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Longitudinal and Biographical Aspects of Resilience in Ireland

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Ireland's EU Structural Funds
Programmes 2007 - 2013
Co-funded by the Irish Government
and the European Union



EUROPEAN REGIONAL
DEVELOPMENT FUND



An Roinn Post, Fiontar agus Nuálaíochta
Department of Jobs, Enterprise and Innovation

HEA

Higher Education Authority
An tÚdarás um Ard-Oideachas

Abstract

This working paper provides an analysis of citizens' resilience to the crisis in Ireland from a biographical and longitudinal perspective. It was produced as the 'Irish National Report' (D6.25) for Work Package 6 within the FP7 Project, 'RESCuE: Patterns of resilience during socio-economic crisis among households in Europe.' This paper applies the four themes of the lifecourse perspective: i) lives and historical times; ii) transitions and turning points; iii) linked lives; and iv) agency and visions of the future, to enhance our understanding of citizens' varying capacities for resilience in the context of the crisis. It analyses how life course characteristics – including birth cohort and family life stage – intersect with structural disadvantage, past experiences of adversity and the timing of life transitions and events leading to different pathways through life. By adopting a qualitative approach, the RESCuE study provides additional insights on how people adapt to adverse transitions and engage in life planning. In particular, it yields rich data on the complex processes surrounding turning points in the life course, providing essential information for understanding how such 'critical moments' give rise to positive or negative trajectories.

Recommended citation: Dagg, J. and Gray, J. (2017) *Longitudinal and biographical aspects of resilience in Ireland*. NIRSA Working Paper No.85 (NIRSA, Maynooth, Ireland). Available at: <https://www.maynoothuniversity.ie/social-sciences-institute/working-papers>



This project has received funding from the European Union's Seventh Framework Programme for research, technological development and demonstration under grant agreement no. 613245

Contents

6.1 Introduction	4
6.2 Lives and Historical Times	5
6.2.1 Overview of cases and lifetimes	6
6.2.2 Description of historical periods participants lived through	6
6.2.3 Experiences of adversity by birth cohort, life stage and period	11
a. Participants born during the period of stagnation after World War 2	12
b. Participants born during the ‘mini-boom’ of the 1960s and seventies	15
c. Participants born during the 1980s recession and early years of the Celtic Tiger	18
6.2.4 Analysis of impact of past adversity on contemporary experience	21
6.3 Transitions and Turning Points	23
6.3.1 Overview of cases by timing of transitions	24
6.3.2 Experiences of transitions by period	26
Untimely transitions	26
Ill-timed transitions	29
Turning points	32
6.3.3 Analysis of impact of transitions and turning points on contemporary experience	35
6.4 Linked Lives	36
6.4.1 Analysis of impact of linked lives at critical moments ..	39
6.5 Agency, Planning and Visions of the Future	40
6.5.1 Participant understanding of life trajectories by cohort	40
6.5.2 Analysis of participant understanding of life trajectories	42
6.6 Conclusion	43
List of References	46

6.1 Introduction

This report provides an analysis of citizens' resilience to the crisis in Ireland from a biographical and longitudinal perspective. Such an approach is central to shifting the analytical and policy focus from a deficit understanding of poverty and disadvantage towards one centred on opportunities for resilience (Dagdeviren et al. 2016). In contrast to stratification models of poverty, which have emphasized its hierarchical and persistent nature, biographical perspectives have tended to emphasize the extent to which the risk of poverty is associated with transient phases in individual lives (Vandecasteele 2011, pp. 247-248). Furthermore, biographical scholarship informed by the life course perspective emphasizes the central role of human capacity for agency and 'planfulness' in coping with adverse circumstances (Elder 1994). The biographical approach, therefore, can be taken to imply that, instead of directing resources at vulnerable socio-economic *groups*, policies aimed at promoting resilience should focus on assisting citizens at particular 'crisis' moments and phases, both to help people 'bounce back' as quickly as possible and to ensure that earlier life experiences of disadvantage do not become cumulative, depressing people's abilities to cope with new challenges over time.

