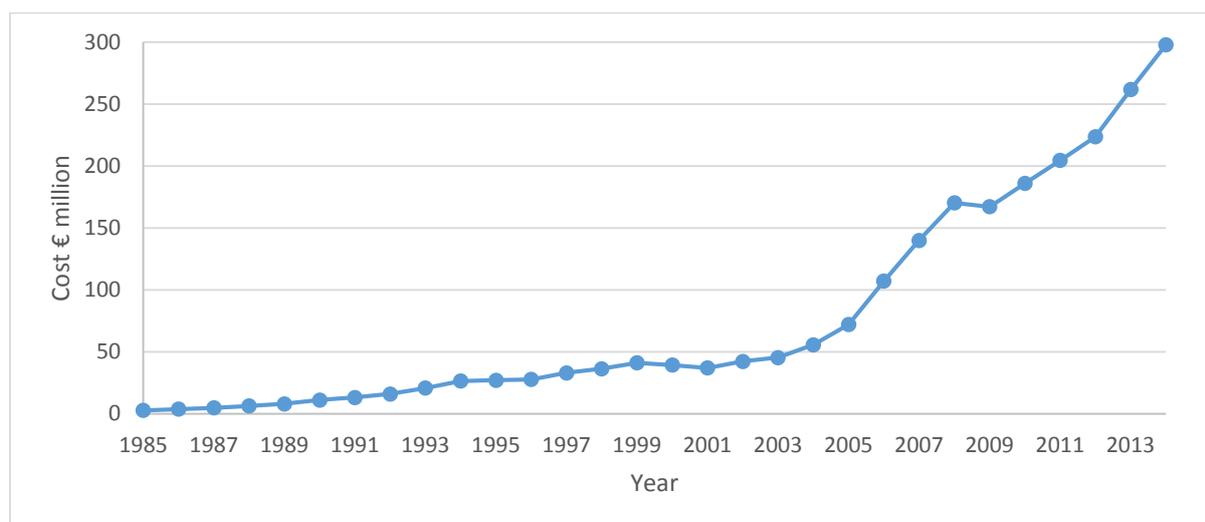
Figure 2. Timeline of Changes to Family Income Supplement



FIS in the context of social change in Ireland

Following its introduction, government expenditure on FIS increased from £2.2 million in 1985 to £16.4 million in 1993. Since the introduction of the Euro, with the exception of 2009, the cost of FIS to the exchequer has increased year on year (see Figure 3).

Figure 3. FIS Expenditure 1985-2014



Sources: Callan, O'Neill, & O'Donoghue, 1995; Department of Social Welfare, 1990; Department of Social Welfare, 1996; Department of Social, Community and Family Affairs, 2001; Department of Social Protection, 2014

The increasing uptake of FIS, alongside changes to its implementation, occurred in the context of rapid transformations in Irish society, especially in family practices. According to Fahey and Layte (2007; see also Fahey 2015), the period of ‘peak turmoil’ in Irish family trends occurred between the mid-1970s and mid-1990s. In 1984, when FIS was introduced, just eight percent of live births in Ireland occurred outside marriage; by 1994, that proportion had increased to 21 percent. While the total fertility rate (an estimate of the average number of births per woman) had been declining steadily since the 1970s, between 1984 and 1994 it dropped from 2.58 to 1.85 (source: Eurostat). Subsequently, both trends stabilized (at least for a time). The proportion of births outside marriage seemed to peak at about one third during the 2000s, although there has been evidence of an increasing trend since 2012 (Fahey 2015, p. 59). The total fertility rate similarly appeared to have ‘bottomed out’ in the mid-1990s, rising to a stable pattern of about two births per woman in the 2000s (Fahey 2015, p. 66).

Other significant changes in family patterns emerged in the 1990s, including an increased trend towards cohabitation – principally as a precursor to marriage, which is occurring at later ages – and the introduction of divorce in 1997. Although the divorce rate in Ireland remains comparatively low, rates of separation had begun to increase in Ireland from the mid-1980s, about a decade before the formal introduction of divorce in 1997 (Fahey 2012). Recent scholarship has emphasized that many of these macro-level changes in the ‘headline figures’ reflect alterations in the timing and sequencing of family transitions at the level of individual behaviour (Gray, Geraghty and Ralph 2016). Macro-demographic trends do not map simply onto changes in family composition because, for example, a child born to an unmarried parent may be born into a cohabiting partnership or transition into a two-parent household. Evidence from the Growing Up in Ireland study shows that the great majority of Irish children (almost 80%) continue to live in two-parent families, with most of the remainder living with lone parents (about 18%) (Fahey 2015, pp. 56-57).

In addition to changing family transitions, Ireland has experienced changes in employment conditions that intersect with gender and household dynamics. Following a pattern of limited polarisation between high skill and low skill occupations in the context of employment growth (O'Connell and Russell 2007), there has been a marked trend towards employment polarisation since the economic crisis, including an increased incidence of low pay and the emergence of 'enforced flexibility' in some sectors (Wickham and Bobek n.d.). According to Russell et al. (2014), the recession adversely affected working conditions amongst those who remained in employment, in the form of increases in involuntary part-time working, pay cuts and increased levels of subjective job insecurity. Collins and Murphy (2016, p. 76) argue that much of the overall increase in numbers receiving FIS between 2004 and 2009 'can be attributed to the number of families relying on reduced earnings caused by an increase in the prevalence of lower hours and crisis era wage reductions.'

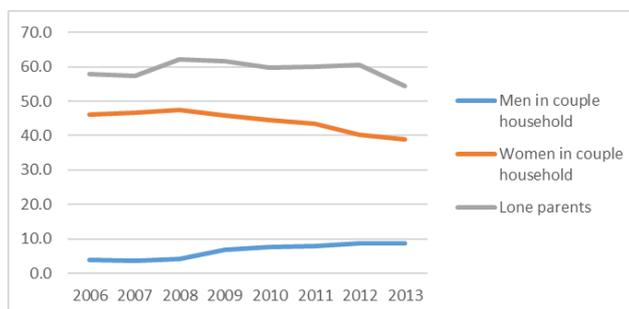
During the period of rapid economic growth from the mid-1990s onwards, the proportions of women (including mothers) in the labour force increased, such that the percentage of households headed by dual-earner couples exceeded that headed by male breadwinners after 1996 (McGinnity et al. 2007, p. 202). The proportion of workless households decreased during this period. However, while overall rates of growth in part-time employment stabilized during the Celtic Tiger (O'Connell and Russell 2007, p. 48), amongst women, part-time employment grew more rapidly than full-time employment (McGinnity et al. 2007, p. 200). The recession gave rise to increased rates of 'involuntary' part-time employment amongst both women and men (Barry and Conroy 2011; Russell et al. 2014). According to Russell et al. (2014, p. 35), women exhibited a commitment to the labour market during the recession, 'accepting shorter working hours rather than withdrawing and acting as a "reserve army of labour".' Nevertheless, the proportions of workless households increased during the recession. Collins and Murphy (2016, p. 84) report that women represent 60% of those who are low paid.

Watson et al.'s (2012) analysis of evidence from the EU-SILC survey showed that between 2004 and 2010, amongst couple-headed households (both with and without children), there was a continuing decline in the 'traditional' male breadwinner work pattern, but also a decline in the 'modern' or 'adaptive' breadwinner pattern (where one partner works full-time and the other works part-time). The proportion of dual-earner couples remained relatively stable, while the most significant change lay in the growing proportion of couples where neither partner was in work. These changes in couple work patterns intersected with class differences: the dual-earner model was most prevalent amongst those in the professional and managerial class, whereas households where neither partner was working were most common in the manual and lower service/sales class (Watson et al. 2012, p. 89).

Lone parents in Ireland tend to have lower rates of labour-force participation than the European average (Hannan et al. 2013). Census 2012 showed that 42.5% of lone parents are in employment compared to 69.3% of household 'heads' in two parent families. Lone parents in employment have a high risk of low wages (Collins 2016). In 2013, more than half were working fewer than thirty hours a week (OECD 2016). Thus patterns of differentiation in the occupational structure have intersected with family formation practices and gendered household divisions of labour, with implications for how different families experience and adapt to low-income employment. Figure 4 illustrates the

changing distribution of part-time working amongst lone parents, and women and men in couple-headed households.

Figure 4. Percentage of couples and single parents working 1 to 29 hours per week



Source: OECD 2014b.

Evaluations of FIS

Table 2 summarizes the key findings from reports on FIS since 1985. The body of evidence suggests that the system of FIS payments in Ireland has both positive and negative features. Below, we summarize the challenges and benefits that have been associated with FIS and various recommendations for change that have been made in evaluations of the scheme.

Challenges and benefits associated with FIS

Reviews of FIS have consistently identified three challenges associated with the scheme: low take-up; exclusion of some low income groups; and FIS's dual role as a child income support and as an employment support scheme.

Low take-up

From the earliest report by Blackwell (1989), a low rate of take-up has consistently been identified as a problem reducing the effectiveness of FIS. A NESC report in 2007 suggested that issues such as the stigma associated with approaching an employer for details, burdensome application procedures and the difficulty of calculating the amount one is eligible to receive might discourage workers from applying. However, the report also noted that, since a substantial proportion of new recipients were foreign nationals, it 'begs the question why an application process which Irish workers have found complex and potentially off-putting appears to offer less difficulties to migrant workers' (NESC 2007, p. 40). Mel Cousins and Associates (2013, p. 18), in a comparative international review of in-work benefits (IWBs) found that low take-up was a common feature of such schemes. The Department of Social Protection initiated an awareness campaign in 2006 and suggested that subsequent increases in FIS numbers may indicate that the level of take-up had improved (DSP 2010, p. 179). Savage et al. (2017, pp. 18-19) concluded that it the difficulty of estimating the level of take up of FIS meant that it was an open question.

Table 2. Summary of findings about FIS in previous studies

Authors	FIS challenges	Positive aspects of FIS	Recommendations
Savage et al. (2017)	<p>Trade-off between level of income support, rate at which support is withdrawn and cost to the Exchequer.</p> <p>Lack of information about extent of take-up problems.</p> <p>Increasing rate of take-up would reduce employment incentive for second workers.</p>	Not discussed	Focus on the implementation of real-time reporting of payroll implementation in order to diagnose potential take-up problems and to develop infrastructure for efficient administration.
Mel Cousins and Associates (2013)	<p>FIS reaches a small proportion of labour market compared to schemes in other countries despite comparative generosity.</p> <p>Internationally, in-work benefits (IWBs) tend to increase employment amongst lone parents and to have a neutral or</p>	IWBs can increase employment take-up for specific groups in a cost-effective manner.	<p>Future structure of child-support benefits and reform of out-of-work benefits should be known before consideration of a reformed IWB for Ireland.</p> <p>More research on the impact of existing FIS scheme.</p>

Authors	FIS challenges	Positive aspects of FIS	Recommendations
	negative effect on second earners.	IWBs potentially relevant to Ireland given comparatively high level of low pay.	Qualitative research on the factors influencing decisions about taking up or increasing employment.
The Advisory Group on Tax and Social Welfare (2012)	<p>Exclusion of self-employed people.</p> <p>Incoherent approach to concurrent payment of FIS with some social welfare payments and not others.</p> <p>Application process requiring employers to provide information may contribute to low level of take-up.</p> <p>Complex method of calculating payments.</p>		Replace FIS as part of the introduction of a two-tiered CIS payment

Authors	FIS challenges	Positive aspects of FIS	Recommendations
	Dual role as a child-income support and an in-work support payment.		
Department of Social Protection (2010)	<p>Exclusion of low-income self-employed.</p> <p>Risk that withdrawal of payments as income increases creates incentive not to increase hours worked beyond minimum threshold.</p> <p>Concurrent payment to some other benefits and not others weakens consistency of FIS impacts.</p> <p>Low level of take-up.</p>	<p>FIS provides important supplementary support for low-income families.</p> <p>FIS provides assistance with the cost of child raising and acts as an incentive for low-income families to work.</p> <p>Contributes towards addressing child poverty.</p>	Fundamental reform would need to address FIS's dual role in addressing both work incentives for adults and child poverty objectives.

Authors	FIS challenges	Positive aspects of FIS	Recommendations
	<p>Income limits reflect a compromise between dual policy objectives giving rise to fiscal trade-offs in future.</p> <p>Difficulty of addressing 'balancing act' of reducing unemployment trap without increasing poverty trap.</p>		
<p>National Economic and Social Council (2007)</p>	<p>Low take up of FIS.</p> <p>Complex application process</p> <p>Stigma associated with certification from employer</p> <p>Calculation of FIS income thresholds are not transparent.</p> <p>High withdrawal rate leading to poverty trap</p>	<p>'Undoubted effectiveness' in making employment a route out of poverty</p>	<p>Replace FIS and Child Dependant Allowances with a targeted second tier child benefit payment.</p>

Authors	FIS challenges	Positive aspects of FIS	Recommendations
	<p>Generous to lone parents because thresholds originally calculated as a multiple of what a couple would receive on unemployment assistance.</p> <p>FIS can be paid to children who do not reside in the state.</p>		
Callan et al (1995)	<p>Low take up.</p> <p>Potential to contribute to the amplification of a poverty trap</p>	<p>Provides an incentive to work and helps to combat the unemployment trap</p> <p>Cost of FIS is relatively low</p>	<p>Increase take-up by implementing through the tax system.</p> <p>Calculate FIS using net rather than gross income.</p>
Blackwell (1989) cited in Department of Social Protection (2010) and Callan et al (1995)	<p>Low take up due to absence of information, lack of understanding regarding eligibility, time consuming application process, fear of losing existing benefits and uncertainty surrounding income test.</p>		

Exclusion of some low-income groups

The exclusion from FIS of self-employed people and those working less than the required number of hours per week, was identified as an issue in a number of studies. The Department of Social Protection (2010, p. 175) reported that extending the scheme would fundamentally alter its nature, entail considerable practical difficulties and significantly increase costs. Nevertheless, a submission by the Citizens Information Board (2012) subsequently suggested that FIS should be extended to encourage low-income self-employed people to remain in work. Collins and Murphy (2016) highlighted the exclusion of low-paid employees in unstable, low-hour jobs.

Balancing child poverty objectives against incentivising work

When FIS was introduced in 1984, with the aim of improving the position of low income families supported by an employee, the principal concern was to 'combat labour market rigidities by improving the position of working families on low pay relative to what they would receive on social welfare' (quoted in Callan et al. 1995, p. 7). Thus the original emphasis was on supporting employment. However, after 2005, the emphasis shifted towards meeting the goal of reducing child poverty (DSP 2010, p. 183). This created trade-offs requiring compromises in how requirements for number of hours worked and income limits were set.

In the mid-1990s, Callan et al. (1995, p. 12-13) highlighted the ways in which FIS, in interaction with the tax system, could create a 'poverty trap.' The introduction of FIS, and improvements in the level of income support provided, helped to counteract the 'unemployment trap' whereby some families might be better off depending on out of work benefits. However, this was at the expense of creating disincentives to seeking increased earnings. In 2010 the Department of Social Protection revisited this problem, expressing a concern that the withdrawal of FIS payments as income grows, creates an incentive for recipients not to increase the number of hours worked. It was observed that two-thirds of lone parents in receipt of One Family Payment and FIS worked fewer than 20 hours a week (DSP 2010, p. 176). Savage et al. (2017, p. 25) concluded that:

The objective of providing financial support to low income families must be traded-off against providing strong financial incentives to work for members of these families. Any scheme that meets both of these criteria will be of high cost to the Exchequer and provide state support to families well up the income distribution.

In this context, it is interesting to note Mel Cousins and Associates (2013, p. 17) finding, that in-work benefits tend to have a positive impact on the labour market participation of lone parents and a neutral or negative effect on that of second earners (see also Savage et al. 2017, p. 24). This arises both because IWBs are calculated on the basis of family income and because of the labour market participation patterns of women.

Benefits of FIS

Despite these challenges, most of the reports reviewed agreed that FIS increases the incentive to work and contributes towards addressing child poverty at a comparatively low cost.

Recommendations for change

Evaluations of FIS have put forward a number of recommendations oriented towards improving take-up, enhancing its effectiveness and addressing the challenges associated with its twin objectives of incentivizing work and addressing child poverty.

Callan et al (1995) recommended improving take-up by making use of the tax system to identify and pay potential beneficiaries. To address the poverty trap, they recommended assessing eligibility for FIS payments using net rather than gross income. This change was implemented in 1998. The Department of Social Protection (2010, p. 183) advocated the continued review of FIS income levels, given that ‘it is likely that fiscal constraints will require trade-offs in the future.’ Savage et al. (2017) suggested that there should be a policy focus on real-time reporting of payroll information in order to adequately assess potential take up problems relating to FIS and to provide tan infrastructure for the efficient administration of in-work benefits.

A number of reports recommended the radical reform of FIS alongside Qualified Child Increases (QCIs) and the Child Benefit system. The National Economic and Social Council (2007) and the Advisory Group on Tax and Social Welfare (2012) recommended the introduction of a two-tiered system of CIS payment. The Advisory Group (2012) suggested a universal remittance for all parents plus a second tier means tested payment for families whose income falls below a specified threshold. This system would replace universal Child Benefit instalments and would also involve reforming FIS and QCIs. According to the Advisory Group, while this would remedy many of the defects associated with FIS, it would also entail administrative costs, challenges with defining cohabiting or married households and losses for some low income families. However, other low income families previously not entitled to FIS would benefit. The Programme for Government published in 2016 proposed the introduction of a new ‘Working Family Payment that promotes work over welfare by supplementing, on a graduated basis, the income of a household, while at the same time incentivising more hours and full-time work’ (Government of Ireland 2016, p. 104).

Contemporary expert informant views on FIS

As part of the preparatory work for our research, we carried out semi-structured interviews with ten expert informants on their experiences and views of FIS. We used purposive sampling to identify a researcher, an economist and eight policy officers across a range of governmental and non-governmental organizations for interview (see Table 3). In the section below, we discuss their responses according to the following themes that emerged within their interviews: positive, negative, and ambivalent aspects of FIS, FIS as a means of responding to change, and visions for the future of FIS.

Table 3. Characteristics of key informants

Participant number	Gender	Role
1	Male	Researcher
2	Male	Economist
3	Female	Policy officer
4	Male	Policy officer
5	Male	Policy officer
6	Female	Policy officer
7	Female	Policy officer

8	Male	Policy officer
9	Female	Policy officer
10	Male	Policy officer

Positive aspects

The following positive aspects of FIS emerged in our expert informant interviews: incentivizing work and reducing poverty, greater awareness of the scheme and improvements in its administration, including how eligibility is calculated.

Incentivizing work and reducing poverty

Many informants believed that FIS was acting as a work incentive: *“It is about keeping the household connected to the labour market and making the finances work for that household so that they can remain connected to the labour market”* [Informant 2]. Others felt that FIS thresholds were generous and that the scheme encouraged people to enter employment: *“It does encourage them to work, maybe not increase their hours but at least it gets them back into work”* (Informant 4). Informant 5 maintained that without it, many low-income workers might have to exit employment and that FIS allowed families to improve their circumstances through greater participation in the labour force. Informant 7 noted that new recipients often feel relieved when they are first told about FIS:

And people are delighted, why wouldn't they be, to be told that there is help out there in recognition of the fact that you have a low income, this support is there to encourage and incentivise you to enter work and to stay in work.

The expert informants viewed FIS as important for reducing poverty by bringing parents closer to having an adequate income. Informant 3 was anxious that FIS might be replaced with a less generous payment: *“we are always concerned that something will happen to FIS and that it might be taken away or adjusted in a way that wouldn't be beneficial, so, we describe it as a generous support”*. It was felt that without FIS many parents would not be in a position to work. The informants depicted FIS as an especially important payment in the context of cutbacks to other schemes. A number of informants emphasized FIS's role as a vital support for the children of low-income parents. Informant 2 maintained that FIS was *“predominantly intended for children rather than for the parents”*.

Greater awareness

Informants identified greater awareness of FIS as a positive aspect of the scheme: *“there was a couple of advertisements, there was a big push in the INTREO offices, and it was really a push to get people back into work that this FIS scheme was available”* (Informant 4). Informants were aware that the numbers of people receiving FIS had increased in the last five years, and suggested that this might be due either to improved promotion of FIS or to increases in the number of people working part-time. Others felt that the administration of FIS had improved: *“I think probably the administration of it has been improved somewhat because more people are taking it up so it must be getting easier to apply for”* (Informant 5). Waiting times have also improved; informants reported processing times for new claims of two to three weeks. However, informants were also aware that some recipients reported long waiting times:

I know they have done a lot of work on reducing FIS waiting times but there still are people who are on low incomes that need the money are left waiting for several weeks to get the

decision on the payment. I don't know what the current waiting times are but they used to be ridiculously long. I have heard from people, and I know that they are waiting less now (Informant 7).

Improved administration

Calculating FIS from recipients' net wages was identified as a positive change. Informant 7 maintained that other welfare payments that are calculated using gross wages should be similarly reformed. Informant 4 asserted that FIS was an easy payment to understand and that FIS guidelines were clear. FIS is regarded as easy to administer because the application form is sent to participants on a yearly basis. The yearly renewal process also gives the DSP control and allows them to review applicants' circumstances. That FIS is a tax-free payment was also identified as a positive aspect. Informant 4 pointed out that, in contrast to other social welfare schemes, savings are not assessed when calculating FIS payments.

Negative aspects

In spite of these positive aspects, the expert informant interviews also revealed negative, or problematic, perceptions of FIS, including: doubts about the extent to which FIS meets its objectives, the risk of stigma associated with the application process and difficulties associated with yearly assessment.

A poverty trap

Some informants queried the extent to which FIS is meeting the objectives of reducing poverty and promoting labour force participation. Participant 7 cautioned that lone parents experienced an immediate reduction to their income when they were transferred from OFP to FIS once their children reached seven years of age. Participant 3 maintained that although FIS recipients may be above the poverty line, that does not necessarily mean that they can meet their basic needs:

There is a difference then between people in poverty and having an adequate income as well so that you could be above the poverty line but living in a family that doesn't have an income adequate to meet their kind of basic needs.

Informant 2 wondered if the FIS thresholds were acting as a barrier towards taking up additional work. Noting that many construction workers had lost their jobs during the recession, he queried whether those who had become accustomed to minding their children would favour returning to work after receiving FIS. He felt that perhaps FIS could act as a barrier towards returning to work amongst these parents:

I would have a feeling that a fair portion of those would be the families on FIS with the other partner working. Um...and that draws up an interesting policy question which I hadn't thought about of whether there may be a benefit trap for those males to go back to work...um...because of the fact that it is their income rise that would trigger the reduction of payment. That's an interesting policy question for the future.

Informant 8 speculated in a similar vein that FIS could be used by recipients to maintain a good work life balance. He noted that despite high levels of expenditure on child and family income supports, there are poor child poverty outcomes in Ireland. He suggested that a greater emphasis on the provision of services such as childcare might be more cost effective. Parents with caring responsibilities might value FIS because it affords them time to look after family members, thereby acting as a disincentive to increased participation in the labour force:

So if they reduce the amount of their own earnings the gap between their earnings and the threshold will be bigger so that then they'll make more on FIS. It strikes me that I can't see that people would do that for reasons in terms of finance, for financial reasons, they might do it if there's extra childcare issues [...] I've heard FIS described as an aid to a work life balance. You know that it does help people to make those decisions about childcare or it might not be a child it might be the care of an elderly parent. So it might allow you to tailor your hours in a way that suits whatever responsibilities, caring responsibilities you might have.