However, other recent research has demonstrated both the continuing explanatory importance of hierarchical models of poverty and disadvantage (Whelan and Maitre 2008) and that stratification and biographical risks intersect with one another in significant ways. Thus, for example, (Vandecasteele 2011) demonstrated that structurally vulnerable groups are placed at greater risk during poverty-triggering transitions, such as childbirth, but that all social groups were exposed to the risk of poverty as a result of life crises such as unemployment and partnership dissolution. Understanding citizens' varying potential for resilience in the context of a significant historical crisis, such as the Great Recession requires, therefore, that we attend to the ways in which life course characteristics intersect with historical context, structural disadvantage and past experiences of 'risk-triggering' transitions and experiences of adversity. While large scale *quantitative* longitudinal studies provide vital evidence for understanding these processes, the *qualitative* longitudinal approach mobilized in the RESCuE project adds two important additional dimensions. First, this approach yields more detailed information about people's agency in coping and planning, and about their understandings of their experiences. Second, in doing so it helps to elucidate the causal processes giving rise either to cumulative disadvantage or resilience

in the dynamic interactions amongst the three ‘risk-generating’ dimensions of social life: historical crisis; the social structuring of life stages and transitions; and structural inequality.

The intersection between biographical and stratification processes has also been demonstrated to vary by welfare state regime. Thus Fouarge and Layte (2005) found that liberal and southern welfare regimes were characterized by greater risk of entry into poverty and of longer periods of poverty duration compared to social democratic regimes. More recently, Vandecasteele (2010) presented evidence that the poverty risk of different life events varies across welfare regimes. For example, young adults in Denmark experienced a significantly greater risk of short-term poverty after leaving the adult home, in contrast to Spain where the risk was negligible. This finding suggests that both welfare-regime differences and variations in family-household practices can give rise to different patterns of poverty and resilience across the life course in different European contexts.

This national report summarizes and analyses biographical and longitudinal dimensions of resilience in Ireland, a country normally included within the liberal cluster of European welfare regimes. We begin with a discussion of the intersection of lives and historical times in the life course trajectories of Irish participants in the RESCuE project.

6.2 Lives and Historical Times

The life course perspective provides a useful analytical framework for understanding the ‘risk- generating’ and adaptive dynamics at the intersection of individual lives and historical processes described above (Laub and Sampson 1993). In a classic article, Elder (1994) elucidated four central themes at the heart of the life course perspective, namely: (1) lives and historical times; (2) the timing of lives; (3) linked lives; (4) agency. This national report will build up a longitudinal analysis of the dynamic intersection between the Irish RESCuE participants’ biographical experiences and their capacities for resilience using these four analytical pillars.

6.2.1 Overview of cases and lifetimes

Table 6.1. Irish RESCuE Participants by Decade of Birth

Decade	Rural	Urban	Total
1930s	1	0	1
1940s	1	0	1
1950s	2	2	4
1960s	0	2	2
1970s	3	3	6
1980s	3	3	6
1990s	2	3	5
Total	12	13	25

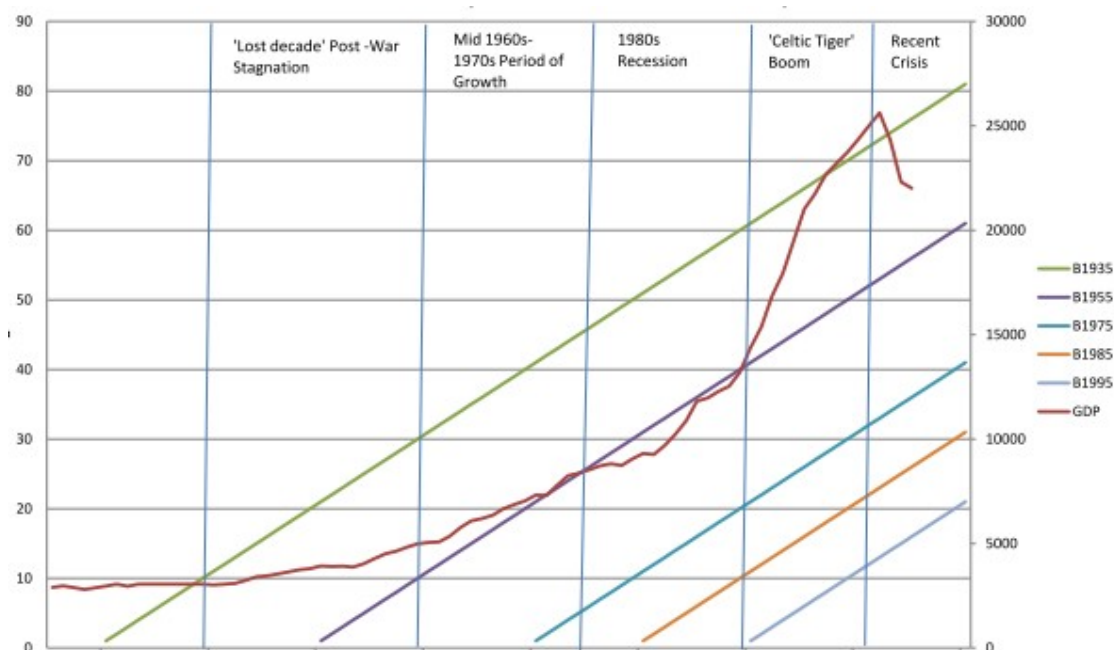
The first pillar of life course analysis refers to how, depending on their year of birth, peoples' lives traverse different 'historical worlds' (Elder 1994, p. 5). **Table 6.1** gives a summary of the Irish people who were interviewed for the RESCuE project according to their decade of birth.

6.2.2 Description of historical periods participants lived through

Figure 6.1 provides a visual representation of how the lives of participants born in different years intersected with cycles of economic growth and stagnation in Ireland. For example, participants born in the mid-1950s entered adulthood and the early stages of family formation during a period of economic growth and optimism. By contrast, participants born in the mid-1980s entered adulthood during a period of unprecedented economic boom, but for them the years of early family formation coincided with a period of correspondingly severe economic crisis. In order to provide context for a more detailed examination of how individual participants' life experiences intersected with the macro socio-economic context, we first provide a brief overview of the broad contours of social change in Ireland since the foundation of the state in 1922.

As **Figure 6.1** suggests, the socio-economic history of Ireland can be divided into six broadly defined stages: (1) a period of 'rural fundamentalism' in the 1930s and forties; (2) a 'lost decade' in the 1950s when Irish social and economic development failed to match the post-war boom that characterized many western European countries; (3) a period of social and economic modernization and growth during the 1960s and seventies in the wake of significant changes in macro-economic

Figure 6.1. Irish RESCuE Participants by Decade of Birth and GDP (International 1990 Dollars)



Source: The Maddison-Project, <http://www.ggdgc.net/maddison/maddison-project/home.htm>, 2013 version.

and social policy; (4) a period of recession beginning in the 1980s; (5) the unprecedented economic boom known as the ‘Celtic Tiger,’ that lasted from the mid 1990s through the middle of the first decade of the 21st century; (6) the recent period of severe economic crisis dating from around 2008.

The period of ‘rural fundamentalism’ in the nineteen-thirties and forties (Hannan and Commins, 1992) followed on from post-independence secessionist policies oriented towards securing and maintaining the independence of the state. Economic policy centred on the goal of attaining greater self-sufficiency through the imposition of tariffs oriented towards supporting domestic industry, and through the encouragement of tillage agriculture in support of the smaller farmers that comprised much of the electoral support base for the dominant political party (Fianna Fáil) (O Grada 1997, p. 5). The period after 1932 saw an expansion in the number of social welfare schemes (including the introduction of children’s allowances in 1944), coupled with a decline in their relative generosity (Cousins 2005: 26-27).