Informant 4 felt that the current threshold discourages parents from working longer hours because it would add additional pressure on the demands associated with caring. Other informants framed the challenges associated with working and caring, less as a negative aspect of FIS, and more in terms of the absence of other supports. Informant 2 suggested that childcare costs could “wipe-out” the gains of working in some low-income households. Informant 3 suggested that if services were improved there would be less need for people to have higher incomes: “[If] they had brilliant affordable subsidised childcare and good quality affordable housing for everyone then maybe you wouldn't need as high an income. But like we are a long way off from those services so people's income has to be protected”. Informant 7 noted that while single parents, were encouraged by the DSP to work, they often cannot: “we have never had the experience that lone parents don't want to work but they are telling us that they can't work. That either they want their parenting role to be acknowledged and respected and valued, or they are saying that they can't afford to work”.

A source of stigma

Other negative aspects of FIS identified by our expert informants included the potential for stigma associated with receiving it, difficulties and anomalies in its implementation and poor recipient understanding. With respect to stigma, some informants stated that most recipients' employers would not know their financial situation until they are asked to fill out the renewal form. However, others maintained that there is less stigma associated with FIS compared to other welfare payments.

Yearly assessment

Informants discussed in some detail the challenges associated with the yearly assessment for FIS eligibility. They noted that people who lost their jobs in the recession were required to wait until the following year to inform the DSP of the changes to their income:

So when the recession happened and a lot of people had catastrophic changes in their income, so you might be working 40 hours a week and if your employer turned around and said, 'I am moving you back to 20 hours a week, can't afford to pay you for 40 hours a week.' The rules governing FIS meant that you were paid the same rate for 52 weeks, regardless of changes in circumstances (Informant 5).

The 52-week rate meant that recipients did not witness increases to their FIS income until next year. Informant 7 believed that this system is particularly challenging for seasonal workers, because if their hours drop below 38 per fortnight FIS is immediately reduced. On the other hand, FIS is not reduced until year end for recipients whose wages rise during the year.

A number of informants maintained that it is difficult for many recipients to understand FIS: “I would say it's like lots of welfare payments, it's complex. Complex in its structure, complex to understand it, complex... and you know, probably complex for anybody to understand” (Orla, T1). It was noted that FIS recipients found the yearly application especially confusing. For example, people who had separated, with an accompanying reduction in income, did not realise that increases to their FIS payments would not take place until next year. Other recipients found it challenging to calculate

their FIS payments and so were awarded a lower sum of money than they had expected. Often recipients did not realise that FIS calculations are based on an average wage for the year. Informant 6 maintained that the rules for self-employed partners of FIS recipients sometimes caused confusion as all income was used to calculate FIS payments.

Ambivalent aspects

In addition to aspects of FIS that were clearly 'positive' or 'negative,' the expert informants also identified a number of 'grey areas' in which FIS could be both positive and negative under certain circumstances. For example, although a number of informants identified the 52-week assessment as a negative aspect for some categories of recipients, notably seasonal workers, Informant 9 pointed out that it can be positive for others because it offers them certainty for the year: "*I think the 52-week thing is a good thing as well. Like I mean in so far as... like people once your claim is made and you're assessed you know that, that's what you are going to get for the next 52 weeks*". She felt that this gave people the ability to plan their finances from week to week.

A number of expert informants observed that the positive and negative aspects of FIS varied according to family household type. Informant 8 noted that income thresholds are the same for dual and single income parents, even though dual income partners can split caring responsibilities but single parents cannot:

Couples have the same childcare responsibilities that a lone parent has but the hours work threshold is the same. So that two people only have to work 19 hours between them. Whereas the lone parent only has to work 19 on their own. So it's slightly unfair if you've small children.

Informant 3 felt that self-employed lone-parents were especially badly affected by the policy of excluding low-income self-employed workers from availing of FIS:

People who are self-employed actually obviously cannot qualify for FIS and some of those lone parents who have lost the one parent family payment, you know might be self-employed, they might be doing small businesses from home kind of working it around their family's needs and they would obviously benefit from FIS but can't access it.

Conversely, Informant 1 believed that changes to this policy could lead to compliance issues. He noted that when self-employed workers applied for work benefits in the USA, it led to bunching issues: "*People reported their income at a particular point which was just at the point that maximised their entitlements, which didn't happen with employees because obviously they couldn't adjust their income to maximise their entitlements or it's more difficult for them to do it*".

While some participants noted the negative impacts of some aspects of FIS for lone parents, others identified FIS as a crucial payment for those who transitioned into FIS following reforms to OPF:

The big loss for them was when they lost OPF, now when the reforms to the one parent family payment came in initially it was even more punitive than it is now so they have adjusted it a bit you know to make it a little bit less difficult for people, but FIS makes up for 60% of the losses of income if people are getting FIS and they lose their one parent family payment, FIS will be increased and it means that they can make up 60% of the difference.

A number of informants identified other grey areas, or anomalies, associated with eligibility for FIS. Informant 3 noted that a one-child family working 19 hours per week is financially better off with part-time JSA. She also pointed out that couples in this category are not above the poverty line in either case, indicating that this policy might need to be examined. However, this anomaly affects a small number of families.

Informant 3 discussed the circumstances of low-paid workers who are just above the income threshold for FIS. She felt that these families may be struggling financially because sometimes they no longer qualify for supports such as medical cards or rent supplements:

They...are concerned about low income families in employment because there are feelings that you know they might...kind of...they have to pay for everything and they qualify for nothing in a lot of cases because their incomes would be just above the thresholds for things like medical cards or for rent supplements and so on so they feel like sometimes working families can be struggling as much as a family on social welfare because they don't have maybe the same supports.

Many expert informants believed that FIS rates for parents of large families were too high. For instance, the parents of a family of eight children could earn over €60,000 per year and qualify for FIS. Informant 4 felt that it would be useful to re-examine this policy.

Responding to change

A third core theme in the expert informant interviews centred on how FIS recipients might be using the scheme to respond to changes in their lives, both across the life course and in response to the recession. Informant 2 described how: *"There is an awful lot more people on lower incomes because of the recession"*. He noted that there were huge job losses in the construction sector, particularly amongst men with children. Although female job losses in retail have begun to recover, the pace of improvement has been much slower for construction. Informant 5 pointed out that, in the wake of the recession, many families were living with static wages that did not increase and so were unlikely to exit FIS. Informant 7 maintained that people who had suffered a loss in income found it difficult to apply for state supports and many are still experiencing stress:

There are people right now sitting at home who are in receipt of FIS who are crying because they can't pay their bills. Who are under a huge amount of stress, it is a wider issue that we are talking about, poor health outcomes for poor people and issues with mental health, stress.

As we saw in the discussion of negative aspects above, a number of participants suggested that both single and couple-headed families used FIS to adapt to the demands of balancing parenting with employment. There was an awareness amongst some informants of how these demands might change across the family life course. Thus, Informant 3 maintained that a parent's caring responsibilities change as their children grow older and that their work patterns might reflect these changes. For instance, as children become teenagers, some parents might decide to work longer hours. He also stated that parents' working patterns might be influenced by the personal circumstances of their children. For example, they might be going through difficulties in school or have a disability. Issues such as these might have implications for a recipient's reliance on FIS. Informant 2 noted that: the cost of raising a child also changes according to their age: *"They get cheaper...um...as they go off to school. Um...and then they get very expensive as they move off into their teenage years. There is sort of a curve, up and down for the cost of a child"*.

Visions for the future of FIS

Potential changes to FIS emerged as a fourth core theme in the expert informant interviews. These centred on improving communication with participants, changing the eligibility requirements for FIS and anticipating unintended consequences of making alterations to the scheme.

Improving communication

Informant 3 suggested that the application process, which caused some confusion for FIS recipients, could be simplified. Other informants suggested that the communication of FIS could be enhanced.

Informant 7 suggested that the DSP web site could be improved. She explained that many potential recipients had not heard of FIS or other welfare payments and so would not know what to look for. She proposed that people who have recently become unemployed should immediately find a section that explains their options: *“things shouldn't be buried so much on the website, something front and centre saying have you recently come off social welfare, are you in work and do you want to know about in work supports. Something immediate when people go onto the website”*. She also identified a need to explain welfare terms to users of the web site:

I think there is issues with the website as well, the welfare website, I know it like the back of my hand, I can find things, but what is the experience of a person who has never been on the welfare site before and how quickly do they find out what is available to them? The language around even the payments and even the terms, things like family income supplement, it doesn't mean anything to people, sometimes people are on the payment and they don't even know what it is called, just 'oh yeah I get some sort of payment, I don't know' (Interviewee 7).

This informant believed that eligible people were often unaware of FIS and not fully informed about other supports available to them. She suggested that DSP could send letters to people once they leave JSA for the first time, congratulating them on their employment and including information on some supports that may apply to them.

Some informants reported a need to educate the public about how social welfare schemes work. They believed that by improving education, people would be more aware of the appropriate documents to send to DSP when applying for FIS. However, Informant 6 believed that many FIS recipients do not read letters send by the DSP. She also identified a lack of knowledge within the DSP as a potential problem, as many officials were only aware of the areas of social welfare that they worked with.

Changing eligibility requirements

Informants identified a number of possible improvements in the assessment of eligibility for FIS. Informant 7 argued that single parents can be means tested multiple times if they are eligible for more than one social welfare scheme and that this could be streamlined. For instance, it is permissible to apply for rent allowance, OFP and FIS concurrently. Paperwork needs to be completed for each payment; she noted that many FIS recipients do not *“understand the difference between being means tested on the one parent family payment or on rent supplement and then being income tested”*. She maintained that recipients think that it is unfair.

Informant 8 believed that it would be useful to understand the educational profile of FIS recipients. He felt that perhaps training or education could be offered to FIS participants using positive conditionality:

In terms of hours, you'd work up x amount of CEs coverage and then you would be entitled to either a monthly or an hours based training grant or I think in tandem with employers...not as a stick as a carrot. You know as something that would stand to them further down the line.

Informant 7 suggested that examining risk of poverty does not take a recipient's outgoings into consideration. She stated that although FIS contributions could lift someone out of the poverty line, when outgoings are considered they may still be struggling.

Unintended consequences of change

Reflecting on potential policy changes, informants discussed the possibility of unintended consequences in how those changes interacted with other schemes. In this context, Informant 7

noted how changes to OFP had had knock effects for FIS and stated that recipients of OFP were shocked at reductions to their weekly payments after their youngest child reached 7 years of age. Informant 8 cautioned that changes to policy can often have unintended consequences and may affect other social welfare schemes. Therefore, any changes to FIS should be given careful consideration:

I think what happens is when, when the scheme changes, where the eligibility conditions changes, often what happens is not what people expected to happen. That there can kind of be unintended consequences and then another change has to be made to the scheme and there is another set of lobbyists looking for that change.

This informant also noted that many policy makers are arguing that the income thresholds for large families are too high and that it may be an option to increase thresholds for families with one or two children only.

Informants commonly discussed the current hours' threshold for FIS and pointed out that many low income workers are employed for less than 19 hours a week. Although some informants advocated changing FIS policy to include these workers, other informants identified a range of obstacles towards such a move. Informant 8 felt that 19 hours was at the limit of what could be described as 'full-time' hours. He believed that it would be difficult to predict the effect that changing this threshold would have on social welfare policy. Informant 6 was also wary of reducing the required working hours as he believed it would encourage people to work part-time: *"On the other hand, a lot of people would feel that the fact that you are only required to do 19 hours encourages people only to do 19 hours. A lot of people feel that it should be higher to qualify you for FIS"*. Informant 7 stated that currently many parents might lose additional supports if they increase their hours. Finally, Informant 9 suggested that altering the hours could encourage employers to exploit workers. She maintained that employers should provide better employment: *"I think if you were to reduce it any further... you know there is an onus on employers I think to give people decent hours and provide decent wages. I think to be reduced any further it kind of leads to creating unsustainable employment."*

Conclusion

This chapter has provided background information on the introduction and evolution of FIS within the changing social policy environment and wider socio-economic context in Ireland. FIS was introduced in the mid-1980s with the goal of maintaining an incentive for 'workers with families' on low incomes to remain in employment. In more recent times, the related goal of reducing child poverty has come more to the fore. Since its introduction, there have been substantial changes in patterns of family formation and the gender division of labour within households, alongside changes in the occupational structure. These include a growing proportion of lone parent households and increased female participation in the labour force, alongside an emerging pattern of occupational polarisation that has been exacerbated by the recession. Changing household and occupational patterns are interwoven, with work-poor and female headed households being at greater risk of dependence on low-income jobs. In addition, the social policy regime has shifted in the direction of a social investment model with an emphasis on labour market participation. Over the years, FIS's dual role as a measure to support employment and as a child income support has created challenges in addressing the balance between avoiding an unemployment trap, on the one hand, and a poverty trap on the other. Low take-up and the exclusion of some low-income groups from FIS have also been consistently identified as shortcomings. Nevertheless, FIS has regularly been positively

evaluated as a comparatively low cost benefit that incentivizes work while acting to reduce child poverty.

The expert informants that we interviewed were also convinced that FIS acted as an incentive to work. In general, they displayed a high degree of sensitivity to the everyday challenges faced by FIS recipients, especially in relation to decisions about managing work and family obligations. The informants were also very aware of how the intersection between FIS and other benefits affected recipients' well-being and concerned about how changes to FIS could impact on recipients' lives with unintended consequences. As we will see, some of these themes also emerged in the qualitative interviews with FIS recipients. In the next chapter, we present a descriptive quantitative analysis of FIS recipients in the Midlands region and explain how we used that analysis to develop our sampling frame.

Chapter 3. FIS recipients in the Midlands study area

In order to recruit participants for in-depth qualitative interviewing, we decided to focus on the NUTSIII Midlands Region of Ireland, comprising the counties of Laois, Longford, Offaly and Westmeath. We selected this region for a number of reasons. First, we took into consideration its distinctive profile in Ireland's experience of boom and bust. During the 'Celtic Tiger,' there was considerable population growth in the Midland region on account of its position on the outer edge of the Dublin commuter belt. However, it exhibited the lowest regional level of economic resilience to the subsequent crisis, with disproportionately high increases in rates of unemployment and mortgage arrears (Breathnach et al. 2014; NESC 2013). Second, the region includes a significant number of the small and medium-sized towns that have been more severely impacted by the crisis than larger towns and cities (CEDRA 2013). Third, selection of this region facilitated comparison with other recent research on resilience in Ireland (Dagg and Gray 2016), together with convenience of access for researchers based at Maynooth University. The Department of Social Protection provided anonymized administrative data on FIS recipients in the four Midland counties. Our analysis of these data formed the basis for our sampling approach to the in-depth interviews (see Chapter 4). In this section, we provide a descriptive summary of the administrative data including, where possible, comparison with national data.

Trends

The database includes information on 4,254 current FIS recipients, and 576 former recipients in the Midlands.

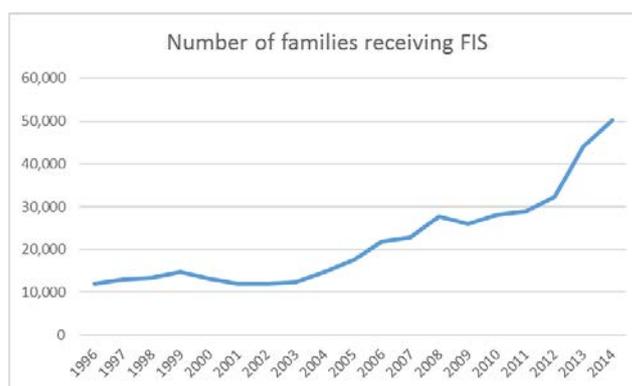
Table 4. FIS Recipients in the Midlands Region, by County

County	Number of current recipients	Number of past recipients
Co. Laois	1063	148
Co. Longford	787	109
Co. Offaly	1097	161
Co. Westmeath	1307	158

Source: FIS Administrative Database, Midlands

The number of households in receipt of FIS has increased steadily year-on-year in the Midlands since 2003, from 758 to 4,254 in the first quarter of 2016. Consistent with the national trend (see Figure 5), the greatest year-on-year increase occurred between 2012 and 2013 when 815 people in the Midlands region joined FIS.

Figure 5. Number of families receiving FIS in Ireland, 1996-2014

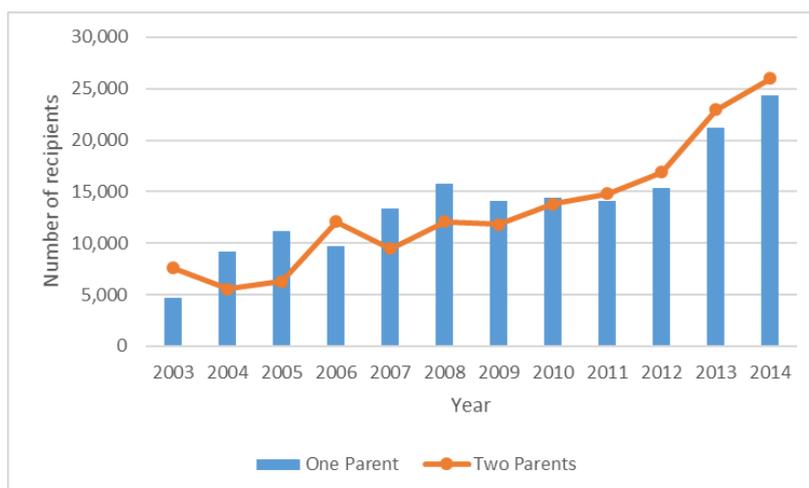


Source: Department of Social Protection Annual Statistical Information Reports.

Family household composition

Nationally, the proportion of lone-parent families receiving FIS exceeded that of two-parent families in five years between 2003 and 2014. Since 2011 there are more two-parent families receiving FIS payments than single parent households (Figure 6).

Figure 6. Number of one and two parent families receiving FIS in Ireland, 2003-2014



Source: Department of Social Protection Annual Statistical Information Reports.³

In the Midlands database, two-parent families comprised the majority of family households currently in receipt of FIS in the Midlands (at least 71%, see Table 5), compared to 28% headed by single parents. This implies a much greater proportion of two-parent family households than in the national data, in which two-parent family households accounted for 52% of recipients. The majority of past FIS recipients in the Midlands were also two parent family households (n= 435, 76%). Of the 4254 current recipients, 18% are cohabiting (n=775), 53. % are married (n=2231) and 22% are single (n=1248).

³ Available at: <http://www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2015.aspx>. Accessed 11th May 2017.

Table 5. FIS Recipients in the Midland Region, by Family Type

Family type	Current recipient	Past recipient
One parent	1195	141
Two parent	3006	435
Unknown	53	-
Total	4254	576

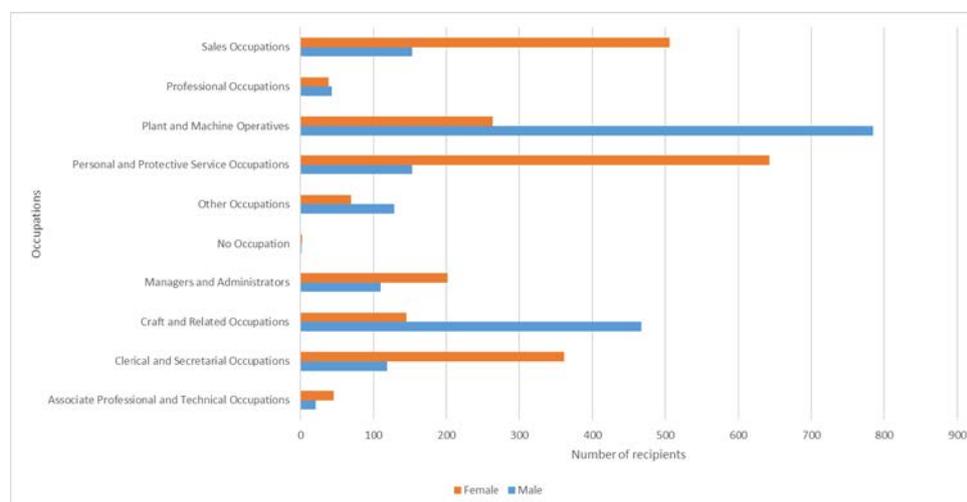
Source: FIS Administrative Database, Midland Region

Consistent with national trends, in which there have been consistently more female than male FIS recipients since 2003, there are more female than male recipients in the Midlands. The majority of one parent households currently in receipt of FIS are female (n=1079). Another 79% (n=957) of one child families have a female head of household. Conversely, 71% (n=417) of households with four or more children, currently receiving FIS, have male claimants.

Occupations

The majority of current FIS recipients in the Midlands work in the ‘plant and machine operative’ group of occupations. The next largest groups comprise those who work in ‘personal and protective service’ and ‘sales’ occupations. The pattern amongst past recipients is broadly similar. Not surprisingly, the distribution of occupations is highly gendered. Focusing on more detailed occupational categories, amongst current male recipients, most work as ‘assemblers or line workers’ (n=528), while the majority of current female recipients work as ‘sales assistants or checkout operators’ (n=477). Amongst one-parent households, notably, the most common occupations are within the ‘personal and protective service’ (n=330).

Figure 7. Distribution of occupations by gender, Midland Region, FIS recipients



Source: FIS Administrative Database, Midlands Region

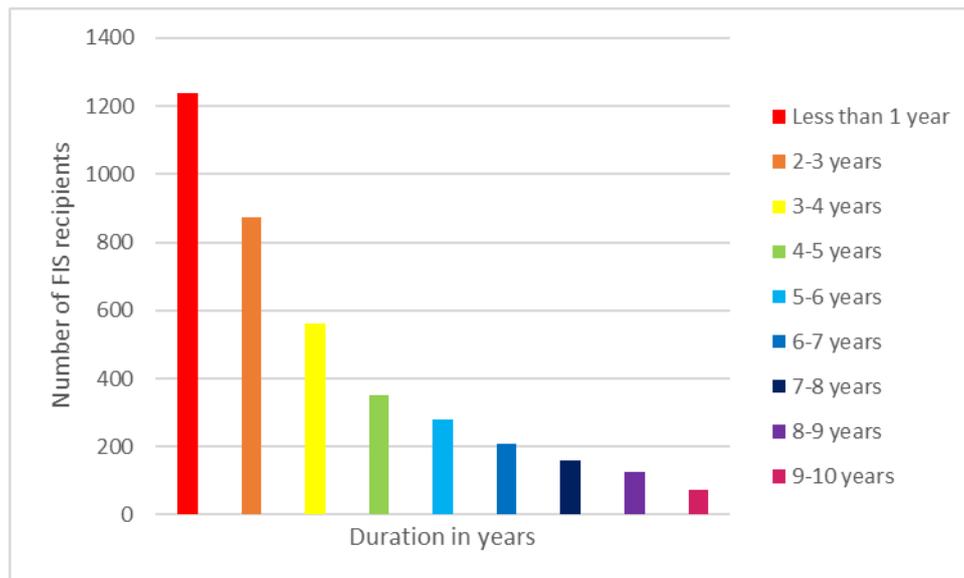
The gendered distribution of FIS recipients by occupation is consistent with evidence that the impact of the recession was felt most severely amongst those with lower levels of education, in construction and market services occupations (see Ó Riain 2014, pp. 254-257; Barry and Conroy 2013). Increases in unemployment were initially most pronounced amongst men, especially those working in the construction sector and in agriculture and industry. Employment within sectors where women are concentrated, notably in accommodation and food services, stalled or declined more slowly as the

recession took hold. As discussed in Chapter 2, the recession also gave rise to a significant change in the gendered distribution of part-time work. Always more prevalent amongst women (at about one-third of all women in employment), part-time working amongst men increased from 7% in 2007 to 13% in 2011 (Barry and Conroy 2013). Barry and Conroy (2013) showed that involuntary part-time working increased significantly for both women and men during the crisis. Amongst men, the proportion of part-time employment that was involuntary increased to more than half. As we will see this emerged as a significant dimension of male transition to FIS in the qualitative interviews (Chapters 4 and 5).