Farmers comprised forty-four percent of gainfully employed Irish men in 1926 (Breen et. al 1990, p. 55), and just over half of all farms were less than thirty acres in size. Agricultural labourers comprised fourteen percent of employed men. The stability of the small-farm

population has been linked to its 'cultural autonomy and effective methods of self-reproduction' under a 'stem-family system of inheritance (Hannan and Commins 1992, p. 81), although the historical evolution, form and extent of these practices have also been subject to considerable debate (for a discussion see Gray 2008). Unquestionably, however, the Ireland of the 1930s and forties was characterized by a unique combination of low marriage, high marital fertility and high levels of emigration (O'Grada 1997, p. 192).

Rural fundamentalism gave way to a period of 'agonising reappraisal' (Garvin 2004) during the 1950s, when protectionist policies were yielding to those of 'developmentalism,' and the opening of the economy to foreign direct investment. The nineteen-fifties have been described as 'a miserable decade for the Irish economy,' when real national income virtually stagnated and net emigration reached its twentieth century peak (O Grada 1997: 25-27). This was followed by a decade of rapid growth in the 1960s as economic policy changed in favour of an export-oriented strategy and towards attracting foreign investment. After 1961, the opportunities for employment in agriculture, and in low-skilled manual work diminished, while those in middle-class and skilled manual work increased (Layte and Whelan 2000). From the late 1960s social welfare spending entered an expansionary phase accompanied by a shift towards a social insurance model (Cousins 2005: 29-30). The introduction of a free secondary education scheme in 1967 has been acknowledged as one of the most significant state interventions during this period. Age at marriage had been declining steadily since the 1930s, but began to decline more rapidly in the 1950s (Coleman 1992: 64-66).

The 1970s and eighties were decades of dramatic social change. Ireland joined the European Economic Community in 1973. Economic growth continued through the 1970s, but employment growth was 'largely stagnant,' with most new jobs being generated within the service sector (Breen et al. 1990: 135). Employment subsequently collapsed in the 1980s, with a corresponding increase in emigration, due to the demise of indigenous manufacturing and the failure of foreign-owned firms to create sufficient numbers of replacement jobs (O'Hearn 2001: 159; O Riain and O'Connell 2000: 319). State spending expanded in the 1970s and during the first half of the 1980s, but this was followed by severe cutbacks between 1987 and 1990, in response to the fiscal deficit. O Riain and O'Connell (2000: 326) described the welfare state model that emerged 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

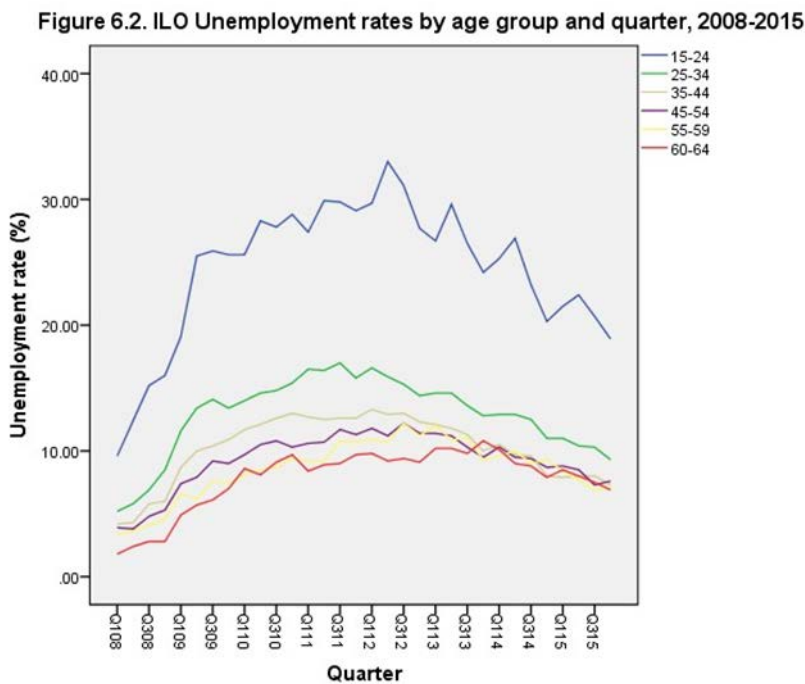
own resources.’ These changes in the formation of the economy and the state had consequences for the class structure: the proportions of men employed in both manual and ‘non-manual’ occupations continued to increase through the middle of the 1980s, but thereafter, manual occupations began to decline (Breen et al. 1990: 57; Layte and Whelan 2000: 95). Married female labour force participation increased strikingly during these decades, becoming especially pronounced after the mid-1980s (Fahey et al. 2000: 254).