Duration of claims

The administrative database analysed for this study provided limited information on the duration of FIS claims in the Midlands. The largest group of recipients in the database (current and past) had been in receipt of FIS for one year or less (Figure 8). The mean duration for current FIS recipients is 989 days or 2.7 years. Amongst past recipients the mean duration is 842 days. We provide more information on recipient experiences of transitioning in and out of FIS in our analysis of participant biographies in Chapter 5.

Figure 8. Duration of claims, current FIS recipients, Midlands region

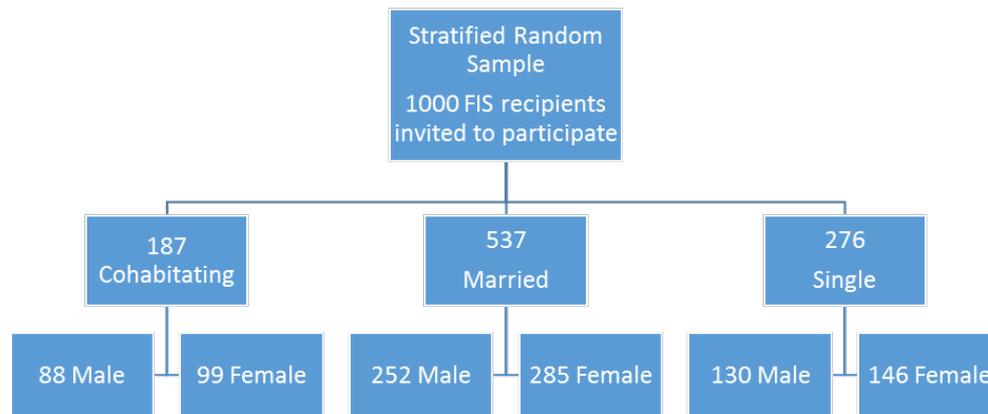


Source: FIS Midlands Database

The qualitative study sample and study methodology

In order to recruit people for in-depth interview, we first drew a random sample of 1000 potential participants from the administrative database, stratified according to household type. Figure 9 illustrates the structure of the sample.

Figure 9. Development of sampling frame



The Department of Social Protection issued letters of invitation to all 1000 people in the sample, including information sheets about the project, a form indicating their decision whether or not to participate, and stamped envelopes addressed to the researchers at Maynooth University. Potential participants were assured that the DSP would **not** be informed of their decision whether or not to participate, and that their data would remain confidential. Sixty-two people responded positively. From this group, thirty were purposefully selected for interview, using the principle of sampling by range, in order to maximize diversity (Small 2009).

Interviewees included both current and past recipients of FIS. Their ages ranged from 24 to 67 years. The interview sample included both Irish-born recipients and immigrants. While we cannot confirm this with reference to other data, our impression is that immigrant FIS recipients were somewhat more likely to opt in to the study than Irish born recipients. Non-Irish participants included people from both the European Union and other parts of the world. In addition, the interviews revealed that many Irish participants had lived outside the country for more than one year. Family sizes ranged from one to six children. Participants' characteristics are summarized in Table 6.

Table 6. Characteristics of participants in the qualitative study

Age	Gender		Number of children		Nationality		Relationship status	
	Male	Female	1-3	4+	Irish	Non-Irish	Couple	Single
20-40	7	8	12	3	7	8	11	4
41-50	3	8	9	2	8	3	5	6
51+	1	3	2	2	3	1	2	2
Total	11	19	23	7	18	12	18	12

Table 7 provides an overview of participants' occupations by gender.

Table 7. Occupations of participants by gender

Occupations	Number of participants	Female	Male
Managers and Administrators	3	2	1
Associate Professional and Technical Occupations	1	0	1
Clerical and Secretarial Occupations	6	6	0
Craft and Related Occupations	1	0	1
Personal and Protective Service Occupations	9	5	4
Sales Occupations	8	5	3
Plant and Machine Operatives	1	0	1
Other Agricultural Occupations	1	1	0

The interviews were carried out in participants' own homes. They took the form of guided biographical interviews. Participants were invited to describe their changing experiences of coping on a low income over time, focusing on their practices, resources and requirements at different life stages and at the time of interview, including their experiences of transitioning in and (as appropriate) out of FIS. In order to aid their recollection and to facilitate systematic comparison across interviews, participants co-constructed a 'lifeline' chart with the interviewer, identifying highs and lows, and important turning points in their lives (Dagg and Gray 2017a), including the timing of their engagement with FIS. These charts formed the basis for the analysis of participant biographies, presented in Chapter 4. Participants also co-constructed network maps with the interviewer, documenting the people, groups and organizations in their community on which they relied for everyday forms of social support. The audio-taped interviews were transcribed and subsequently analysed using the 'framework' method of qualitative analysis for applied policy research developed by the Qualitative Research Unit at the National Centre for Social Research in the U.K. This is described in more detail in the introduction to Chapter 5.

Conclusion

The NUTS III Midlands Region provides an interesting setting for investigating recipient experiences of FIS because of the distinctive impact that economic boom and bust has had on these counties. The socio-demographic profile of FIS recipients in the area is comparable to national data with one exception: two-parent families comprise a greater proportion of recipients in the midlands. Nevertheless, we were able to recruit a sufficient number of lone parent families for the qualitative phase of the research to make appropriate comparisons with two parent families. In the next chapter, we present our analysis of participant lifelines, showing the distinctive patterns through which people became FIS recipients and the varying life stages at which they encountered the recession.

Chapter 4. Analysis of participant biographies

Understanding the role that FIS plays in promoting resilience requires attention both to the biographical and social timing of recipient entrance to and exit from FIS, and to the cumulative, ‘path-dependent’ ways in which changing social contexts impinge on the *resources* that are available to people, and on their *capabilities* to mobilize those resources to improve their circumstances (Dagdeviren et al., 2015). In other words, peoples’ abilities to convert the support provided by FIS to a sustained pattern of positive labour force participation, depend both on when they first entered the FIS scheme – at particular stages in their lives within distinctive socio-historical contexts – and on the cumulative effects of past experiences of adversity and resilience.

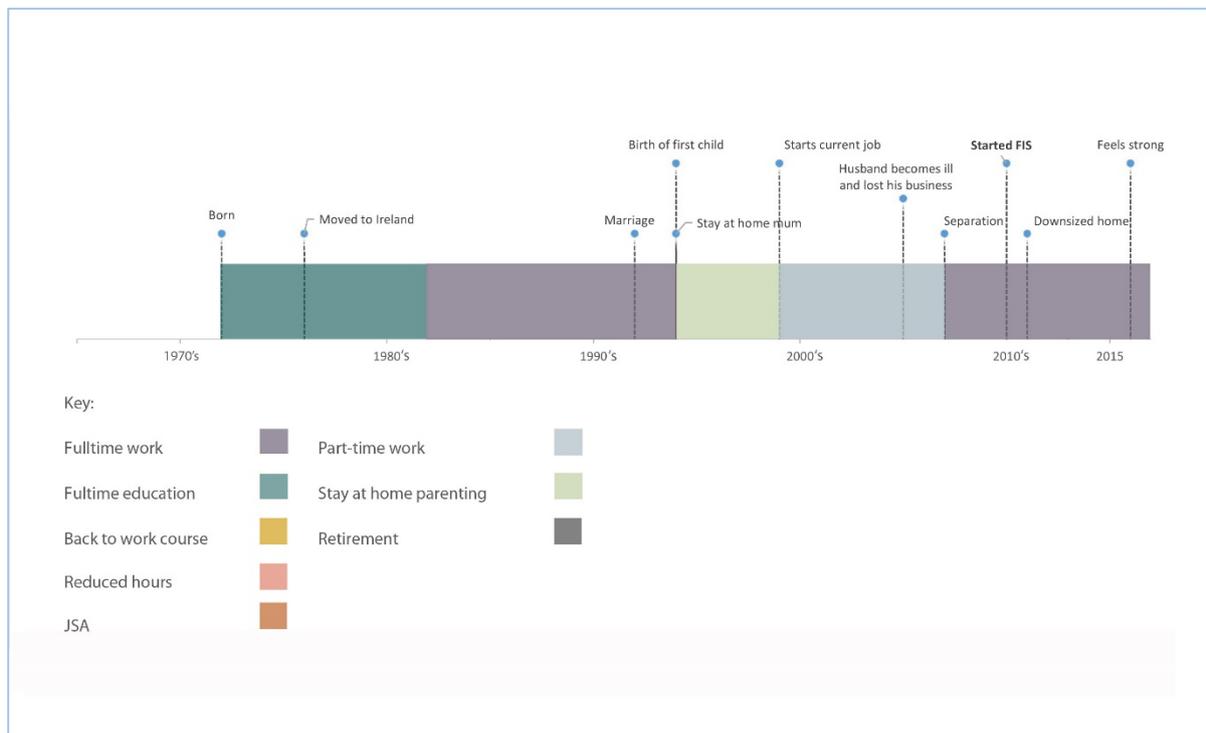
In order to compare and contrast the life paths of participants in this project, we adopted the analytical strategy of biographical mapping (Crompton 2001). In the first instance, this entailed the collection of ‘lifelines’ alongside the biographical interviews (Brannen and Nilsen 2011). As the interview progressed, the researcher sketched a line identifying key events and turning points in the participant’s life by chronological year. At the conclusion of the interview, the participant was invited to review the lifeline, adding events and correcting dates as he or she wished. We also asked the participant to score key events in their lives on a scale of 1 to 10, with 0 being the most unsatisfied/unhappy and 10 being most satisfied/happy. This allowed us to construct a ‘life satisfaction’ line by joining the dots, illustrating the pattern of ‘ups and downs’ across a participant’s life (see Dagg and Gray, 2017a).

In order to compare and contrast sequences of biographical events in participants’ lives, we first re-constructed the lifelines in the format developed by Brannen and Nilsen (2011, p. 611) to facilitate biographical case analysis. We then proceeded to match the lifelines of participants within different social categories in order to identify the similarities and differences between them (Crompton 2001; Jyrkinen and McKie 2012) and to develop a simple ‘typology’ of the biographies of FIS participants. The identification of social categories was driven in the first instance by prior theoretical and substantive considerations, but this was also an iterative process in which the types were refined in the process of comparison. We argue that the development of ‘descriptive generalisations’ of this kind (Gerring 2012) is an essential step towards an adequate understanding of how policy interventions play out in citizens’ lives.

We identified six clusters of biographies based on year of birth, gender and migration status. As we explain further below, age and gender intersected with family formation processes in ways that impacted on participants’ experience of FIS. In the discussion below, we include sample lifelines from each of the clusters to illustrate the biographical pattern we describe. Precise dates of events on the lifelines have been disguised to protect participant identities.

Type 1. Irish women born before the mid-1970s

Figure 10. Timeline of an Irish woman born mid-1960s to mid-1970s

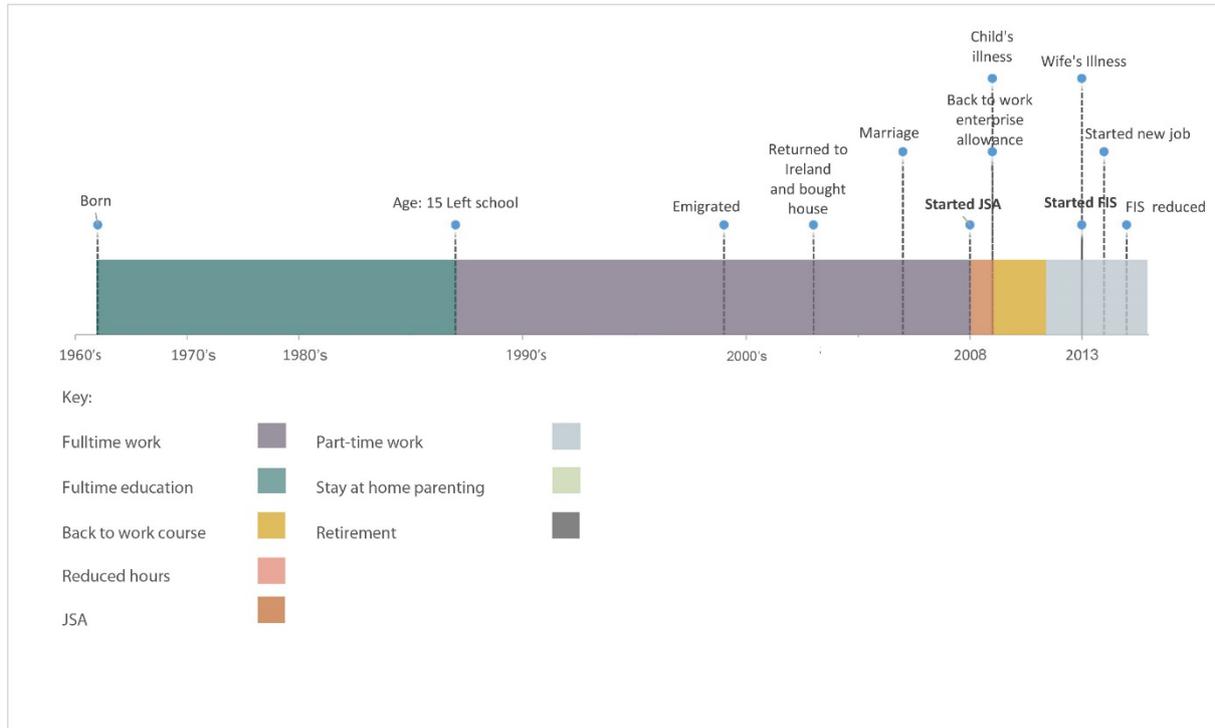


Separation from a partner was the most common life event leading to FIS entry amongst older female participants in our study, because it precipitated return to the labour force. Typically, women in this age group spent an extended period of their lives as full-time homemakers when their children were growing up, although the duration of time spent in this role was somewhat shorter amongst younger women in this broad age category. In most cases, the women did not enter FIS immediately on re-entering the labour force; instead, job changes, changes in working hours or exiting One Family Payment were the factors immediately precipitating FIS entry. In one case, a woman became eligible for FIS when she became a guardian to her granddaughter. The recession impacted on the women's pathways either by contributing to the break-up of their partnerships or by leading to changes in their conditions of work. One participant in this group had exited FIS, through retirement.

Three participants in this group exhibited somewhat different trajectories. Two participants remained in the labour force throughout the years of family formation. In one of these cases changes in working conditions due to the recession, and in the other, separation and subsequent transition from OFP, precipitated entry to FIS. In a third case, a participant reduced her working hours to part-time, rather than becoming a full-time homemaker. Having separated from her partner she entered FIS when she transitioned from OFP.

Type 2. Irish men born in the 1960s and 1970s

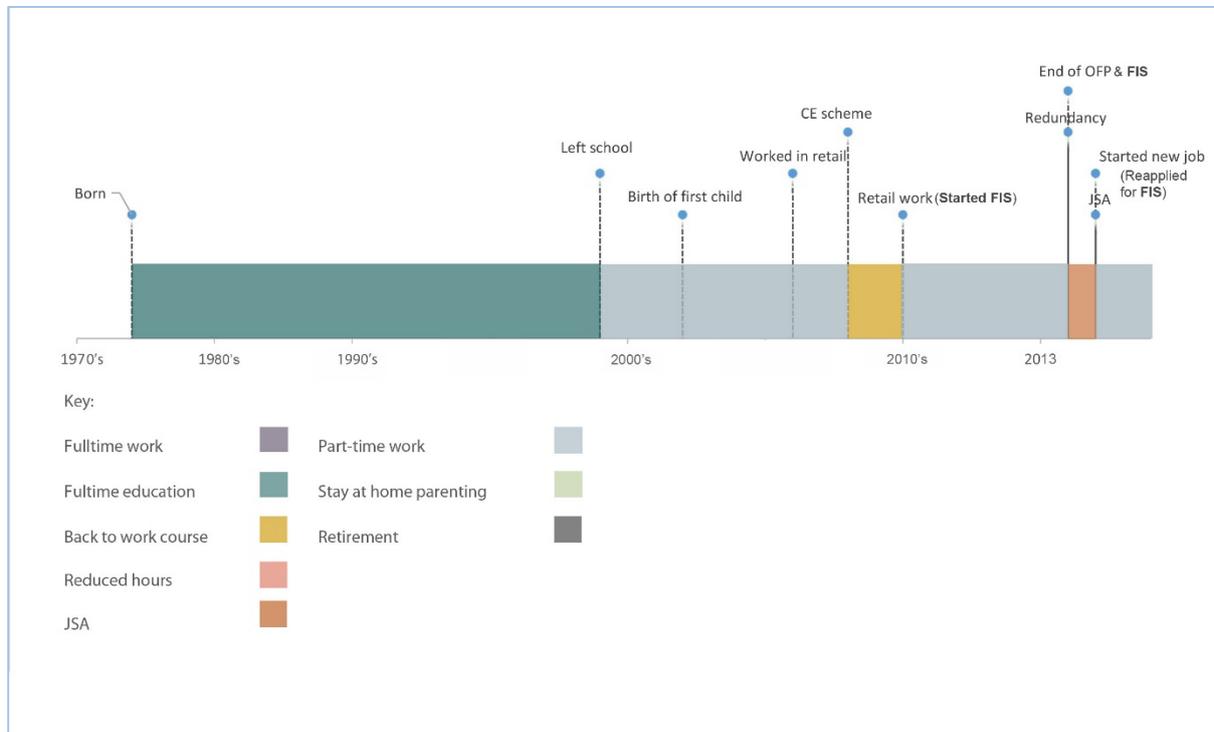
Figure 11. Timeline of an Irish man born in the 1960s and 1970s



With one exception, redundancy or reduced hours linked to the recession led male participants in this age group to FIS. Typically, they had been working in manufacturing or construction jobs since the 1980s and were married with children. Their wives were homemakers when they were building their families. In the majority of cases, the men are struggling to re-enter the labour force on terms similar to those which they enjoyed before the recession. Other factors precluding them from 'moving on' include family illness and commuting costs. One man with a professional occupation, who experienced reduced hours due to the recession, is likely to exit FIS as his hours have increased again.

Type 3. Irish women born from the mid-1970s through the 1980s

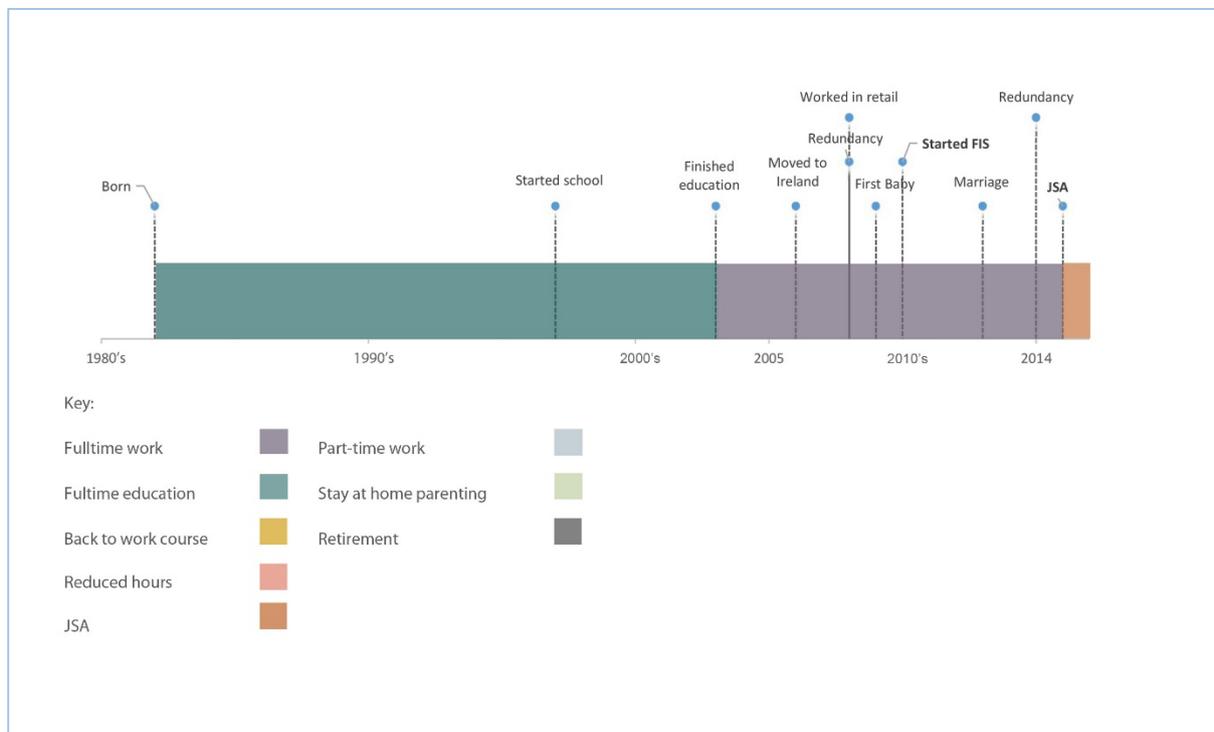
Figure 12. Timeline of an Irish woman born mid-1970s through 1980s



The lives of the women in this group are characterized by the changes in timing and sequencing of family formation described in Chapter 2. Four of the six women are single parents who never established a household with the fathers of their children. One participant was a teen parent who subsequently established a second family when she married in her mid-twenties. One participant became a step-mother when she married. In all cases, there is an association between parenthood and part-time working. However, the pattern varies according to the life-timing of childbirth. Women who became parents in their late twenties or thirties had been employed in full-time jobs, but entered FIS because they reduced their hours subsequent to the birth of their children. By contrast, the pattern for women who became parents before age 20 has been to work in part-time jobs throughout their adult lives. Almost all participants in this group spent periods of time on JSA or Community Employment schemes as a direct result of the recession. In the cases of women who were married, their husbands also experienced redundancy linked to the crisis. Two women in this group have exited FIS, one because of redundancy and the other because her adult child is no longer a dependent.

Type 4: Immigrant men

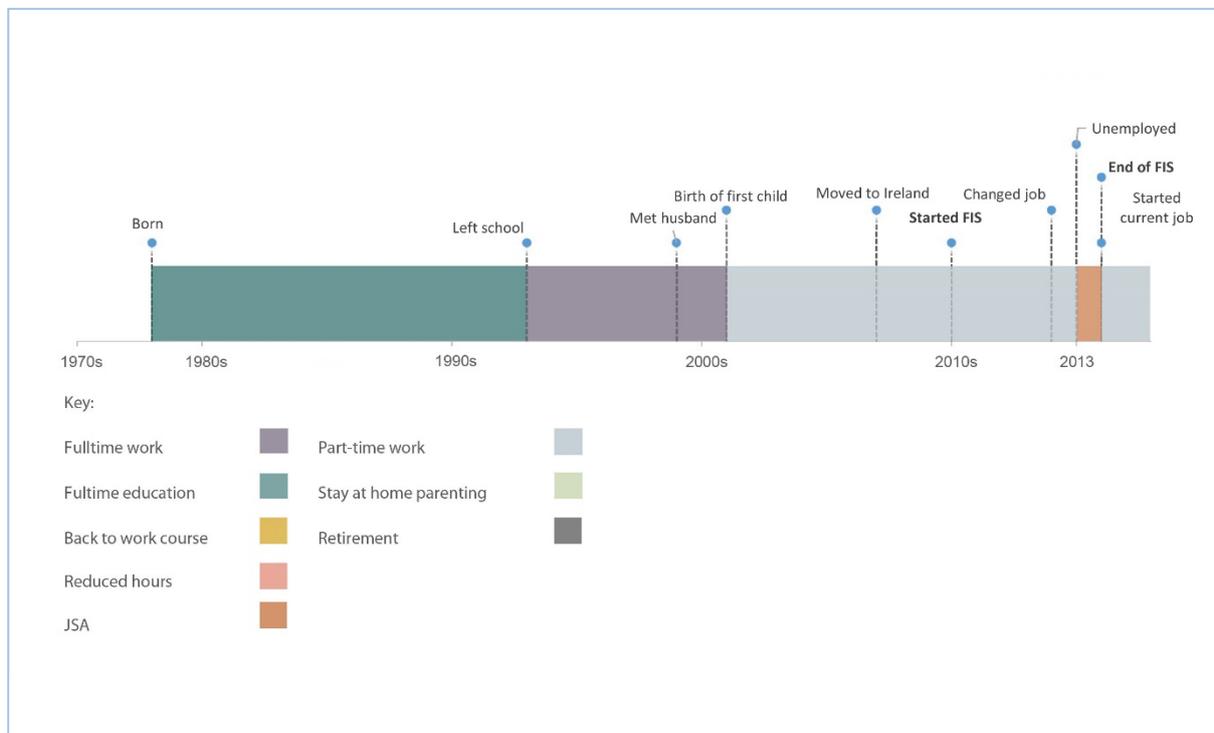
Figure 13. Timeline of an immigrant man



Most of the immigrant men who participated in the project were born in the 1980s. They had moved to Ireland in the 2000s. In most cases they were already working in low-paid jobs and became eligible for FIS when they started a family. (In one case, a participant had immigrated with his family; in another, family members were able to join him in Ireland). Most of the men described their wives as homemakers; in two cases they described their wives as looking for work. Just one man in this group had exited FIS, due to redundancy.

Type 5: Immigrant women

Figure 14. Timeline of an immigrant woman



This last group includes women born in the 1970s and 1980s who immigrated to Ireland during the 2000s. In almost all cases they worked either as full-time homemakers, or in the labour force on a part-time basis, after they immigrated. Subsequently, they entered FIS either because their partners became ill or redundant, or because they separated. In one case, a woman discovered she was entitled to FIS by looking at forms in the social welfare office. Two women have exited FIS because of redundancy.

Conclusion

The qualitative method of biographical matching has the potential to uncover the processes through which people's work and family careers develop over time, and to identify the ways in which individual life patterns intersect with macro-social changes, leading them to enter and exit periods of reliance on social benefits such as FIS. In this exercise, we used biographical matching to develop a synthetic description of the life trajectories of different groups of FIS recipients in the Midlands.

In Chapter 2 we described how, since its introduction in the 1980s, FIS evolved across significant changes in Irish society, especially with regard to family formation practices, the gendered household division of labour and the structure of the labour market. The simple typology that we have developed here shows how variation in people's entry to FIS is linked to those macro-societal trends. The pathways through which people find themselves meeting the criteria for FIS are structured by age, gender, class and migrant status.

Amongst the Irish male participants, the intersection between social class position and the recession led to their entry into FIS. Amongst immigrant male participants, family formation in the context of already low-wage employment was the precipitating factor. Amongst the female participants (both Irish and immigrant), by contrast, primary responsibility for caring intersected with family transitions and the recession leading to periods of entry to and exit from FIS and other benefits. However, the form that these processes took varied substantially by birth cohort. Older Irish women and immigrant women were more likely to enter low-wage, part-time work as a result of separation from their partners, having spent a portion of their lives as full-time homemakers. Comparatively younger women were more likely to have entered part-time employment subsequent to the birth of children, and to have remained in part-time work across their careers to date.

These differences in the intersection between lives and times (Elder 1994) have implications for how people experience the challenges of life on a low income, and for how FIS affects their ability to address those challenges. In the next chapter, we present an analysis of the narratives provided by participants in their in-depth interviews.

Chapter 5: Analysis of in-depth interviews

This chapter presents a comprehensive thematic analysis of the biographical narrative interviews provided by the study participants. For ease of reference, Table 8 lists the participants by pseudonym, according to their ‘biographical type,’ as described in Chapter 4.

Table 8. List of Participants’ Pseudonyms by Biographical Type

T1. Irish women born before the mid-1970s
Christina
Denise
Edel
Elaine
Joanne
Margaret
Orla
Sinead
T2. Irish men born in the 1960s and 1970s
Enda
Frank
Michael
Owen
Patrick
T3. Irish women born from the mid-1970s through the 1980s
Aine
Aisling
Caitriona
Grainne
Mary
Una
T4. Immigrant men
Abdul
Adi
Luka
Piotr
Tomasz
Yves
T5. Immigrant women
Emma
Hannah
Sandra
Sharon
Vika

The audio-taped interviews were transcribed and subsequently analysed using the ‘Framework’ method of qualitative analysis developed by the Qualitative Research Unit at the National Centre for Social Research in the U.K. The analysis involved five stages, namely: familiarisation, developing a thematic framework, indexing, charting and synthesising the data (Furber 2010). First, selected interviews were read and re-read several times to identify recurring categories or ideas. Second, these recurring categories from the familiarisation process were collated into groups and arranged

under thematic headings. Third, once an initial list of themes was generated a manageable index was constructed. The thematic framework was then applied to all the interview data. Each transcript was read and annotated according to the framework. Links between categories were identified and grouped to form a hierarchy of main and sub-themes (Ritchie and Spencer 1994). The process of indexing was carried out using Max QDA software. Fourth, data were summarised into thematic charts. Charts were developed with headings and sub-headings that were based on the literature review and thematic framework. Finally, the findings were summarised and synthesised. Table 9 summarizes the core, main and sub-themes identified in the course of analysis. In the remainder of this chapter, we provide a descriptive summary of the findings. We illustrate each main theme, together with its categories and sub-categories, with a bubble diagram.

Table 9. Core themes, themes and sub-themes identified in the analysis

	Core themes	Themes	Sub-themes
1.	Values and aspiration	Moral rationalities	Family values
			Work ethic
		Life plans	Broken plans
			Importance of education
			Visions for the future
2.	Experiences of adversity	Household experiences	Burdens and challenges
			Coping
		Community experiences	Disconnection
			Social outlets
3.	Enabling and disabling work	Institutions	Supportive aspects of FIS
			Non-supportive aspects of FIS
			Barriers to full-time work

Throughout their interviews, and in many of the quotations included in the sections below, participants referred to a range of schemes, facilities and services provided by the State. For ease of reference, we include a brief summary of the schemes most commonly referred to in Panel 2, below. See also Panel 1 in Chapter 2 above.

Panel 2. Schemes, facilities and services referred to in participant interviews

Back to School Clothing and Footwear Allowance

An allowance to support the cost of uniforms and footwear for children going to school. The allowance is paid to parents and guardians in receipt of certain social welfare payments (including FIS) or who are taking part in training, unemployment or adult education schemes. In many cases, the payment is made automatically by the Department of Social Protection.

Carer's Allowance

Paid to people on low-incomes who are looking after others who need help because of age, disability or illness. It is counted as family income in the calculation of eligibility for FIS.

Community Employment

The Community Employment (CE) scheme assists long-term unemployed and other disadvantaged people to return to work by offering part-time and temporary job placements within local communities.

Early Childhood Care and Education Scheme (ECCE)

The scheme provides early childhood care and education to children of pre-school age. Participating preschools and day care services receive a capitation fee from the State in return for a free-of-charge service for a set number of hours to all children in the qualifying age range.

Farm Assist

Farm Assist is a means-tested payment for low income farmers aged between 18 and 66 years.

JobBridge

JobBridge was a National Internship Scheme that provided work experience for unemployed people. JobBridge closed to new applicants in October 2016 and since August 2017 there are no longer any participants on the programme.

Jobseeker's Allowance (JSA) and Jobseeker's Benefit (JSB)

Payments made by the Department of Social Protection to unemployed people. JSA is paid to people who do not have sufficient social insurance coverage to qualify for JSB.

Money Advice and Budgeting Service (MABS)

A free and confidential service for those experiencing problems with money management and debt.

Medical Card

The medical card entitles certain people to free medical health services. To qualify for the card, weekly income must fall below a certain limit according to family size. Income, savings, investments and property (except for the family home) are taken into account in the means test. However, where income is derived solely from social welfare allowances or benefits a card should be granted even if payments exceed the income guidelines. FIS is not taken into account in the means test.

Rent Supplement

A means tested payment supporting certain people in private rented accommodation who cannot meet the cost of their accommodation from their own resources. It is gradually being replaced by a Housing Assistance Payment. FIS is reckoned as income in the calculation of eligibility for Rent Supplement.

State Pension

Formerly known as the 'Old Age Pension,' the State Pension is payable to people aged 66 and over. The State Pension (Contributory) is paid to people who have enough Irish social insurance contributions. The means-tested State Pension (Non-Contributory) is a payment for people who do not qualify for a State Pension (Contributory).

Student Grant Scheme

Financial supports for students that are means tested based on their family's gross income, including some social welfare payments such as the State Pension. However, FIS is not included in calculating reckonable income.

Source: All information from the Citizens' Information website where considerably more detailed information is available on all the schemes and facilities referred to. Available at: <http://www.citizensinformation.ie/en/> [Accessed 30th August 2017]

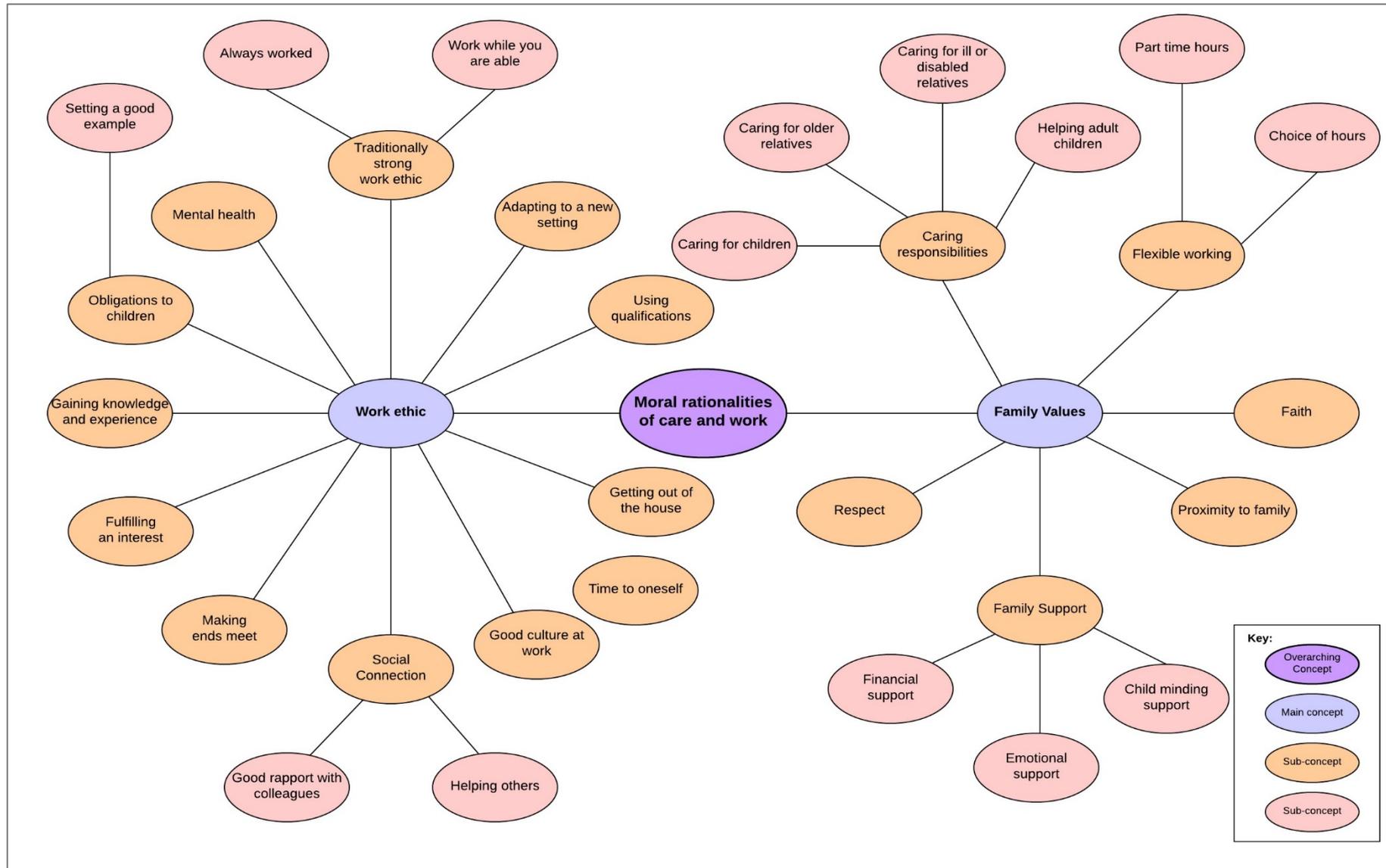
Core theme. Values and aspirations

The first core theme arising within participant interviews centred on their values and aspirations for the future. Within this core theme, two themes and five sub-themes were identified (see Table 9).

Moral rationalities of work and care (theme within Values and Aspirations)

The first theme centred on participants' family values and their articulation of an appetite for work framed within a strongly-articulated 'work ethic.' Following Duncan and Edwards (1999) we refer to these value-infused narratives about working and caring as 'moral rationalities' – that is, as complex and negotiated understandings of what is believed to be 'right.'

Figure 15. Bubble diagram depicting theme of 'Moral Rationalities'



Family values (sub-theme within Moral Rationalities)

Both male and female participants framed their experiences of FIS in the context of narratives about working and caring. They identified multiple forms of caring obligations, including responsibilities to children, older, ill and disabled family members.

All participants described the importance of family in their lives. Many were part of close-knit immediate and extended families. Parents received both financial and emotional support from family members, who provided help in times of difficulty and with daily tasks. For instance, Elaine's (T1) son helped her out with DIY when she moved to a new home. Denise (T1) described her daughter as her "life saver" after she helped finance a new fridge. Margaret (T1) described her family as her "biggest support". Edel (T1) explained that despite receiving FIS, she had needed extra financial support from her mother, and felt a huge sense of loss when she died:

You know she was my support. She was a support to me emotionally but she was also a support financially to me you know. That if I was like really stuck for oil or you know...She'd say have you coal? And I'd say no...and she'd go out and pay for a bag of coal and give me the bag of coal. You know. So...She was fierce good to me.

In keeping with this reliance on family support, living in close-proximity to family members was important for many FIS participants. Participants who had moved away revealed that they missed family members. A number of lone parents had moved home to live near extended family. Migrant participants moved to certain areas of Ireland to live closer to family members who had emigrated there: "We decided to move here to make a difference and we are glad because her (my wife's) sister is here" (Luka T4). The desire for proximity to extended family members also affected decisions about place of work. Mary (T3) commuted from her new home to a place of work nearer to her parents' house. Many participants, who had been commuting, changed to jobs closer to home in order to spend more time with their children:

I was away from home too much. I was gone Monday, wasn't home till Friday... When I started working there, Colm wasn't even born...I was in France when Colm was born. I was there for two months came back I was home a fortnight they told me then I was going to Portugal. The child was growing up before I actually knew who he was (Patrick T2).

Participants reported that childcare was expensive and that in order to facilitate working they often asked family members or friends to care for their children at reduced rates. Aine (T3) felt trapped in her current low-paid flexible job because of the cost of childcare: "at the moment now if I get another job and I have to be there until 5 o'clock in the evening I have to pay child minders. So I'm stuck". Sandra (T5) described this scenario as a "vicious circle of paying baby sitters and school fees". Like many other participants, Aine (T3) had assistance with child minding from her children's grandparents. Emma's (T5) parents, who live abroad, travelled to Ireland for short periods to help her with caring responsibilities. Seasonal worker Denise (T1) relied on neighbours to look after her granddaughter when her hours did not match school holidays. Vika (T5) depended on a friend to care for her children when she was working. She explained that it was difficult to send her children to a professional child minder both because it was expensive and because her hours varied weekly. Yves (T4) explained that if he paid a childminder to look after children he would be losing one parent's salary: "So when you are paying a child minder even if...two people are working you are...paying, taking one person's salary and giving it to another". In line with this, Margaret (T1) who worked in childcare herself, believed that the high cost needed to be addressed at government level:

I don't see it improving not unless they tackle, they need to tackle the social welfare system they need to tackle the childcare system on my end for me that's what needs to change. Both of those systems need to change for me to have any improvement.

She insisted that if a parent had more than one child in the childcare system, it could amount to the cost of another mortgage. Sinead (T1), who is now at work, explained that formerly she had been obliged to discontinue working when her children were young because it was too difficult to find a childminder. Emma (T5) noted that, living in a rural area, she would need to travel long distances to find a childminder, which would further increase her expenses. Grainne (T3) determined that due to the cost of childcare, without FIS it would not have been possible for her to work as a single mother:

If there had been no FIS back here when I was working part time, my son would have had an awful life. And my own life wouldn't have been much better because I wouldn't have been able to afford to work part time, I would have had to work full time and I couldn't have afforded child care or anything like that.

Parents described how they chose to work in jobs that allowed them the flexibility to care for their children and other dependents. Single mother Aine (T3) revealed that she enjoyed collecting her child from school and that her job facilitated this practice: *"The way it is with work now it's... they are so flexible as regards my son. Like, I can drop him to school and I can pick him up"*. This was important to lone parents who had sole responsibility for caring and providing for their children. Elaine (T1), also a single mother, described selecting work around the school run hours. Lone parents further described how they needed time off to bring children to unpredictable doctor's appointments.

Childcare did not represent the sole challenge to balancing responsibilities of work and care; participants also had caring responsibilities towards elders and sick or disabled dependents. Orla (T1) stated that it was necessary for her to have flexible hours to care for her older parents. Michael (T2) reported that he favoured working weekends in order to care for his ill wife during the week. Hannah (T5) noted that her son had autism and that he needed someone to be at home with him when he was not at school.

In addition to the practical difficulties, participants discussed balancing work and care in terms of perceived moral dilemmas surrounding working and time spent with their children. Una (T3), who had a teenage son and two young daughters believed that she had missed out on a lot of quality of time with her older son when he was young: *"I felt that I missed everything with him like even when he was in school like even when we my job's moved. I was still working full time"*. She maintains that part-time work enables her to spend quality time with her younger daughters. Parents who were working full-time in low-paid jobs felt that they were not spending enough time with their loved ones:

But the stress, with the worry and with the hours that you put in. I'd work seven days a week. Seven nights a week. I take on extra sometimes. I won't see my kids for three weeks. I'd be coming in as they are going to school. We don't get double time, we don't get anything like that for Sundays or nights. You know. That's wrong as well. (Sharon T5)

It was also evident that preferred hours of work changed as children grew older. For example, parents often began to work longer hours once their children reached school going age: *"You couldn't do full time...at the moment especially with Andrew not in big school and he is only starting...the pre-school year this year and I wouldn't want to...I'd want to be there for him and for the children when they come in from school"* (Sandra T5). Aisling (T3) explained that, while it is

difficult to find a minder when children are young, it becomes less essential as they grow older Una (T3) believed that the education system is an obstacle to full-time work for parents. She identified transporting children to after school activities as particularly difficult for full time workers. In other cases, participants described how their partners did not work so that the family could care for children or older parents.

Some immigrant participants articulated a strong preference for a 'breadwinner' household arrangement. Adi (T4) believed that it is not possible for both parents to work and care for their children:

Because my wife she cannot do the full time job because she looks after the kids after their schools and GP and all this kind of stuff, you know. Like only one person can do the full time job.

Vika (T5) described how working part-time enabled her to spend time with her children:

If I'm working 39 hours, I don't see my kids, the kids don't see me as well. The kids need attention as well. If the kids don't have attention only nanny what's the point in having kids. I know it's feminine to try and go find work, but I'm alone, I'm not... Like I'm a lone person and three kids. If my kids don't see me what is the point then having them?

Many participants who were actively seeking to increase their hours of work also expressed ambivalence because unemployment enabled them to spend time with ill family members or children. For example, Enda's (T2) working hours were reduced during the recession and although this was difficult financially, it allowed him to partake in caring responsibilities at home. When his hours were later increased to five days a week he felt a sense of loss for the time he had spent with his children:

When I was say on a three-day week, I was able to be around the house and say the two younger ones, it was the two days that I was off I dropped them to school, I picked them up and do all that kind of stuff.... I did miss that after going back on a five-day week. Now I'm not going complaining but you do miss not being able to do more stuff with the kids.

Una (T3) hoped that her husband would find work close to home that would enable him to continue with his caring responsibilities. Other participants wished to spend more time caring for their family and saw working as a barrier. Edel (T1) explained that she had not been able to spend time caring for her mother when she was ill because she needed to work and provide for her household.

Although many participants expressed a desire to arrange their working hours around caring responsibilities, we also spoke to participants who worried about the impact on their families of lack of available employment in their area. Both Tomasz (T4) and his wife were unemployed and although they cared for their children at home, they were worried about their own mental health: *"My wife is still at home you know that's, that's bad. That's really bad...Sometimes I am thinking she is depressed you know...Can you imagine three kids every day at home? All day. Every day the same".* Una (T3), similarly, was concerned for her unemployed husband and felt that he was stressed.

Participants felt that they learned about morals and respect towards others from their parents and they hoped that their children would develop similar attributes. Many came from traditionally religious homes and passed their faith onto their children. Some respondents felt that they had responsibilities towards the needs of their adult children. A changing economic climate means that older children too are finding it difficult to obtain work and their parents supported them. Parents described how FIS assisted them to provide for their older children. Yet, some respondents feared

that people were becoming more 'money-orientated' and losing the value of relationships or kindness.

Work ethic (sub-theme within Moral Rationalities)

Similar to their reflections on family values, participants framed the opportunity to work within a morally inflected narrative. They described their work ethic in terms of their obligations to their children as well as the opportunity it provided for self-respect and social connection.

A traditionally strong work ethic was a common theme amongst participants. They maintained that they had acquired a desire to work both from observing their parents and from taking up part time employment as teenagers: *"I was always brought up with a good work ethic so I've always worked all my life from a young age"* (Owen T2). Participants described helping their parents out on farms and obtaining work through transition year work experience. Parents showed a determination to work by commuting long distances to provide for their families. Immigrant participants told us that they were prepared to work long hours in Ireland and that this was expected of them in their home countries. Abdul (T4) equated staying at home with laziness. Denise (T1), who was a seasonal worker, implied that she hated signing on during the off-season. Most parents stated that they have always worked: *I have always worked very hard. Always worked always* (Margaret T1).

A number of participants suggested that it was important to work in order to provide a good example for their children: *I want my son to have that work ethic* (Aine T3). They referred to their parents' example and how they felt duty bound to continue to promote a good work ethic across the generations: *"if we don't work we are giving an example of laziness to our children"* (Yves T4). Owen (T2) stated he wanted his children to know that it is necessary to work to afford a good standard of living. Grainne (T3) also believed that it is important to teach children to save at an early age.