Significant cultural shifts also occurred in Irish society during this period. Fahey (1998: 391) described the 1970s as a period when the transition from the family policy paradigm of ‘patriarchal familism’ to that of ‘egalitarian individualism’ was well under way. The 1980s in particular were dominated by what may be described as ‘culture wars’ surrounding sexuality and family life (Fahey and Layte 2007: 155-157). The total fertility rate (TFR) declined rapidly from the 1970s onwards, while the proportion of births occurring outside marriage began to increase quite dramatically during the mid-1980s (Fahey and Layte 2007: 162 and 166). The 1980s and 1990s were also notable for absolute increases in the numbers of young people from working class backgrounds who completed secondary education. However, there was ‘no significant reduction in relative inequalities between the different social classes’ (Smyth and Hannan 2000: 117). Similarly, while all social groups increased their participation in third-level education during this period, relative class inequalities in access to third-level persisted (Smyth and Hannan 2000: 119).

Ireland entered a period of extraordinary economic growth from the mid-1990s onwards. According to Ó Riain (2014: 34), ‘Until the early 1990s, Ireland was firmly in the European periphery alongside the Mediterranean nations. The 1990s saw it catch up with the average of high-income OECD countries and pull ahead through the 2000s.’ Economic growth during this period was boosted by continuing state intervention to promote foreign direct investment and to extend support to the indigenous sector. The system of social partnership served to manage wage inflation and to increase the role of the community and voluntary sector in the provision of services (Ó Riain 2014: 66). However, from about 2000-2008, continuing high rates of economic growth in Ireland were driven by a speculative bubble centred on property investment. This led to a correspondingly steep collapse in economic activity following the onset of the financial crisis, leading to dramatic increases in unemployment and high levels of emigration. As described in more detail in the national reports for WP2 and WP4, the social effects of the crisis have not been distributed evenly across all groups. According to Ó Riain (2014: 258-259):

The sharpest relative impact of the crisis was felt in the lower middle classes, where many workers with craft and related qualifications had obtained employment in the construction and related fields and had been able to purchase private houses through this employment. When the crisis hit, these workers were seriously damaged by the bursting of the construction bubble, the decline in employment and their persistently high mortgage payments. The recovering sectors, dominated by professional occupations, offered them few opportunities for re-employment.

Younger men and those with lower levels of education were particularly badly hit. The varying impact of the crisis in different age groups is important background information for understanding resilience from a biographical and longitudinal perspective. **Figure 6.2** illustrates the extent to which young adults were disproportionately affected by rising unemployment.



However, an analysis of EU-SILC data by Maître et al. (2014, p. 30) suggests that when other dimensions of economic difficulty are measured (such as debt, housing costs and other difficulties associated with managing on a reduced income), those households headed by adults in the middle age category (35-64 years) experienced the steepest increase in economic stress after the recession, followed by the youngest category (under 35 years), while households headed by people 65 years or older experienced almost no change.