Participants pointed out that they acquired knowledge and skills from working in their respective fields. Emma (T5), who had completed her M.Sc. degree, felt that it was important for graduates to use their qualifications. She noted that her area of study had interested her from a young age and was, therefore, a meaningful part of her life. She had years of specialist experience and knowledge and wished to apply it in her chosen field. Conversely, Piotr (T4), who also held an M.Sc. degree, decided to work in an area that was not linked to his qualifications because it related to his hobbies. Many participants believed that it is important to feel satisfied with your chosen career path. Often participants transitioned between various types of employment until they found employment that best suited their needs. Grainne (T3) had difficulty finding a permanent position and so took part in a series of JobBridge posts. Although she felt that employers took advantage of JobBridge through intentionally ending contracts after nine months, she believed that she gained valuable experience: *"Working in that role completely changed me. I would be a little bit better at getting all the facts before making a judgement or making a decision, whereas before I would have rushed into things."*

Participants spoke enthusiastically about the various types of work experience they engaged in throughout their lives and how this enabled them to feel that they were positively contributing to society. Edel (T1) used positive language to describe her first job in transition year: *"they asked me would I come back then and do a couple of hours in the evening...they were going to train me then ...and I was absolutely thrilled"*. Others were using the new knowledge that they gained through Community Employment (CE) schemes to change career. Una's (T2) husband, who had lost his job in construction, was using his experience in community care to move away from the building industry and to apply for jobs in the area of assisted living.

In addition to providing a sense of self-efficacy, participants emphasized that employment enabled them to make ends meet. Many hoped to increase their working hours in the future to assist with expenses. Sharon (T5) was working fulltime for a private company, yet was battling to meet repayments. She stated that she would do anything to keep her children in education and was prepared to work seven days a week if necessary: *"I am going to have to find a second job...and I work five days a week as it is"*. She felt that she was working to live. Other respondents such as Piotr (T4) had already increased their hours or worked overtime to earn more money and, in Sandra's (T5) case, to qualify for FIS.

Participants who had moved to a new country or area described how work enabled them to become accustomed to their new location. It also helped them to meet new people as Piotr (T4) explained:

I can talk to customers and every day you can be talking to like 300 different people. So that's, that's a lot and that helps me as well because I'm foreign so I'm happy to talk to many different people with different accents. That's great so I do like this job honestly.

Many participants similarly valued work because it facilitated interaction with others. Former FIS recipient Elaine (T1) stated that she missed conversing with staff and customers following her retirement. Sandra's (T5) work gave her a sense of fulfilment as she was helping people who were unwell: *I like helping people and seeing different people all the time and seeing how their day's gone and being able to help them*. Participants argued that it is important to have a good culture at work. Those who had been made redundant from employment described how they had enjoyed their jobs and found it challenging to transition into less suitable work: *We were made redundant a couple of years ago. You know it was a pity. I loved working there* (Mary T3). Conversely, Piotr (T4) and Tomasz (T4) illustrated the difficulties associated with working in firms with a poor culture. Participants noted that they appreciated it when managers offered them a degree of autonomy. Those who indicated that their workplaces had a good atmosphere used positive language to describe their employment: *I like it I really like it, so I am happy here* (Yves T4).

Participants pointed out that having work was good for one's mental health and self-esteem. They believed that they would feel trapped at home without employment: *"I don't want to sit at home"* (Adi T4). Parents and guardians noted that work enabled them to have time away from their children and to develop as individuals, as Caitriona (T3) explained: *"I do love my job. It's great, I love my daughter but it's nice to get away and to have bit of time to yourself and that for me is work. My job is my time away"*. Aisling (T3) determined that because it gave her a sense of purpose, employment improved the relationship that she had with her son:

I think when I'm working and I'm earning money I'm happier and as a result I think it actually you can see the effects on him as well I think it actually affects him when I am not working. You know I am crosser when I am not working I'm crosser because I'm more depressed.

Summary: theme of Moral Rationalities

In their now classic study, Duncan and Edwards (1999) identified what they described as the 'rationality mistake' built into policy initiatives centred on an 'adult worker model.' With the increased participation of mothers in the labour force and widespread social acceptance of gender equality, this model assumes that with the correct supports and incentives, people will make a rational choice to participate in paid employment. However, as Wright (2012, p.319) put it, 'The problem is that the whole business of motivation and action is saturated with moral significance.'" As we have seen in the narratives of FIS recipients, people make family decisions 'with reference to moral and socially negotiated views about what behaviour is right and proper' (Duncan et al. 2003).

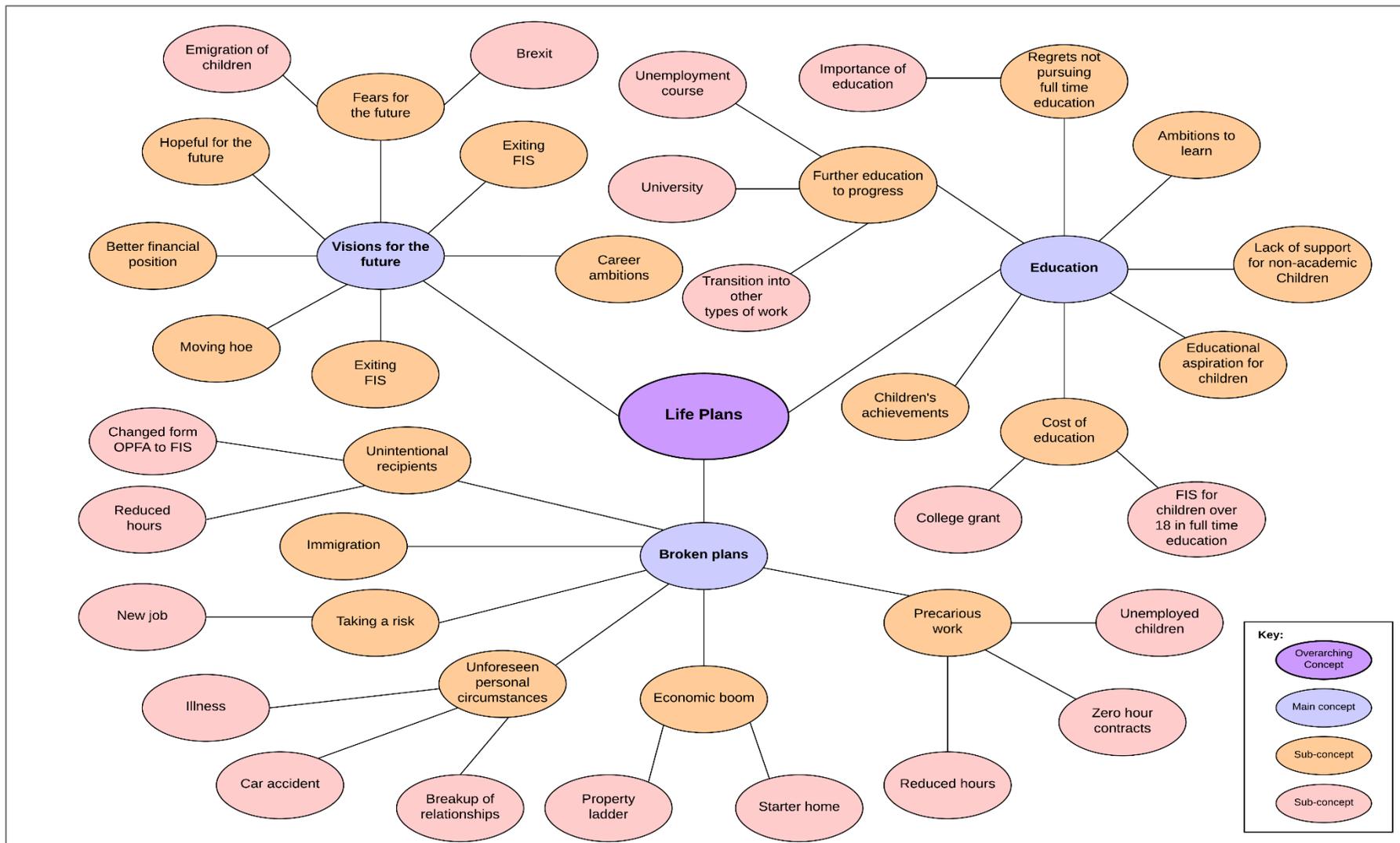
In particular, they do not see caring responsibilities simply as a barrier to work; rather they view caring as a moral obligation and value work insofar as it promotes the well-being of their families.

The FIS recipients we interviewed clearly identified practical constraints to full-time working, such as the cost of childcare, the logistical challenges associated with school and medical appointments, and the absence of jobs that provide adequate earnings in their local areas. However, they also articulated morally inflected commitments to family relationships and caring practices that sat alongside an ethical orientation to work. These 'moral rationalities' frame their decision-making about participation in the labour force in the context of changing family obligations. In the next section, we show how FIS recipients understood the constraints and opportunities that affected them within the longer time-perspective of past and present life plans.

Life plans (theme within Values and Aspirations)

While there has been considerable research on the de-standardization of life transitions in contemporary society, especially in early adulthood (Settersten 2007; Schoon 2015), less attention has been given to how experiences of risk and uncertainty affect peoples' 'planfulness' (Elder 1994) and orientations to the future (but see Hellevik and Settersten 2013). However, as we will see, FIS recipients commonly framed their biographical narratives in terms of 'broken' or disappointed life plans, especially in the context of the recent recession. Many were hopeful for the future – either for themselves or their children – but these hopes were tempered by perceptions that institutional and organizational changes (including to FIS) might be necessary to bring their hopes to fruition.

Figure 16. Bubble diagram depicting theme of 'Life Plans'



Broken plans (sub-theme within Life Plans)

Participants' pre-crisis plans for the future included career ambitions, starting a new life and moving up the property ladder. They described how these plans had been broken due to economic recession, often in tandem with personal challenges, such as illness and marital breakups. In this section we also describe how broken life plans often led participants into – and in some cases out of – receipt of FIS.

Aisling (T3) revealed that before the recession she had ambitions to become the manager of a department store. However, her hopes faded when the shop closed down. A desire for better career opportunities had also attracted many immigrant participants to Ireland. Some Irish participants had taken calculated risks during the economic boom. For instance, Aine (T3) decided to take up part-time work in the hope that it would lead to a better career: *"I had left a permanent job to work there, because I was hoping to get a full time job there they were taking on people just a part time basis or whatever"*. However, this work never materialised and she therefore remained on FIS.

Other participants revealed how their efforts to become homeowners had interrupted their lives. Sandra (T5) indicated that she had begun to build a new home in a rural area but that work halted due to the recession. Others maintained that they felt pressurised to buy a starter home as house prices were rising so rapidly. For instance, two interviewees described how they had moved to a new area to purchase slightly cheaper houses than in their home towns. They had hoped eventually to sell and move back home, but the recession prevented them from doing so:

We were gonna buy like because that seemed to be, you know, a realistic option everybody was doing it. You can buy and you can live in it for a year. So we bought the house and we were planning on staying in it for maybe a year or two. (Una T3)

Participants who purchased housing felt that they were in a strong financial position to do so at the time. However, unanticipated job loss or reduced hours often prevented them from fulfilling their plans. Many now struggled with mortgage repayments and loans. In these cases, FIS acted as a fundamental support to cushion the harmful effects of the recession.

Often participants described themselves as 'unexpected' recipients of FIS. For example, they described how their working hours were reduced: *'when the recession kicked in my work load dropped off....I suppose the hours cut down in work....we did very well to actually stay open the office'* (Enda T2). Prior to the economic downturn, many of these participants were unaware that FIS existed. Participants also became FIS recipients following redundancy. In some cases, dual-income households became single income households because of job loss. In other cases, redundancy forced participants into more precarious work with fewer hours. For example, Mary who enjoyed her work, moved from FIS to 'x's and o's'⁴ after she became redundant.

Male employees in the construction sector were heavily affected by the recession. Enda feels that this industry has not fully recovered in the Midlands region:

The fact that I am in the construction industry we were probably hardest hit. We were also the kind of slowest to start back up again because banks were very, very slow about lending anything towards construction because they were burnt big time. There really hasn't been that much consequence to the people who caused it, I have a feeling. But hugely, huge consequences to the general Joe Soap.

⁴ Jobseeker's Allowance paid to those who work four days out of seven consecutive days.

Events in participants' personal lives often combined with the effects of the economic downturn, leading to reduced income. Amongst female participants, financial dependence on a spouse was a common topic of discussion. For many, reliance on a spouse became unsustainable due to illness or marital breakdown, combined with job losses and financial cuts in the recession. Participants in this situation needed to adapt to a life on their own, often with a much lower income. FIS acted as a crucial support to help them to adjust to their new financial position. For example, Christina (T1) illustrated her financial dependence on her husband before the breakup of their marriage:

You know the way my wages back then would never really have been part of the... sort of the... income. My wages were really, basically pocket money or whatever because my husband would have paid for everything. He organised mortgage, car insurance, holidays, everything.

In these cases, FIS enabled participants to cope with the emotional challenges that they faced after the breakup of their relationships, alongside the reduction in their wages due to recession. Christina (T1) needed to learn how to become financially independent and FIS allowed her to provide for her family on a low wage. She also used other measures, such as downsizing her home and selling her car.

Single mothers who had transitioned from OFP to FIS when their youngest child was older than seven years comprised another group of 'unexpected' recipients. Aine (T3) experienced a large reduction to her income after her son's seventh birthday: *"I lost it (OFP) and FIS just gave me like what, €70 more like then, they were giving me. Like the working lone-parents lost out"*.

Negative personal experiences at work also gave rise to 'broken life plans.' Two immigrant participants pointed out that their dreams of moving to Ireland to increase their income levels were impacted by workplace bullying. In the case of Tomasz (T4), bullying forced him into unemployment and out of the FIS system. He found unemployment stressful but also felt helpless, as he could not afford to pay for many services. An Irish participant also experienced workplace bullying and therefore decided to change career.

Illness was also a factor. Sharon (T5), who moved from the UK to Ireland, unexpectedly became the sole earner in the household following her husband's heart attack. She highlighted the impact that this had on him: *"He feels guilty; he gets depressed because he thinks he's the man of the house he should be out working. But he is not physically able. So that is not fair on him. That puts an awful lot of pressure on parents."* She described her relief at receiving FIS. Yet, as a fulltime low-income worker caring for her husband she was still struggling to make ends meet. Her experience is similar to Enda's (T2), whose wife was forced to leave work due to serious illness. Similarly, Sandra (T5) suddenly became the main breadwinner when her husband was injured in a serious car crash. Others became FIS recipients after they unexpectedly became guardians of ill family member's children. For instance, Denise (T1) coped well on a low-income budget until she became a guardian as a consequence of her daughter's alcoholism. FIS enabled her to provide for her granddaughter who would otherwise have entered foster care. Other participants entered the FIS system due to mental health problems – either their own, or that of their partner. Two participants described returning from work following illness and maternity leave, to find that their hours had been cut.

Participants' life plans were often bound up with those of their children. Parents of older children maintained that their children are unemployed due to the recession. They had originally believed that their children would be in a position to fund themselves after college. When older children returned to live with them, this imposed an added financial strain on the household:

She came out of education at the time we were at our lowest. Like in 2011/12 when it was really bad and it just set her on the wrong foot....at the minute it is just everybody's home and you know you are buying like as if it is Christmas (Joanne T1).

Adult children who have finished college are not included in calculations for FIS eligibility. However, participants pointed out that it was difficult for young adults to find work: *"She has been finding it very hard to get a job"* (Joanne T1).

Education (sub theme within Life Plans)

Many participants placed education at the centre of their understanding of how their lives were unfolding. They believed that, in future, education would prevent their children from entering the social welfare system. They identified lack of education as a causal factor leading them into low wage work and believed that, in future, education would prevent their children from entering the social welfare system:

I believe in education. Big into education I think that you know if I can give them that because I probably didn't achieve as much as I could have done when I was younger. If I can give them that now they can go into the world and do with it what they want. I have done my job. I believe in that. I believe that once I have given them that the rest is up to them (Sandra T5).

Providing for their children's education motivated FIS recipients to work. Denise (T1) noted that FIS enabled her to pay for extracurricular activities for her granddaughter, which she hoped would improve her overall education and help her to meet people her own age.

Others described how education was an expense that they could not afford for themselves. For instance, Margaret (T1) noted that her wages could increase if she achieved a third level degree in her field. However, the financial cost of achieving that degree through time off work, childcare and travel would outweigh the increase in her wages. She was disappointed that experience alone did not contribute to increased salary. Another participant associated returning to college with poverty. Others reflected on the past and criticised themselves for their lack of self-confidence and motivation to attend third level courses, or to take up apprenticeships, when they left school. There was a real sense of regret and remorse for choosing their current career paths. They considered it too late to return to education or to transition into other types of work. Some participants felt that their own parents had had unreal expectations and that this put pressure on them to perform in school with negative consequences. There was a suggestion that more qualifications would open up new opportunities and lead to higher paid employment:

Sometimes you know it depends what you are qualified for. You know my qualification wouldn't be enough now working in probably computer, factory. My qualification wouldn't be big enough for them (Hannah T5).

The partners of some FIS recipients, who could avail of the back to education grant, were considering returning to full-time education to advance their careers:

I was kind of saying to him...to go back and kind of do some kind of...additional studies to what he already had because once he starts working like he won't be able to afford for him to go back and train.... But if he did it now like we wouldn't really notice because there would be no difference to the money. (Una T3).

Immigrant parents were also keen to improve their linguistic skills by attending English courses outside of work. Some immigrant participants attended third level courses shortly after coming to Ireland. In many cases, this was necessary because some of their qualifications were not recognised

here. They also wished to improve their English skills: *"I was not speaking English really so when I moved in here I could not find a job that can match my studies, so I went to Dublin for a course I was looking for something practical"* (Yves T4). This education enabled him to secure a job. Some migrant participants had moved to Ireland to attend university courses.

Amongst past FIS recipients who transitioned to JSA, many were availing of construction courses to enhance their chances of securing a job. Patrick (T2) was hopeful that a construction course would enable him to leave JSA: *"I'm hoping to get something out of this course and please God when that comes up and the promise is that there would be work at the end of it"*.

Parents determined that, although education is important for their children, it is also costly. They described applying for small loans in the credit union to pay for their children's education. This varied according to the age of their children. Margaret's (T1) son had reached seven years of age and as she transitioned from OFP to FIS, she was fearful of future costs: *"I find it's harder there is more demands. There is more he needs more stuff and like he's in national school now... I mean by the time he gets to secondary school...like if they're on I-pads"*. Sharon (T5) struggled to pay for her children to return to education in September despite working full time with FIS. She also noted that she was not entitled to claim FIS for her daughter who was over the age of twenty-two and in full-time education:

I think the social needs to take into account if you have got kids in college that are over the age of twenty-two. Before you could claim for them. Now you can't. Why did they take that away? The expense of college.

Given the associated costs, respondents were appreciative that FIS could still be claimed for children over the age of 18 who continued to attend third level courses. Parents were also grateful that the student grant scheme exists for the children of low-income employees. Enda (T2) stated that they would be "lost without it". However, respondents also talked about how a slight increase in wages could mean the loss of a greater sum of grant money. A small increase in salary would not be enough to cover the cost of a full grant. This was the case for Joanne (T1), as her FIS payment was reduced when her husband left Farm Assist on retirement. She was frustrated, because although she will continue to work, she feels that it no longer makes financial sense:

Now I'm at the border lines for the grant because...the old age pensions are held to account...I had no problem getting the grant for the girls and that's what I depended on to get them through third level. They had to get the full maintenance grant and I know I won't get it this year for [my son], but if the pension goes up or if my income...and I'm still getting incremented with work. I think I'm on my last one now in February I'd be better off possibly earning less money.

Respondents also acknowledged that the back to school clothing and footwear allowance was an important support; however, they believed that this payment was unpredictable and many were uncertain if FIS was taken into consideration when calculating the payment.

Two respondents stated that they were the parents of dyslexic children and felt that this incurred greater educational costs because their children needed extra tuition. They also felt supports could be improved in this area and highlighted a perceived lack of apprenticeships or training schemes. Parents were concerned that in future their children could find themselves in precarious work because of this gap in the educational system.

Despite the challenges that parents and guardians faced to provide education for their children, they were proud of their achievements. Although Sharon (T5) was critical of the cost of education, she

believed that moving to Ireland was a positive step as her children were successful in third level institutions. Migrant respondents were proud that their children had become fluent English speakers. Respondents were also proud of their own personal achievements and had ambitions to continue with their education. For instance, a retired FIS participant discussed her plans to learn new foreign language skills. Orla (T1) wanted to become a Special Needs Assistant (SNA) and Sandra (T5) would like to become a nurse.

Visions for the future (sub-theme within Life Plans)

The participants in our study projected resilient visions of their future selves, describing their hopes and dreams. These included personal aims and ambitions, aspirations for their children and hopes of establishing themselves in a better financial position. They also wished for practical changes to FIS and the system of social protection to help them realize their goals.

Single parents, in particular, felt that the social welfare system was in need of reform because of the difficulty they experienced balancing their caring responsibilities with full and part time work:

But I don't see it improving not unless they tackle; they need to tackle the social welfare system...they need to tackle the childcare system...on my end for me that's what needs to change. Both of those systems need to change for me to have any improvement (Margaret T1).

Many participants revealed that they had ambitions to exit FIS. Owen (T2), who lost a highly paid job during the recession, managed to transition to a low wage supervisory career in the public sector. Although he was grateful to obtain a full time job, he was mindful that he required FIS to provide for his family. He had ambitions to continue looking for a job that would offer better pay:

I'd hope that I'd be still working and hopefully better than what I am and...earning enough that I'm not reliant on FIS and I'm not having to rely on a medical card that I'm earning enough money that I can...be happy I suppose in what I'm doing.

Some single parents, such as Orla (T1), anticipated that it might be easier to transition to full time work after her children left secondary school. This was also true for Christina (T1), who reported that she might be in a position to renegotiate her salary when her manager retires and her children leave the family home. Aisling, (T3) on the other hand, wished to progress onto higher wages so that she could support her son when he entered third-level education:

I'd like to have to be not relying on any social welfare payment at that point because he'll be in college and he'll need money which means I'll need more money so my plan is just to kind of just hopefully work my way up through the company.

Male participants, who had their hours cut during the recession pointed out that it was important for them to avail of longer hours if they become available: *"You have to take work as it comes. We are long enough...we were part time for long enough"* (Frank T2). Some participants working part-time wished to increase their hours in future. Sinead (T1) and Mary (T3) were both working for new companies and were hoping to increase their hours as the business developed. Unemployed interviewees also hoped to find full-time employment. Many who were in employment hoped for promotions. Participants wished to move away from precarious working arrangements. Those who are currently on temporary contracts longed for permanency: *"in the next five to 10 years I would like to be working. I'd like Tom's job to be permanent, whatever he is doing"* (Mary T3).

A number of participants hoped to change their career. Some of those who commuted sought work closer to home: *"If I found something, I would be most happy to. Close to the house like. Then living here will be easy for me to not be travelling every day"* (Adi T4). But others, like Sinead (T1), stated

that they would be willing to commute in future to find better employment. Some participants had ambitions to set up their own business in future. However, cautiousness about taking risks was a key attribute of the interviewees. This characteristic appears to be a consequence of the challenges faced by themselves and others in the recession. Caitriona (T3) describes her desire to open a new business: *"I wouldn't like to borrow...If I won money. I would do it...because I wouldn't want the overheads...I'd like to be able to enjoy it and not be worrying about overheads"*. Participants working in retail were particularly wary of moving jobs as new shops in the area have a history of closing down. Vika (T5), who was a migrant worker with a precarious contract of employment⁵ was wary of taking up work elsewhere: *"I will try to keep my work because I understand that it is hard to find something different. Lots of companies have closed"*.

Despite the hopefulness of their visions overall, many participants also articulated fears about the future. They believed that the Midlands region had not yet recovered from the recession. They were nervous of the impact that a minority government and the impending 'Brexit' might have on FIS. They indicated that people in their area were still struggling financially. Interviewees who had not contributed towards a pension were concerned about their economic prospects and hoped that they might receive support from their children. Margaret (T1) stated that as she had no pension or savings she will need to continue to work full time at an older age. Other respondents were anxious that their children would need to emigrate in order to find work.

Although parents had some fears for the future, overall they had a positive outlook. Some looked forward to a time when their mortgages were paid. Elaine (T1), who has since retired, found that it was a relief to pay her final mortgage repayment. Many respondents who found themselves in negative equity hoped that they would eventually sell their current homes and move to areas that are closer to family members. Those who were renting hoped to purchase a home in future: *"in the next five to ten years I would like to sell this house"* (Mary T3). Others had visions of a time when all their debts were paid and they looked forward to when they would no longer worry about money.

Parents also spoke about having the chance to focus on themselves after their children had finished their education. For example, Sinead (T1) planned to use the extra time and money to return to education. Enda (T2) joked about having more room in the house, while Aisling (T3) wanted to emigrate after her son started university. Others looked forward to having grandchildren. Above all, respondents wished to maintain good relationships with family and many single participants hoped to meet new people.

Participants were determined to raise confident and independent children. Others were hopeful that their children would be happy in life:

I would like to think that my life will obviously encompass my children as well. That they will be settled into school. That's kind of one of my main goals that they will be settled and happy in a school. I'll be settled and happy in a town or community that I'm part of. That's really all I want. (Sandra T5).

⁵ A number of participants referred to 'zero hour contracts' either with respect to their own employment or in describing available opportunities for employment. However, it is unclear if they are really referring to 'zero hour' contracts under the strict meaning of the law or to the 'if and when' contracts that are more common in Ireland (see O'Sullivan et al. 2015). Under 'zero hour contracts' people are contractually obliged to make themselves available for work without any guarantee of employment, but 'if and when' contracts do not require people to be so available. Because of this lack of clarity, we have used the terms 'precarious contracts' and 'precarious working' throughout.

Many participants hoped that their children would gain experience through travel and emigration. Emma (T5) wanted her children to feel safe and secure in future. A common theme was the hope that respondents and family members would have good health: *“My wife, she’s you know hopefully we are hoping that you know with technology and all that she is going to get a cure. Live in hope as they say”* (Michael T2).

Although respondents projected both positive hopes and some fears for the future, many believed that their lives would remain the same: *“I Imagine I will probably be still working in the, in the same, job where I am”* (Christina T1). Another notable characteristic of many interviewees was that they tried to avoid planning: *“I’m not thinking about the future. I’m not thinking that far away”* (Vika T5).

Summary: theme of Life Plans

A considerable body of scholarship has propounded the idea that, in post-industrial societies, lives have become increasingly ‘individualized,’ in the sense that they are less predictable, requiring people to adopt a more reflexive and adaptive approach to planning their family and work careers. This scholarly literature has parallels in the shift within social policy towards an emphasis on individual responsibility supported by state investment at key stages of the life course (especially in childhood) (Pintelon et al. 2013). Although the individualization thesis has been subjected to sustained scholarly critique, both on the grounds that lives remain more predictable than the argument suggests, and on the basis of evidence that social class remains a strong predictor of individual life chances, there has been comparatively little research on peoples’ own perceptions of how their lives have changed and on the impact of uncertainty, such as that brought about by the recession, on their visions of the future.

Our interviews with FIS recipients show that people did have positive life plans for themselves and their families that were ‘broken’ as a result of encountering adversity linked to the recession and/or to changes in their family circumstances. Nevertheless, they have adapted to the changes in their lives, reflected on mistakes they may have made in the past, and many have optimistic future plans either for themselves or their children. The extent to which participants’ visions for the future encompass aspirations for their children dovetails with the moral rationalities that guide their decisions about participation in employment that we discussed earlier. Participants placed considerable emphasis on the importance of investing in their children’s education in order to protect them from the risks that they themselves had encountered, and for many, this represents a strong motivation for working. Thus the support they obtain from FIS forms the basis for a resilient outlook on the future.

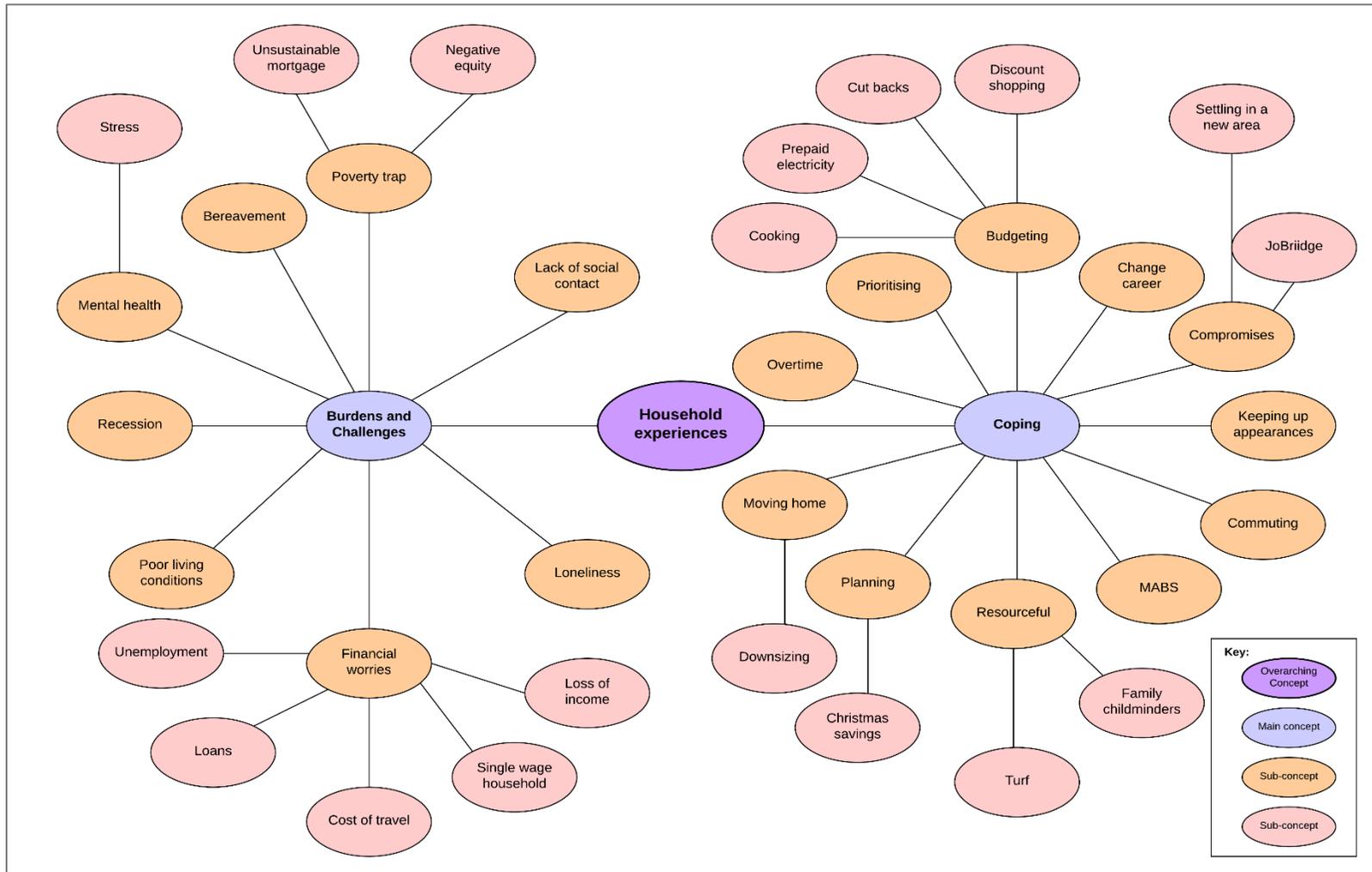
Core theme. Experiences of Adversity

The first core theme within participant narratives centred on their agency with respect to lived experiences, choices and aspirations – both for themselves and for their children. Our analysis showed the extent to which these biographical processes are framed within reflexive moral narratives and in the context of familial obligations. The second core theme centred on experiences of adversity and practices of coping and resilience within households and communities in the context of the recession.

Household experiences: theme within Experiences of Adversity

As we will show, many participants emphasized that FIS buffered them from the effects of the recession. Nevertheless, they had experienced personal and financial difficulties. Understanding the nature of those experiences and participants’ coping practices is essential for understanding the significance of FIS for low-income families. We begin, therefore, with an overview of household experiences of adversity.

Figure 17. Bubble diagram depicting theme of 'Household Experiences'



Burdens and challenges: sub-theme within Household Experiences

Participants discussed the challenges that they experienced within the daily lives of their households and how those challenges were exacerbated by the recession. Challenges included financial worries, emotional issues such as loneliness, bereavement and mental health problems, and impediments towards achieving an adequate work-life balance.

Parents described their main sources of financial stress with many claiming that these had increased as a result of the economic downturn. They also pointed out that FIS payments greatly assisted them with meeting financial demands. For example, respondents were concerned about heating costs. Edel (T1) described how, before she became a FIS recipient, she often had no money for oil to heat her home: *"I put the heat on and no oil...then when my mother came out (of hospital) I said could you lend me 200 to get oil?"* The expense of fuel was problematic for those who commuted to work. Participants working in retail, such as Aisling (T3), noted that despite the assistance provided by FIS, precarious contracts far away from home were not cost effective: *'Insurance is 70 quid a month and then you have got like your tax; you are putting fuel in the car.'* Mary (T3) explained that the costs of school runs were expensive. Sharon (T5) maintained that the cost of public transport was too expensive for her: *'There is no public transport. If there is it is out of our price range.'* She noted that due to the cost of accommodation her adult daughter lived with her and commuted to university; however, it was very expensive for her to travel.

The cost of accommodation was one of the biggest concerns for respondents. Both those who rented accommodation and those who owned their homes experienced stress in relation to housing. Participants worried about the cost of property tax, mortgages or rent, insurance and general household bills. Aine (T3) revealed that prior to receiving OFP she had struggled to pay her mortgage. She and many other FIS recipients were in negative equity. Frank (T2) reported that paying the mortgage was difficult and he kept a careful watch on his outgoings to ensure that he met his repayments. Patrick (T2) stated that he was paying interest only on his mortgage. Christina (T1), who became bankrupt and downsized her home during the recession, revealed that FIS helped her to regain confidence. Many participants felt that the Money Advice and Budgeting Service (MABS) was a useful support. Michael (T2) stated that when he fell behind on his mortgage repayments and loans, MABS helped him to restructure his debts. Some parents who were renting had ambitions to buy their homes but felt that they would never be able to afford a mortgage. Tomasz (T4) feared that the cost of renting would increase further: *"All houses the prices are gonna go up high...The landlords can do anything they want now"*.

Many participants had taken out loans to meet their costs of living. Joanne (T1) was concerned about the cost of student accommodation for her children and considered taking out a credit union loan. Grainne (T3) was struggling to pay her debts but consulted with her credit union manager to come to a resolution:

I went to them to reduce the payments on my loan and my credit union manager, she decided, we did the maths, I was a couple of hours in with her, we did the maths and she gave me €3,000 and I paid off all my debts and I have never looked back.

Others, such as Emma (T5), borrowed money from family members: *"My parents give me money sometimes and David's parents give us money sometimes for the mortgage"*. Aisling (T3) noted that receiving FIS enables people to obtain accommodation more easily as the Rent Supplement combined with JSA or OFP does not fully cover the cost of rent in her area:

They are only allowed...a certain amount of money I think it's the social only give them a certain amount of money towards the rent and the rent has to be within I think it's like 400 [euro] or 425 or something like that. But most rents here are about 650-700.

Participants who worked in full-time private sector employment maintained that they were restricted by low wages. Margaret (T1) believed that her role in childcare was a vocation and that she played an important role in society by caring for employees' children. Sharon (T5), similarly, felt that her role caring for older people was also fundamental, yet neither of the women were well paid: *'Where the problem lies in childcare the wage packet is not being supported. Ok they get the ECCE [Early Childhood Education Scheme], but ECCE will not pay bank holidays, will not pay holiday time, so they just pay 38 weeks'* (Margaret T1).

Although FIS greatly supported respondents, many were still struggling. Aine (T3), pointed out that her FIS payment was reduced for this year and she found it difficult to adjust to a change in income: *"It's just hard it's a struggle like. Life is just a struggle all the time"*. Sharon (T5) believed that, because of the high cost of living, she could make ends meet more easily before she moved to Ireland: *"You know you worked but you could still afford everything you weren't, here I feel like I am drowning all the time"*. Yves (T4) asserted that FIS helped him and his family to survive: *"Life would be hard. It would be hard if there was no FIS I think I will, I would stop working and I would lose the car"*. Owen (T2) argued that although FIS enabled himself and his family to exist, it was difficult: *"you are scrimping and you know you are not having basically any quality of life"*. Although participants for the most part could cope with everyday expenses, unpredictable costs posed a challenge: *"I'm happy enough that we have enough money just to get by week by week but then...we wouldn't have enough money that if something comes up like if the car breaks..."*

Aside from financial challenges, parents also experienced personal difficulties. People who had moved to areas of the country for better financial security often felt lonely in new settings. Mary (T3) was concerned for her husband's mental health: *"Johnny doesn't do anything and I actually worry about him...at least I might go up the road to my friend or talk to one or two...but he doesn't do anything...I would worry about him"*. Respondents often decided that socialising was too expensive and therefore they opted to remain at home outside of work hours. Aine (T3) reported that her financial situation had an impact on her mental health: *"I was on anxiety tablets for nearly a year because I was so freaked out. I couldn't sleep at night because I was worried about money"*. Tomasz was also experiencing depression, both because of the bullying he had experienced at work and the stress of trying to find a new job.

Parents believed that, in terms of material wealth, children had higher expectations of their parents than perhaps had been the case in the past. Respondents felt that they needed to work to meet these expectations. It was challenging for families to afford items such as holidays or expensive activities. Parents coped by taking part in free activities such as walking: *"I would like for my kids to do music or something but I don't have time for that and money"* (Vika T5).

[Coping mechanisms: sub-theme within Household Experiences](#)

Respondents illustrated how they responded to the burdens and challenges associated with living on a low income. These practices of coping included budgeting, compromising, commuting for work, working extra hours, downsizing their homes, selling items, DIY, staying in the house and installing electric meters.

Una's (T3) house was in negative equity and she formerly travelled to work in her town of origin every day. She responded to this challenge by accepting that she could not move back to her home

town. In order to integrate into the community and to reduce transport costs, she transferred to a local job. Her positive attitude helped her to adjust to her new situation: *"It kind of all just turned around then...when I got the transfer. I think it kind of set in our minds like look it if we're here for good we have to make a go of it"*. Participants who owed money used the MABS service to help reduce debts. Caitriona (T3) avoids borrowing money since the recession and stated that she is organised. Parents tried to save for expensive events such as Christmas and birthdays. The credit union was an important resource for parents during difficult periods.

In order to reduce costs many participants described eating food from work or at relatives' homes. As Grainne (T3) explained: *"One of the reasons I took the job in the hotel, my second JobBridge, was because I was getting fed every day."* Margaret (T1) reduced her childcare costs by taking her son after school every day. Denise (T1) availed of a community support service that provided after school care at a reduced rate. Worryingly, many respondents were isolating themselves by staying at home to save money: *"There was a wedding there on Saturday for example and my niece was getting married. And I wouldn't...I couldn't afford to go"*.

All respondents employed budgeting techniques to save money. Participants saved money through shopping in discount stores and prioritising their spending: *"I wouldn't necessarily buy a lot of clothes. You try and cover household bills, you shop in Aldi, shop in Lidl. I don't have any of those fancy TV packages"* (Sinead T1). Una (T3) noted that her mother used similar strategies when she was growing up; however, she believed that they were forgotten during the economic boom. She has now returned to using money-saving practices. Sandra (T5) also learned how to budget after the downturn: *"I have taught myself to budget...I have learned to budget, however, I still can't have the things I want"*. Many participants bought clothes in charity shops or from bargain rails. Emma (T5) maintained that she purchases cheaper brands. Vika (T5) tried to stick to a budget each month and only overspent if there was an emergency. Rather than eating out, parents cooked at home. Edel (T1) purchased basic cooking necessities to ensure that her family had enough to eat each week:

I buy a big bag of potatoes this is the truth. Look you see them there. I buy a big bag of potatoes where I can make different things every day and once you have potatoes, beans, things like that frozen veg pastas where you can make... I would be a very good cook you know so I would make anything and I would make different dishes but it is very economical...

Many parents had installed electric meters in their homes to help budget. Respondents described making cutbacks to their costs of living: *"I mean we've cut back on everything at this stage. We cut back on our health care for a couple of years"* (Joanne T1). Participants were also careful about turning their heating on and off. Participants took risks by not paying for car tax or insurance. Respondents discussed paying bills late. Rather than employing trades-people, participants engaged in DIY. Many emphasized that they did not drink, gamble or smoke.

Many participants coped with challenges by finding work, increasing hours or changing career. Grainne (T3) used her JobBridge position to meet new people and network. This strategy helped her to find a paid position. Other participants worked extra hours, such as Michael (T2), who worked bank holidays to increase his wages. Piotr (T4) offered to work weekends both to earn more money and to allow him to have Monday off: *"Brings more money basically and second thing I'm a foreigner so if I want to go to government offices or do something, check something or apply for anything I can do that from Monday to Friday only"*. In some cases, participants compromised and took lower paid jobs than they had hoped for to exit unemployment. In other cases, parents moved to better paying sectors. Following a career break, Joanne returned to a public sector role, as she was fearful that she might have lost her job in the private sector due to the recession. Michael (T2) left the construction

industry to work in maintenance. Participants accepted less favourable work in order to survive: *“I worked in retail 20 years ago and I didn't want to go back to working in retail and the reason I took it was because I couldn't get anything else.”* (Grainne T3). Many participants felt that their employers were supportive towards them and they worked extra hours: *“I basically work all the hours that I can in the shop that I am in now”* (Orla T1).

A sense of place was important to participants and they were determined to continue paying mortgages: *“At least I'm in negative equity but it is paid for it is mine, do you know, no matter what happens. This is my little corner”* (Denise T1). Many parents wished to move home to their place of origin but could not due to costs. Respondents also responded by downsizing their homes. Caitriona (T3) stated that moving to a smaller home had a positive impact on her life: *“I never knew I could be so financially comfortable until I moved in here and I started being organised.”* Participants also encouraged their older children to work during the summer holidays to help pay bills. Respondents fought challenges with a sense of pride and noted that since FIS is a less obvious social welfare support, their peers did not realise that they were struggling financially:

I'd consider myself kind of a good manager because we wouldn't have that much money but we're actually living well. We've a good, a good standard of life I would say. A lot of people probably looking at us, wouldn't maybe realise just how tight things are for us. (Christina T1)

Participants confronted challenges with a positive attitude. Yves believed that the economy was starting to recover. Mary (T3) stated that her life could be worse and Sharon (T5) felt happy that she could meet her children's basic needs. Despite facing cutbacks and tough budgets, many participants felt that they learned lifelong lessons from the recession: *“I have learnt a lot. I have learnt the value of money. I have learned when you have nothing, you know, you can do things”* (Michael T5).

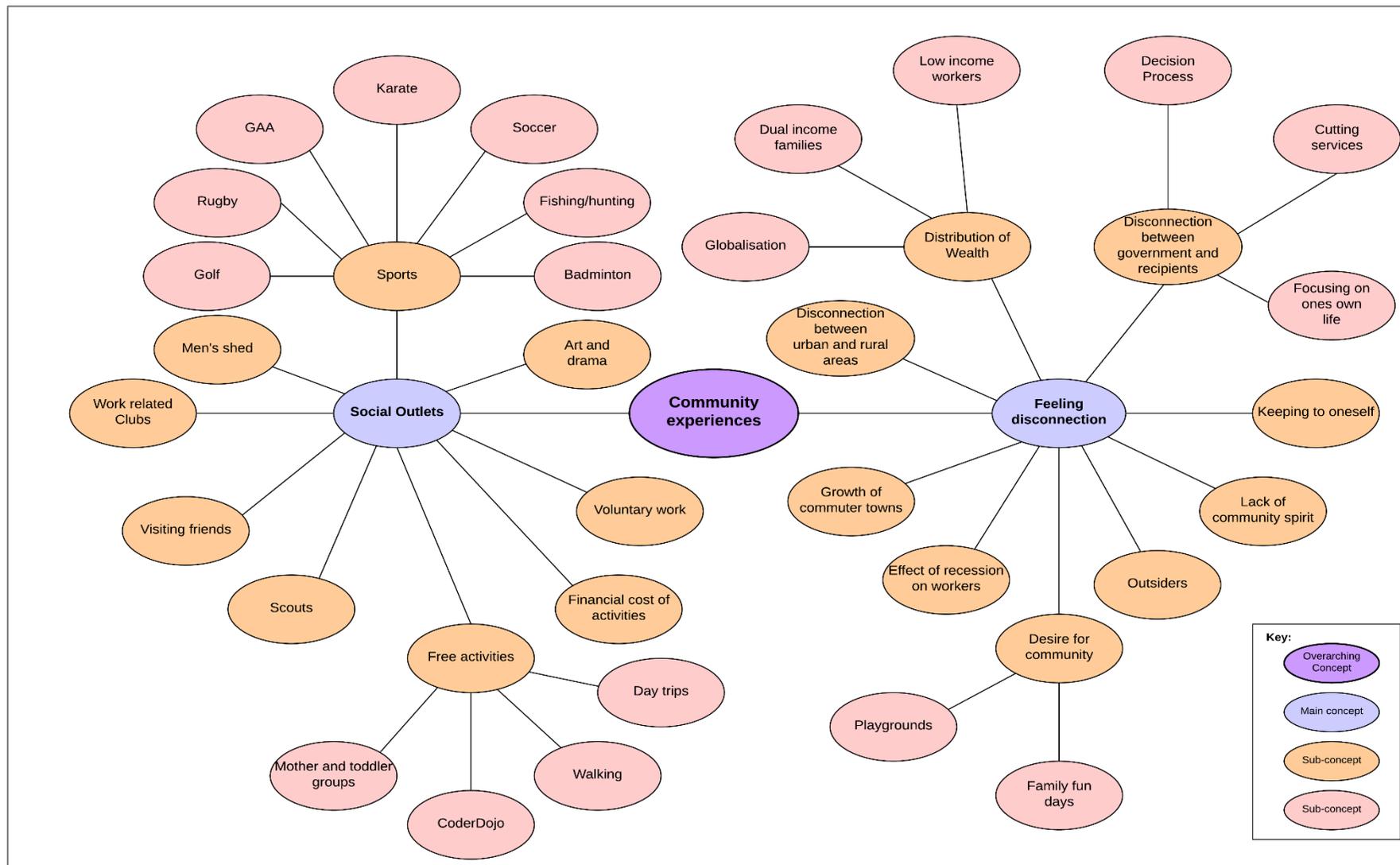
Summary: theme of Household Experiences

Our analysis of recipient interviews reveals that, despite the support provided by FIS, working people on low incomes continue to struggle to meet the daily needs of their families. Recent European research on experiences of hardship linked to the recession has documented the different effects on those who lived in poverty both before and after the economic downturn, and those who first experienced significant hardship as a result of the recession (Dagdeviren et al. 2016b; for Ireland see Dagg and Gray 2016; see also Emmel and Hughes 2010). In general, those who encountered economic adversity for the first time appear to have been less well equipped to cope, lacking the 'tacit' knowledge and survival skills of those in long-term poverty, including information about where to find help. The participants in this study similarly included those who had always worked in low-wage jobs and those who entered low-wage work and experienced a significant decline in their standard of living as a result of the downturn. However, the extent to which FIS played a significant part in assisting participants to cope with those challenges – from paying for fuel, to managing high mortgage costs, to the psychological benefits of receiving benefits without others being aware of it – is a striking feature of their narratives. FIS recipients' lives remain hard, but the payment provides a basic level of security that assists them to confront the challenges they face.

Community experiences: theme within Experiences of Adversity

In this section, we describe participants' experiences of adversity and coping at the level of community. We begin with a discussion of peoples' feelings of 'disconnection' both within their communities and between their communities and from those in power.

Figure 18. Bubble diagram depicting theme of 'Community Experiences'



Feelings of disconnection: sub-theme within Community Experiences

Participants described feelings of 'disconnection' in their narratives about community. They felt that there was a division between urban and rural areas in Ireland, with greater job opportunities in cities. They noted that many midland towns had become commuter bases during the economic boom and that this contributed to a loss of community spirit. Many participants who had moved to new areas found it difficult to integrate:

I don't feel like we belong to the community at all. I do try to get involved in certain things but it's I think this is a peculiar town to be honest for community. I think if you've been born and reared here I see a lot of other groups getting together. But for me to try and fit in there you are always going to be the outsider always. (Sandra T5)

They coped by forming friendships with others who had moved. Migrants like Tomasz (T4) maintained that they will always be outsiders. However, other respondents, such as Una (T3), worked hard to integrate and now feel part of their communities. Others decided to travel to their original towns to socialise and did not wish to integrate into new communities. They discussed "keeping themselves to themselves", as Caitriona (T3) explains: *"I have a good circle of friends and family. But other than that I try and keep myself to myself"*. Some respondents wished for a better sense of community:

It's just but we have no community in this estate at all. I would love to see games, summer games up on the green, barbeques you know for the community to get together there is never anything like that. You don't know the neighbours (Sandra T5).

Respondents articulated a sense of civic disconnection, together with feelings of anger about the distribution of wealth, cutting important services and globalisation. Participants argued that politicians had little knowledge of the experiences of low-income families: *"I think a lot of them just don't live in the real world, they have never had jobs, they are not like business people who come on and know what they are doing. They just have been in politics since they were young"* (Elaine T1). Others like Patrick (T2) decided not to keep up with politics and to concentrate on their own lives. Frank (T2) believed that government's idea of an average wage was different to that of a FIS recipient: *"the government had this thing of the average in... if you hear the average industrial wage of 35,000. That's what they have the average at. I mean where are they going? There's not a factory in the country paying it"*. Respondents also determined that the issues affecting Ireland were global problems. They also maintained that wealth was unevenly distributed: *"It just it seems to affect more...certain people than others. The ones at the top I suppose never are gonna go without. It's always the lad at the bottom"* (Owen T2).

Respondents were disappointed with cuts to important services including social care work: *"I think that they shouldn't have withdrawn the help I had. You know because it meant, there was somebody outside of the family that you could talk to"* (Denise T1). Participants believed that low paid workers were hardest hit by the effects of recession: *"how I see it as well of course as the bankers and the developers, who are all the big boys and will always... they will always come out on top and I think the worker bees will always work to keep that going"* (Orla T1). Overall, respondents were frustrated with the response to the recession from government and resented paying extra charges.

Social outlets: sub-theme within Community Experiences

Respondents described a variety of forms of social participation within communities, that were often enabled by FIS. Table 10 provides a list of the different kinds of social activities that FIS recipients

participated in. Denise (T1) revealed that without FIS, her child would not be able to take part in extra-curricular activities:

Well there would be definitely no activities. There'd be no music lessons and there would be no anything like that. It's, it's the difference between leaving her to... like a lot of them here, climb the walls and climb the trees and being able to do things

Such activities very important to Denise (T1) as they helped her daughter, an only child, to integrate into her community and to learn new skills. However, many respondents took part in free activities and avoided costly activities. 'Coder Dojo' was highlighted as a popular free educational resource for children. Participants often used activities such as going for walks to spend time with their family:

I'd go for long walks alright but you wouldn't be going out driving, driving, driving cars or going out socialising because you wouldn't have the money. Any money you did have it always and my wife would be the same, it always went on the young lad. Always (Michael T2).

Some respondents who described, "Keeping themselves to themselves," decided to avoid social activities. Mary (T3) stated that she was encouraging her husband to join a men's shed to get out of the house. But others were involved in voluntary community activities such as breast feeding groups, scouts and coaching local football or boxing teams. Piotr (T4) was involved in fund raising to help maintain the housing estate that he lived in. Patrick (T2) stated that he would help his neighbours when needed: *"I'd be well known and sure if I can do anything for anyone I'll do it"*. Respondents revealed that they often became involved in social activities to support their children. For example, Enda (T2) and his wife had similar sporting interests to their children and therefore they trained the local sports team. Participants with young children met other parents through toddler groups.

Table 10. Social Outlets

Activity
Karate
Work related societies
Fishing and hunting
Cinema
Art/drama
Family occasions
Music
Dancing
Voluntary work
Meeting with friends
Boxing
GAA
Rugby
Soccer
Scouts
Clubs
Men's shed

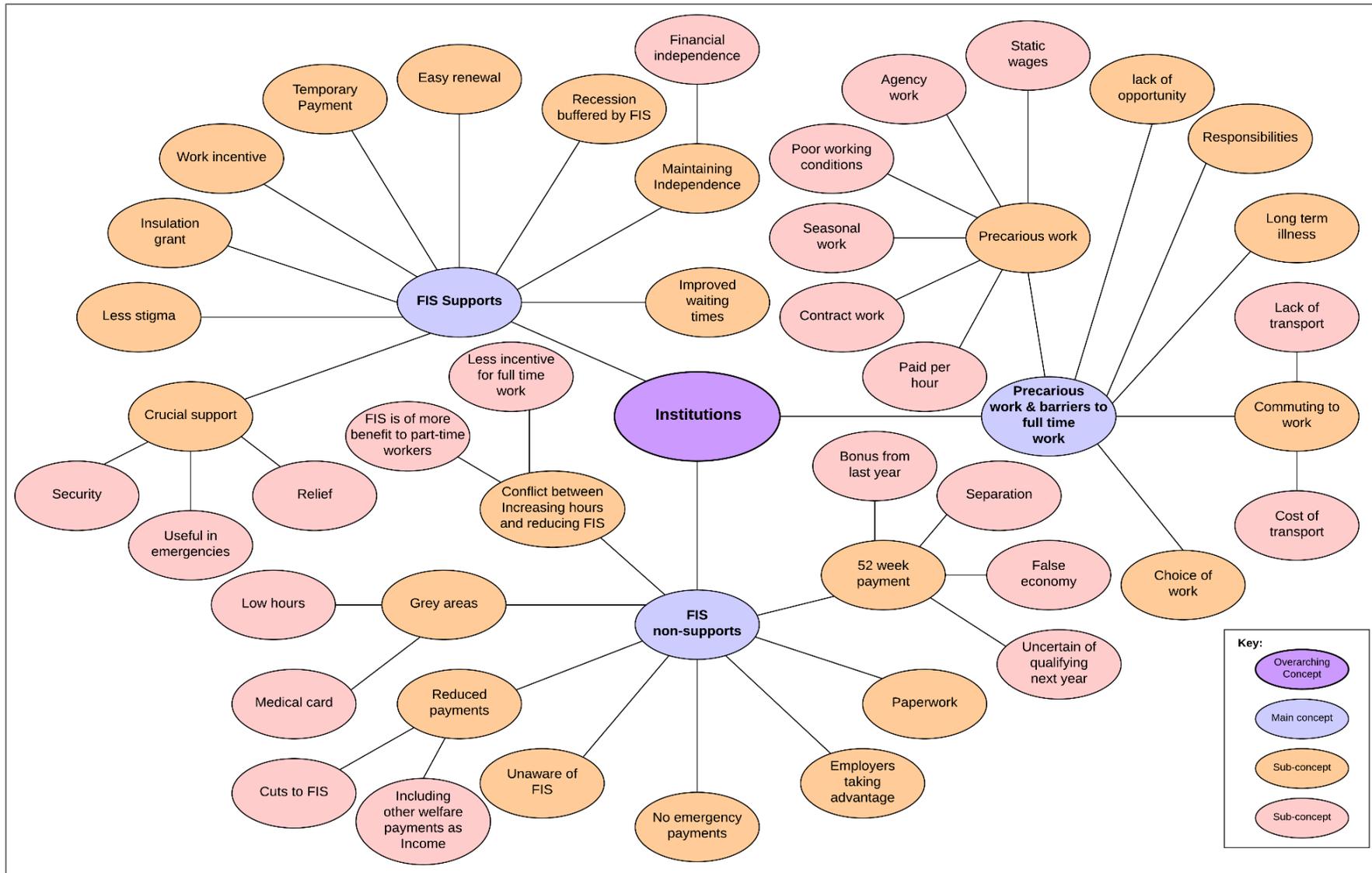
Summary: theme of Community Experiences

The FIS recipients we interviewed displayed a certain degree of ‘disconnection’ from their local communities, civil society and government. As we saw in the discussion of family values earlier, many recipients were embedded in strong kinship networks of support, but they appear to have fewer connections within their wider communities and to be comparatively disengaged from civic and political life, although there were of course exceptions to this overall pattern. FIS acted as a support to parents who wished to promote their children’s engagement in extra-curricular activities. The importance of social networks and civic engagement has been highlighted in the scholarly literature on social capital. According to Furstenberg (2005, p. 810): ‘[Social] capital – like human capital – presumably enhances life chances by mobilizing social rewards, reinforcing commonly shared standards, and gaining connections and assistance to achieve economic, political and social ends.’ Implicitly, therefore, social networks represent important resources for achieving resilience in the face of adversity (Dagdeviren et al. 2016a). In a recent study Richards (2016) found that connectedness – through both strong and weak ties – contributed to psychological resilience to financial hardship. Consistent with earlier research carried out in the Midlands (Corcoran, Gray and Peillon 2010; Dagg and Gray (2017b), FIS recipients in this region appear to be rich in the ‘bonding’ social capital provided by family and kinship relations, but may be comparatively poor in the ‘bridging’ or ‘linking’ capital associated with connections to groups and organisations that provide access to information and resources for improving their circumstances (Furstenberg 2005; Furstenberg and Kaplan 2004).

Core theme: Enabling and disabling work

The previous sections examined recipients’ experiences of FIS in terms of how it framed their values and aspirations, assisted them with the burdens and challenges associated with adversity and provided opportunities for social engagement. This section focuses more directly on experiences of FIS as a formal support within the wider institutional setting that participants must navigate as they seek to support their families. How FIS interacts with increasingly precarious forms of employment is at the heart of this theme.

Figure 19. Bubble diagram depicting theme of 'Institutions'



Institutions: theme within Enabling Work

In addition to the informal support they obtain from family and community relationships, people's life chances depend on their knowledge about, access to, and engagement with a range of formal institutions, including social welfare services and potential employers. This first section focuses explicitly on people's experiences of FIS, including in the context of other benefits that may or may not be available to them.

Supportive aspects of FIS: sub-theme within Institutions

Many respondents regarded FIS as a support for working. Sinead (T1) defined FIS as a support that enabled her to sustain a sense of pride and allowed her to remain in employment while she searched for higher paying jobs:

You can hold your head up and you can say well look I am doing something. I know that I need a little bit of help until I find something better. But at least I am going out to work, I'm doing something instead of collecting the money and doing absolutely nothing. That's what FIS is as well. So it makes you feel a little bit better about yourself.

Aisling (T3) stated that for her FIS is *"the difference between working and not working"*. She also explained that FIS recipients who are employed through precarious contractual arrangements would struggle without FIS. She believed that part-time retail employees would find it difficult to increase their hours to full time. Precarious contracts were, however, believed to negatively affect the incentive to work and respondents related stories about friends who were earning less than JSA. FIS also helped people who had lost their jobs in the recession to transition from JSA into employment. Although FIS assisted part-time workers financially, Aisling (T3) was mindful that she would have a better chance of promotion if she transitioned into full-time work. Owen (T2) had a highly paid job prior to the recession and after a period of unemployment found a full-time public sector job that was supplemented by FIS:

Without FIS I'd be honest with you I might as well be honest with you if there was no family income supplement I'd have to be seriously looking at just staying on social welfare and that's shocking. That's a shocking thing to say (Owen T2).

FIS enabled recipients to counterbalance the consequences of low pay. It was described by many as *"a lifeline"*. Sharon (T5) asserted that FIS was a fundamental support for her family: *"FIS is my lifeline. Without it there's less food on the table. You know because my main priority is keeping this roof...I just need to keep this roof over our heads"*. Although, as we saw above, respondents described modest lifestyles, FIS ensured that recipients could meet basic family needs: *"It just gets me over...I'm not living, I'm living week to week on my wage...there is no holidays for us but I'm able to put like food on the table as such. I'm able to bring the car out. Fill it with petrol"* (Margaret T1). Many respondents felt that the use of a car for transport was essential in the midlands. FIS also helped to reduce the cost of commuting for many respondents. Owen (T2), who was the father of a large family, also stated that FIS was beneficial towards addressing basic needs. Abdul stated that without FIS it would have been difficult for him to provide for his family of six children. Christina (T1) described FIS as *"invaluable"*. Many respondents stated that FIS had no negative attributes. For instance, Patrick (T2) determined that FIS enabled his family to remain in their home after they fell into mortgage arrears: *"But only for it, I'd be honest with you we'd be on the side of the road. That's genuine"*. Edel (T1) also suggested that without FIS she would need to sell her house. FIS also assisted families in times of emergency. Vika (T5) revealed that FIS was useful to her when her car broke down and her child was sick.

FIS was also valued for the lack of stigma associated with receiving it. Respondents noted that, because FIS is paid through direct debit, it is 'private' compared to receiving JSA. There was a sense that FIS recipients were anonymous. Participants also had great sense of pride in their work and believed that for this reason FIS recipients did not feel as though they were receiving social welfare payments:

It makes a huge difference and it's not one of those payments that have a stigma attached to it. You know because you don't really say that you are on social welfare. Even though technically you are on social welfare. But it's not one of the bad kind of social welfare payments (Sinead T1).

Michael (T2) relied upon FIS but cautioned that it should not be exploited: *"it's a life line to people you know. It's a safety net but you know what? When does a safety net become a trampoline?"* Many respondents, such as Piotr (T4), viewed FIS as a temporary payment: *"we treat FIS like a temporary thing that helps us to manage the budget. But eventually we are not going to finish on FIS permanently"*. Enda (T2) also stated that he regarded FIS as temporary. He worked in construction and suspected that he would not be eligible for FIS next year, as his hours had dramatically increased. As we saw in the section on 'Household Experiences' above, for many respondents FIS buffered the harmful effects of the recession. Enda (T2) noted that he applied for FIS because of the recession: *"If the recession had never happened I never would have been on FIS."* It was a useful payment to recipients when they were struggling most.

A small number of participants described receiving forms in the post informing them that they were entitled to FIS and this process was much appreciated. Many respondents also stated that FIS was easily renewed each year. Although Christina (T1) was required to provide a lot of information when she first applied, she was not required to provide as much information thereafter. Patrick (T2) explained that the renewal process was seamless for him: *"There was no problem. They sent out the form when you had to renew it. We put in our details. I brought it into my employer and they sent it away for me"*.

Participants valued receiving FIS on a weekly basis and felt that it provided them with a sense of security: *"FIS is so important because you know that...that money is going to be there every Thursday at least there is that"* (Denise T1). Christina stated that having a weekly payment was useful for helping her children who were attending University. Piotr (T4) stated that FIS gave him a sense of confidence and reduced his stress levels: *"confidence, support... I can sleep at night. I don't have to be worried that how I'm going to survive at the moment"*.

The criteria for qualifying for medical cards are different from those for FIS, because savings, investments and property are taken into consideration alongside income. Nonetheless, many respondents qualified for medical cards and spoke about its importance. Respondents whose partners had long term illnesses feared that earning more money would jeopardise their entitlement to a medical card: *"The bracket has gone very low for a medical card. A medical card is very important. You know to a family, cos Maria [has] Crohn's so it's an illness you know so she's on a lot of tablets and we need the medical card"* (Frank T2). There was also some confusion regarding eligibility for medical cards. Respondents had lost their entitlement for some family members and not for others. Sharon (T5) was particularly concerned as she had been told that she lost her entitlement because she did not use her card enough. She feared that she could not cover medical emergencies:

We lost ours. They took ours away. When I rang up and asked, someone says well you weren't using it and I thought that it was there. If anything happened to us we were there. Now I'm petrified, if

anything happens to him how am I going to afford to bring him to A&E? I don't have the money. You know?

Michael (T2) stated that his wife had a rare medical condition and therefore did not qualify for disability allowance. The medical card was crucial for Michael's family as she had a long term illness:

We tried to get disability benefit for her but unfortunately, they don't, they don't recognise this as a disease as such, it's so rare. So she wouldn't be able to get disability. That's why we need the medical card. The medical card is needed.... Medical card is so important. It is, it is vital.

Many respondents did not understand that although eligibility for FIS was calculated on income only, the medical card was means tested. However, others such as Vika (T5), were clear about the calculations. Respondents considered Child Benefit a useful payment and were relieved that it was not considered as income for FIS eligibility. Respondents noted that in the past waiting times for FIS applications were long. They pointed out that waiting times have now improved: *"FIS used to be terrible slow – years. They have quickened it up a sight now"*. Respondents described feeling relieved when they discovered that they could receive FIS: *"I applied just out of curiosity I applied and I got it and I was chuffed. And it was such a big relief because it helped out I was not getting that overdrawn anymore"*.

Non-supportive aspects of FIS: Sub-theme within Institutions

Participants also highlighted some negative aspects of the administration of FIS, including difficult paperwork, challenges arising from the yearly review, stigma, conflict with increasing hours, grey areas, a lack of awareness of FIS, and seasonal work.

The 52-week renewal process was a considerable issue. Once recipients are accepted for FIS, their payment continues for one year and is not affected by increasing or decreasing wages. However, payments are affected if recipients lose their job, their hours are reduced below the minimum 38 hours per fortnight, they have another child during the year or their OFP ceased due to their youngest child reaching age 7. Respondents discussed the impact of this feature of FIS on their lives. Seasonal workers Orla (T1) and Denise (T2) asserted that this policy was negative for them. Denise is required by her employer to take three weeks unpaid leave each year and she is required to collect JSA for three weeks. She was frustrated that she was required to cancel and then reapply for FIS each year. She was upset that there was a period of time where she was not receiving a wage or a school welfare payment. There were misalignments between payments each year:

The mess up when every year there is a recurring lay off. To at least be sure while they are sorting out the bank the job seekers that at least leave you that. Do you know? But as soon as they start to process your claim they stop, the FIS stops. Then you have nothing and then you have to get the job seekers and then once you... because I won't have to sign again I am only off another week. There is nothing coming in, then I go back to work we'll get paid...we'll get a one week's wages when we go back to work and the job seekers will probably come through then and then you have to go back and reapply for FIS.

Respondents noted that they needed FIS most when their hours were reduced but FIS is based upon their wages from the previous year. This was difficult for Sharon (T5) who was struggling to make ends meet:

My wages and my hours were cut at work...We lost about 100 odd euros a week. I'm down about 150 a week. But that... this is set for the year. You know they don't take into...if something like that happens, so now I've lost over €100 a week. But they cut my FIS down the time before because it

went on last year's P60 and I'd done a load of overtime to keep things to make ends meet. So they cut my FIS and then they cut my hours at work. We don't even get a living wage.

Some participants had changed jobs during the year and could not alter their FIS application until the year had ended. Respondents who were earning less money due to maternity leave determined that they were receiving a low rate of FIS based upon last year's P60. Emma suggested that this feature of FIS required change: *"If it was renewed more often and to look at the present, not back dated, that would be better"*. Tomasz (T4) concurred with Emma and was upset that his overtime from last year reduced his FIS for the next year when his hours were reduced: *"But I need for this year because I don't get the money this year"*.

Grainne (T3) maintained that a yearly system was open to exploitation and she believed that this was unfair. However, the yearly system worked favourably for one participant this year as his hours had increased, yet his FIS was based on last year's salary. Enda (T2) described his situation: *It's kind of a bit of a false economy at the moment because I am back working to a 5-day week and I'm getting FIS probably based on a 3 or 4-day week from last year. But it's still incredibly useful"*. Personal circumstances such as marital status are also fixed for one year for the purpose of calculating eligibility. Sandra (T5), who was applying for a legal separation, noted that this would not be taken into account for calculating FIS for the rest of the year, even though her household had less income: *"I think really if your circumstances change I think that that should be taken into account. Like it is with any other social welfare payment"*. Aine (T3) received a once-off lump sum payment from her employer and did not realise that it would reduce her payment for next year when she was earning less. She also felt that the calculation of FIS was too reliant on formal guidelines and that, therefore, social welfare offices could not consider individual needs. She maintained that FIS thresholds were too inflexible:

Its guidelines. We have guidelines we have to go by. They don't take you in like, you know, she's paying this a month in a mortgage. She's got like a credit...like a car loan. Do you know? They don't take any of that into consideration. It's all guidelines. Do you know? So I don't know why or how it is all fair. I don't understand.

Respondents were often unsure how calculations were made from year to year and disliked the uncertainty of waiting to find out if they had qualified each year. Many parents suggested that there were challenges associated with filling out paperwork. Sharon's (T5) application was due for renewal in the summer months when her children were off. She found it difficult to obtain necessary documents at this time of year:

So that's another thing FIS have got to sort out. If you are claiming for college kids and your renewal, is due in the summer how are we supposed to get the letter from college saying that they are at college? How are we supposed to do that? You see they don't think these things through on our level.

Christina (T1), too, felt that it may be difficult for migrants to collate required documents. Her accountant at work helped her with paperwork. She believed that: *"the application was very...it was very complicated. She found it extremely difficult to get all the information that was needed. There was a lot of information needed..."* As Aisling (T3) had lost her job, she found it difficult to obtain her P60 from last year. Although participants were understanding of the need to send documents they felt that it was repetitive: *"I had to give which they should have copies of, birth certs, proof of PPS number, now it was all just given last year. I mean I understand paperwork is paperwork but I really do think that the forms should be just updated"* (Margaret T1). Mary (T3) implied that this type of paperwork might prevent people from applying.

Participants implied that some employers took advantage of state supports for low-paid work. Denise (T1) felt that she should not be required to take three weeks unpaid leave each year: *"I don't think they should be allowed to do it. They should be told you pay your workers and that's it"*. Owen (T2) described how he was made redundant from his job and replaced with low-paid workers. Grainne (T3) speculated that her JobBridge employment equated to free labour. Aisling (T3) was anxious that accepting 20 hours work per week alongside FIS might mean that her employer will be less inclined to offer her full time work in future.

Parents stated that Christmas time, and September when children returned to school, were the most challenging times of the year. They suggested that FIS should include a bonus payment to assist parents during these periods. Participants also noted that although FIS was adequate to assist with meeting basic needs, it was not sufficient in times of emergency. Although most participants found that FIS carried less stigma than other forms of social welfare, Mary (T3) believed that requesting information from employers was embarrassing: *"the first time I applied for it I had to go into my employer and get him to sign a form so I actually felt a little bit embarrassed"*. Edel (T1) said that she held back from applying for OFP because she believed it was degrading. Orla (T1), too, avoided researching her entitlements: *"I kind of didn't want to depend too much on social welfare and I never really bothered looking into FIS. Maybe I should have done"*. Sharon (T5) described how she felt embarrassed in her local Intreo office:

You feel as if you're a beggar. You're begging. I hate that attitude they have down there. I have only been down there as I have said a handful of times and each time I've come out of there feeling worthless. We're working.

Respondents identified some communication problems with the Department of Social Protection. For instance, it was often difficult to contact DSP regarding changes to their circumstances: *"I found it very hard to get in touch with them because I had left a few weeks and I don't know how many times I tried ringing them... in the end I wrote to them"* (Elaine T1). Participants maintained that it was particularly challenging to contact DSP via phone: *"You ring the Department of Social Protection and they won't get back to you"* (Grainne T3). Frank (T2) asserted that phone-waiting times could improve.

Hannah (T5), who was from an original EU state, suggested that the DSP should provide information in her language. She stated that they although provided a lot of information in the languages of new EU states, more information was needed for those from the original member states. She was unclear about how to correctly apply for FIS. Sharon (T5) noted that many people who may be entitled are unaware of FIS. She was struggling, yet was unaware of potential supports: *"they need to let us know what are the helps out there cos there's people like me that haven't got a clue and I don't...People are saying to me there has to be a way"*.

Respondents believed that FIS has "grey areas". Mary was on the borderline between eligibility for FIS and part-time JSA. As her husband's hours are unpredictable, she is currently receiving JSA: *"I think there is a lot of grey in the middle. You know and I think, I think there should be a certain amount to discretion like the cut offs shouldn't be cut offs. There should be a certain amount of discretion you know look at overall circumstances"*. Enda (T2) too felt that the cut off was too sharp and he suggested having more "graded" eligibility thresholds: *"So more of a graded table of, you know, just say if you were, if you were in the next 10,000 or whatever that you would maybe you would have got 50% or something along those lines. Rather than just being just a straight cut off point"*. Respondents also questioned the nineteen hours' threshold and maintained that it was difficult for some single parents to obtain enough work to qualify for FIS. Grainne (T3) argued that

the parameters for FIS should be opened up and cited examples of people who were financially worse off in employment:

And when they stopped the double payments, I could see why it was relevant to do it...There was people on lone parent and carer's allowance who were getting like €500 and €600 a week, some people. But yet somebody who was earning €350 a week was getting nothing, absolutely nothing, or even €500 a week and they weren't getting a medical card, they weren't getting anything else. So I think the parameters of it could be opened up a little bit better and it should be a more all rounded payment.

Many respondents were initially unaware of FIS and learned about it serendipitously. As we saw in Chapter 2, uptake of FIS has been lower than expected over time. Many participations learned about FIS when inquiring about other subjects with politicians, through conversations with friends, colleagues and through citizen's information (see Table 11).

Table 11. Where participants were first informed about FIS

Informant	Number of families
Social Welfare Office	8
Citizens' Information	5
Work colleagues	4
Friend	3
Family member	2
Politician	2
Unknown	2
Accountant at work	1
Employment rights booklet	1
MABS	1
Social Worker	1

Respondents were often unclear about their entitlements. Many participants had never received social welfare payments before the recession. They were new to the system and unaware of FIS. Owen (T2), who learned about FIS accidentally through reading a booklet at work, maintained that more information should be provided:

Nobody sits down and explains to you...if you are after being working...all your life or whatever and then all of a sudden you find yourself on social welfare, nobody takes you in and says look it this is what you are entitled to or these are here to help you...give you a list of stuff like. This is may be something that could help you. These are the things, these are the entitlements that you're entitled to...You nearly have to fight with people to try and find out what your rights are or what your, what your entitlements are and stuff like that. So they make it so hard to be honest with you. So that's one thing that I kind of find that would be a big help that to actually sit down with people. Especially people that have been working a long, long time.

Many respondents reported that their FIS payments were reduced because their partner's social welfare payments were considered income. Although this was always the case for JSA recipients, other payments such as carer's allowance were not previously included. Frank (T2) maintained that this change in policy had an impact on his life and he believed that his wife was working hard caring for her mother. Joanne did not realise that the old age pension (OAP) was included as income for FIS calculations. Her husband transitioned from Farm Assist onto OAP and she reported that she

struggles financially since: *“I really do think it is very unfair that the OAP is calculated into it now and as well as that OAP, you know the tax credit on your income tax certificate”*. Other parents had transitioned from the One Family Payment (OFP) to FIS as their youngest child had reached seven years of age. For some participants this had little impact on their income but for others it had a negative effect on their lives. Aine (T3) was shocked that her payment was reduced following the transition and was anxious about paying bills:

Last year my son was 7 so I lost my lone parents which I was down €160 a week. So the way I was led to believe that no one was going to be down anything, just FIS took it over and gave you the difference. That's what I was led to believe it was not like that at all.

Margaret (T1) believed that this policy in relation to OFP should be reviewed. Sharon argued that although her oldest was over the age to be included for FIS eligibility, she was in fact still fully funded by her parents. In terms of the Back to School Clothing and Footwear allowance (BSCFA), many participants felt that eligibility should be linked to receipt of FIS. Parents experienced uncertainty because they were not sure whether they would qualify for BSCFA each year.

[Precarious work and barriers to full-time working: sub-theme within Institutions](#)

Many participants were employed part time in time in either public or private sector jobs (Table 12). Respondents described the challenges of finding full-time and higher paid employment. There was a consensus that although employment was plentiful in Dublin, the recession had not ended in the Midlands. This was particularly true for the construction sector. Some male participants had decided to commute to other areas to work for construction agencies. Respondents who worked for agencies felt exploited, as they had no guarantee of work from week to week:

I worked with a few agencies, a good few of ...Employment? They'd ring you up and say o you have to go to Cork there's long-term work here for you. You go up do your day's work and whatever, a few days and then they'll ring you and say oh no they don't want you, or there is no more work. The agencies are the biggest joke here in this country. Work agencies, exploitation is rife with them... (Michael T2)

This lack of certainty, combined with the cost associated with travelling long distances, made it more difficult to find full time employment.

Table 12. Interviewees by Employment Sector and Status

Sector	Employment status	Number of participants
Private	Full-time	2
Private	Part-time	7
Private	Part-time JSA	1
Private	Full-time, seasonal	1
Private	Part-time, precarious contract	1
Public	Full-time	11
Public	Part-time	2
Public	Part-time, seasonal	2
N/A	JSA	2
N/A	Retired	1

Respondents revealed that precarious working arrangements made it difficult to transition into full time higher paid employment. It was evident that it would take some participants a long time to return to the standard of employment they had enjoyed before the recession. Aisling (T3), who had

lost her job in the downturn, determined that she was going to start again from a low base in her new employment: *“With a new job...I'm going back to kind of starting at the bottom again so. It's a bit frustrating...”* Joanne (T1), similarly, had a higher salary prior to the recession. Many respondents were paid per hour and had signed temporary contracts: *It's all temporary contracts...so they can turn around next year and say sorry... your job is no longer* (Owen T2). This has led to uncertainty and participants who had permanent contracts felt it would be too risky to move to other jobs. Seasonal workers Hannah (T5) and Orla (T1) maintained that they struggled without FIS during the winter months. Participants feared that their current places of work could close down in future: *My firm as I said nearly...closed its doors”* (Sharon T5). Respondents maintained that there was an “employer’s market” at the moment and this made it harder to progress. Nonetheless, many migrant recipients felt that working conditions were better here than in their home countries.

A number of parents remained in part-time work due to caring responsibilities. This was particularly the case for single parents such as Vika (T5), who was limited to working around school hours. Joanne stated that the *“only way to incentivise work is to pay more”*. Participants argued that there should be an onus on employers to treat workers fairly. Many believed that they would have the same amount of money though JSA with entitlements than they had with FIS:

That dilemma that they are kind of saying well...do I work for 39 or 40 hours a week? Or do I stay at home and I have as much for sitting at home and some lads especially lads are well clued up. You have to work for... I'd rather be working. But I just wish that you would be rewarded for working (Owen T2).

Overall, respondents determined that there was a lack of employment opportunities in their area. Despite applying for full time jobs, Abdul (T4) found it difficult to gain full employment. Many respondents were compromising by taking up jobs that did not fully meet their needs. Participants described settling for less favourable work in the hope that it would lead to higher paid employment. For instance, Mary (T30), Sinead (T1) and Aisling (T3) joined starter companies with part-time hours believing that their hours will increase if the companies become more established: *“The company I think it's just a bit rural and it's...a relatively new company. So it's not as well-known as other places and it just takes a while to get to build up clients...So hopefully in a couple more years it will be full time”* (Sinead T1). Aine (T3) felt that there was less variety of jobs in the midlands. Emma (T5) stated that she was working in a role that did not best suit her qualifications but was not prepared to move to another county for family reasons:

After studying for that length of time I am only a [basic grade] in work, I could have got a better job but there is nothing around here, I would have to go to Dublin or somewhere to get work according to my qualifications. But then I wouldn't see much of the children either, like driving to Dublin every day.

Hannah (T5) felt that there was little opportunity for her children in Ireland, that the economy is “built on sand” and is too dependent on foreign investment. Joanne stated that there is a need to promote employment in the midlands. Vika (T5) was reluctant to change jobs in case her wages would drop. When Luka (T4) arrived to Ireland he found it challenging to find employment and almost returned to his home country without work. JSA, or part-time JSA respondents, who had previously been in receipt of FIS, felt that in comparison to long-term recipients of unemployment benefit, they were under pressure to increase hours or find employment. *“But like we get out and work and we look for work. But we feel, it's like we were punished for doing that”* (Mary T3).

Summary: theme of Institutions

This section examined participants' experiences of negotiating institutional contexts as they struggled to readjust their lives through low-wage employment. We focused in particular on participant experiences of FIS in the context of other benefits available to them and their interaction within the system of social welfare. The participants identified key challenges related to the yearly system of payment, especially in the context of seasonal working. Additional challenges related to receiving FIS alongside other benefits (notably, the medical card) and the communication of entitlements. These challenges occurred in the context of the weak economic recovery in the Midlands which meant that, for many participants, only seasonal, part-time and insecure employment options were available.

Conclusion

Drawing on a framework analysis of thirty in-depth biographical interviews, this Chapter documented the experiences and resilience practices of families in receipt of FIS. In general, our analysis showed that FIS has a positive impact on the lives of most recipients, enabling them to adapt resiliently to challenges associated with living up to the twin values of working and caring, addressing unexpected ruptures in their life plans (including those associated with the recent recession) and coping with life on a low income. While participants identified many positive aspects of FIS, they also identified difficulties associated with balancing work and care, and securing a better future for themselves and their children, especially in the context of a weak regional economic recovery, in which few high quality employment opportunities were available.

FIS enabled parents to balance working and caring obligations. Consistent with international research we found that, although recipients could identify many practical ways in which caring responsibilities acted as a constraint on full-time employment – including the cost of childcare - they did not see those responsibilities simply as a barrier to work. Instead, they viewed caring as a moral obligation and something that they wanted to do. Spending time with family members was important to FIS recipients and they expressed a desire to care for children, ill partners or older parents. Although FIS enabled many parents to work, including single mothers, they valued flexible working conditions that assisted them with meeting the other obligations of family life. Single mothers, often aligned their working hours with school time. In order to reduce childcare costs grandparents or friends supported with caring responsibilities. FIS also assisted parents to provide for older children in third level education. It was notable that while there was a gendered inflection to these 'moral rationalities' of care, they were articulated by men as well as women.

Participants' sense of their obligations to their families sat alongside a strong work ethic. Recipients valued their employment and wished to use their qualifications effectively, making a contribution to society. FIS supported recipients whose life plans were affected by job loss, reduced wages and negative equity following the recession. Therefore, FIS allowed people to adjust to new financial positions and to cope with emotional as well as financial challenges, enabling them to develop positive orientations to the future. FIS enabled single parents to rebuild their lives following the breakdown of relationships. Recipients valued education and many believed that a high level of education could mean that their children would not themselves require FIS as adults. Many recipients felt that they were reliant on low-income employment because of poor educational attainment. Although FIS assisted guardians to pay for extra-circular activities, recipients noted that it is challenging to meet the cost of education. Slight increases in wages could spell the end of eligibility for student grants. Nonetheless, many people availed of schemes such as JobBridge, Community Employment and training opportunities to progress. Participants also expressed a need for policy makers to consider FIS in terms of the real cost of living. Although FIS supported

respondents, providing them with a basic level of security that allowed them to address the challenges they faced, many were still struggling.

In future, respondents wished to exit the FIS system through job promotion or increased working hours. While the support they receive formed the basis for a resilient outlook on the future for many participants, others were suffering from anxiety due to financial pressure and hoped to pay off outstanding debts. Many participants were obliged to live in the moment and could not consider pensions or savings. Despite high levels of education, the children of many participants in the study were finding it difficult to gain employment. Some parents believed that their children might need to emigrate.

FIS recipients experienced a wide range of everyday life challenges, including financial worries, loneliness, bereavement, stress and precarious employment. Although FIS supported respondents, they also employed other coping mechanisms. For instance, participants availed of advice from MABS and used good organisational skills to restructure their finances. Respondents often shopped in discount stores, sales and charity shops. Some participants borrowed money from their local credit union. Guardians focused on catering for their children's basic needs. Many respondents compromised by taking up employment in less well-paid jobs following redundancy or by commuting long distances. Many participants had installed electric meters in their homes to reduce costs. Others took the decision to downsize their homes or sell belongings. Most recipients confronted the difficulties they faced with a positive attitude.

Many participants reported a disconnection between their families and local communities. Often participants moved to new towns due to the cost of housing and found it challenging to integrate into new areas. Respondents also noted that their towns had become commuter areas and felt that they did not know their new neighbours. However, others expressed a wish to remain more anonymous by keeping themselves to themselves. Many FIS recipients also articulated a feeling of 'disconnection' with the government. Respondents maintained that many important services were cut including transport and social services. They also believed that government was unaware of the needs of low paid workers.

FIS contributed towards meeting the cost of social outlets within participants' local communities. For instance, guardians felt that extra-curricular activities such as music or drama were important for their children's development. However, many felt that such activities were too expensive and focused on free activities such as 'coder dojo', going for walks or voluntary work. Recipients reported engaging in community voluntary work such as scouts and coaching local sports teams. While they are rich in supportive family networks, participants tended to have comparatively low levels of engagement with groups or organizations that, in principle, might assist with information and resources to help them improve their life chances.

Turning to participants' accounts of the positive and negative aspects of FIS, we found that it enabled recipients to sustain a sense of pride and many felt that it acted as a positive incentive to work. FIS helped people to transition from JSA to employment, as well as being useful for addressing basic family needs such as food and accommodation. Many felt that there was less stigma associated with FIS than other social welfare payments. FIS was regarded as a 'hidden payment' in the sense that participants were not expected to regularly attend Intreo or post-offices for payments or renewals. Many respondents viewed it as a temporary payment until their wages or working hours increased.

Negative aspects of FIS included challenges arising from the yearly renewal process. Seasonal workers found it stressful to exit and re-enter the FIS system after short unpaid breaks from work. Participants whose marital status had changed during the year had to wait until the end of the year to change their FIS claim and this meant that they were living on one salary plus a low rate of FIS. Respondents who had received pay cuts this year would not see their FIS rate adjusted until next year. Some felt that they were not receiving the correct FIS payments when needed. For example, those who received pay increases this year, were still receiving larger FIS payments due to their P60 from the previous year. Recipients reported challenges regarding paperwork, where they were asked for the same documentation each year. Many believed that some of these documents should be kept on record. Some respondents felt that employers were taking advantage of the recession by not offering higher wages or longer contracts.

Recipients felt that Christmas and back to school periods were particularly financially challenging and would value extra support at these times. Many participants, especially those whose family members had long-term illnesses, regarded the medical card as essential and, justifiably or not, were fearful of losing it. Respondents felt that there was a sharp cut-off between eligibility for FIS and JSA. Although FIS was associated with less stigma than other welfare payments, some participants reported feeling uncomfortable or embarrassed when asking employers to fill out FIS forms. Communication problems were also reported as some recipients found it challenging to contact DSP. It was noted by a migrant participant from an original EU country that literature was not published in her native language. Many participants were initially unaware of FIS and believed that they might have benefited from greater access to information. There was some lack of understanding of both FIS policy and how rates are calculated. This was particularly the case for people who suddenly lost income and had no experience of the social welfare system. Many respondents were dissatisfied that carer's allowance and the state pension were calculated as income for FIS payments. Some respondents felt upset about changes to OFP and stated that expenses increase as children grow older. They maintained that the changes negatively affected their FIS payments.

Respondents also noted barriers towards increasing hours or participating in full time work given a lack of employment opportunities, particularly in the Midlands region. Participants maintained that, in some cases, employers exploited them. Temporary and precarious employment contracts made it difficult for participants to transition into higher paid jobs. Many participants with low paid permanent contracts believed that it would be too risky to move into other jobs, as there is no guarantee that new companies will succeed. Although not ideal for many participants, part-time work afforded some the opportunity to spend time caring for their families.

Chapter 6. Conclusions and implications

This research project investigated the experiences and resilience practices of low-income families receiving Family Income Supplement with three key objectives: understanding the extent to which FIS promoted labour market participation and enhanced standards of living; exploring variations amongst families associated with different patterns of engagement with FIS; and identifying specific challenges and needs for additional support. The research incorporated findings from four sequential, integrated phases of data collection and analysis, namely: background work, including a review of existing evidence and interviews with key informants; analysis of administrative data relating to FIS recipients in the Midlands region; comparison of participant experiences of engagement with FIS through the method of biographical matching; a 'framework' analysis of in-depth biographical interviews with FIS recipients. This concluding chapter draws together themes that emerged across all four phases of the research in order to summarize the findings and to identify some implications for policy and future research.

Key findings

The first key finding is that the weight of evidence favours the conclusion that FIS does support labour market participation. This finding emerges across all phases of the study: previous evaluations, expert informants and FIS recipients all agree that FIS enables parents to remain in work under circumstances where otherwise that might not be possible. Most importantly, the qualitative interviews reveal how FIS provides an essential source of support that enables recipients who are coping with unexpected adversity to mobilize resilience through labour market participation. For many of the interviewees, 'broken' life plans occurred directly as a consequence of the economic crisis and recession, but other factors also played a role, including unexpected family transitions (such as separation), illness or disability. Participants consistently used the word 'lifeline' to describe their experience of FIS.

The second key finding is that there is an ongoing tension associated with FIS's dual role as a measure to promote employment and as a child income support. For policy makers this creates a trade-off between seeking to help families avoid the 'unemployment trap' without leading them into a 'poverty trap' associated with remaining on low hours or reduced income. The key informants suggested that this 'poverty trap' is linked to challenges associated with childcare and what they described as 'work life balance.' Certainly some FIS recipients did identify childcare costs as a barrier to increased hours. However, the interviews revealed the extent to which the demands of caring are more complex than a focus on childcare costs would suggest. Families must also deal with logistical problems surrounding care, such as collecting children from school or attending GP appointments. It is also important to note that families are faced with a wider range of caring obligations than those towards children – they have responsibilities for older people, sick and disabled family members also.

The qualitative interviews further demonstrated that the challenges of balancing work and care obligations in low-income families extend beyond practical and financial considerations. Interviewees framed their requirements to care and work in ethical terms. Families do not understand care simply as a 'cost,' instead they view providing care to family members as a moral obligation. The challenge of conserving time to spend with family members is exacerbated in the Midlands setting where securing employment in the post-recession environment may require long commuting hours. In addition, participants and some key informants also identified issues relating to

how FIS interacts with other benefits in the context of these caring obligations – most notably eligibility for the medical card where families are coping with long-term illness and the transition from One Family Payment for lone parents who must address the financial and logistical challenges associated with childcare on their own.

A third key finding is that, in the post-recession era, many employment opportunities are characterized by part-time, often insecure hours, and/or by temporary or seasonal working. The apparent growth in low quality and precarious work has implications for how families engage with the labour market, given changing patterns in the gendered household division of labour. Since the introduction of FIS in the 1980s, the gender division of labour in Irish households changed from a predominantly male breadwinner model towards an increased pattern of dual-earning, with women being more likely to work part-time. During the recession, however, there was an increase in ‘involuntary’ part-time employment amongst men combined with an ongoing level of ‘commitment’ to labour market participation amongst women. This suggests that increasing proportions of households are likely to be dependent on shorter working hours.

Our biographical matching analysis of participants’ pathways in and out of FIS emphasized the diversity of circumstances through which people find themselves working shorter hours or for low wages. Most notably, there continue to be clear differences by gender and age, linked to changing family patterns across the life course and greater female labour force participation. Whereas part-time and ‘flexible’ working may have suited (principally female) employees with responsibility for caring in the past (and may still suit some FIS recipients), in the present context greater insecurity of employment is interacting with FIS rules about calculation of eligibility on a yearly basis in ways that can create difficulties for both male and female recipients in these circumstances. A perception that there is an overly sharp cut-off between eligibility for FIS and Jobseeker’s Allowance also emerged in the qualitative interviews. Participants also emphasized that experiences of hardship varied across the year, with Christmas and the back to school period in September placing them under particular stress.

A fourth cross-cutting theme centred on access to information about social welfare entitlements, including to FIS. Despite efforts on the part of the DSP to improve communication, learning about entitlements continues to be a problem, especially amongst those who find themselves newly in adverse circumstances and unaware of their entitlements or the tacit knowledge about how to secure them. For some immigrant recipients of FIS, language problems may be an issue. While participants in the Midlands are embedded in extensive networks of kin, they appear comparatively ‘disconnected’ from government and more formal sources of information and resources for improving their circumstances through access to employment opportunities. It should be noted, nevertheless, that the comparative cushion provided by FIS does enable at least some participants to take an active part in their communities. Feelings of disconnection appear to have been aggravated by patterns of residential settlement during Celtic Tiger era, which left many people trapped in communities to which they do not feel connected and at a distance from extended family members.

Policy implications

The key findings summarized above suggest a number of considerations for policy. First, evidence that low-income families are confronted by complex caring requirements, and that there are considerable differences amongst FIS recipients in terms of their caring obligations, suggests the desirability of a holistic and flexible approach to developing supports for caring in the context of a

'work first' approach. While the availability and cost of childcare is a significant issue, the logistics of care and other kinds of caring obligations, including for older people and for those who are ill and disabled, must also be taken into consideration.

Some key informants in our study expressed concerns that caring responsibilities might act as a disincentive for FIS recipients to increase their hours. While we did find that this was a consideration for some participants in our study, we also found that the prevalence of precarious, short-time, temporary and seasonal working conditions was a significant obstacle to full-time employment and that these jobs are not necessarily conducive to managing caring obligations because of their unpredictability. This suggests that policies to address the proliferation of insecure working conditions may be desirable. A more flexible approach to calculating eligibility for in-work supports to take account of seasonal working might also be considered. Especially in the Midlands context, addressing shortcomings in transport facilities would make it easier for people to take advantage of employment opportunities through commuting.

Finally, the study suggests that there is a continuing need to improve communication with potential and existing recipients about the availability of benefits, how payments are calculated, and about how different benefits interact with one another. However, this has to be balanced against the advantage that a payment like FIS enables resilience by avoiding the 'stigma' of attending welfare offices.

Implications for further research

The study has raised a number of questions that should be considered in future research. First, the findings revealed the importance of understanding how complex moral rationalities around work and care framed household decision making. We need more analyses that focus on differences in labour market participation in the context of household divisions of labour and changing inter-generational family relationships.

Using a qualitative approach, our study highlighted notable differences in FIS recipients' biographical trajectories by gender and age. The continuing development of the Jobseeker's Longitudinal Database will make it possible to expand on these findings using representative samples and quantitative techniques. Such findings should facilitate the development of targeted and effective policies.

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