Other research has shown that the crisis also impacted differently on households depending on their family-work status (exacerbating the gap between work-rich and work-poor households). Groups that had remained vulnerable to poverty throughout the Celtic Tiger years, most notably lone parents, continued to suffer disproportionately in the context of the economic crisis. Finally, in regional terms, small to medium towns, especially those located on the outer edge of the Dublin commuter belt, suffered disproportionately (see our WP4 report).

6.2.3 Experiences of adversity by birth cohort, life stage and period

Table 6.2. RESCuE participants by historical timing of birth and current socio-economic circumstances

Timing of birth	Low Income	Poor	Total
Post-war stagnation	2	3	5
Mini-boom 60s-70s	3	5	8
Recession 80s to mid-1990s	7	4	11
Total	12	12	24

Table 6.2 shows the distribution of Irish RESCuE participants according to the historical period in which they were born and their current socio-economic circumstances, using the categories developed for the WP4 Report (we have combined the low income and poverty categories into two single dimensions, and have omitted one participant who was born before 1935). In this section of the report we examine varying experiences of adversity by life stage within each of these broadly defined birth cohorts.

a. Participants born during the period of stagnation after World War 2

Five participants were born during this period from the mid-1940s through the end of the 1950s. These participants were aged between 49 and 60 at the onset of the crisis in 2008. Earlier research (Gray and O'Carroll 2012) showed that people within this cohort commonly articulate a sense of failed expectations in the context of the changes that occurred in Ireland from the 1960s onwards. Many people experienced **childhoods** marked by the poverty and lack of opportunity that characterized life in the 1950s and were unable to capitalize on the opportunities presented by economic growth when starting out. Amongst the RESCuE participants, Nora grew up in a 'well poor family' in an urban area, although she 'never realised we were poor:'

Because mammy was such a good cook, she'd make a dinner out of nothing and she'd be always making scones and what she could do with a bag of flour, she'd be always making scones and pancakes and she'd do the town to get the bargains and this sort of thing. And it was...that side of it, it was very happy.

In a typical rural childhood, Barbara mixed going to school with farm chores: 'we had land on the way to school and in the summer time we'd bring the cows in the morning going to school and leave the cows off with you on the way into school.'

Seamus grew up in Northern Ireland in the early years of the 'troubles.' When he was 18 he was persuaded by his mother to seek work in Dublin, in order to get away from the North:

I mean when we were teenagers [...] you were a second class citizen basically, I mean the soldiers walked along with their rifles called at port which means it's across their chest and the butt of it would be sticking out and if you were a young lad at all they would just hit you with it and you can't do nothing, if you fight back with them, one day I did I lose me temper and I fought back and they beat the shite out of me.

For a number of participants in this cohort, economic adversity was compounded by individual or family problems for which little social support existed at the time. Larry had a 'rough enough childhood' because his father was a violent alcoholic, leading Larry to take on the role of protector towards his mother and younger siblings. Nora hated school because of what she later discovered to be dyslexia: '[B]ack then I don't think even the teachers knew about children that can be dyslexic...And I was bet into a pulp, the nuns and their big slappers.' Andrew grew up in a prosperous farming family but

his brother had a disability. Andrew remembers how in a small rural community at that time, ‘people were particularly regressive minded,’ and he and his brothers ‘had to share, I was going to say burden... but you had to share the responsibility, that’s a better word, of looking [after our brother].’

Most of these participants experienced the challenges of **family formation** during the 1980s – a period of rapid cultural and social turmoil accompanied by economic recession and the return of high levels of emigration. Two participants responded to these challenges by emigrating. Beginning with a move to the UK in the late 1980s, Seamus adopted a lifetime resilience strategy of short-term migration combined with modest entrepreneurship in Ireland. For Nora, by contrast, emigration at the beginning of the 1970s initiated a lifetime pattern of disorderly family and work transitions: ‘I became pregnant and back then there was no way you could tell your parents. So we decided to go to England, what we thought we were going to do in England, don’t ask me.’ Nora returned to Ireland when it became clear that her partner was not interested in forming a long-term relationship.

Female labour force participation began to grow steadily during the 1980s. Andrew and his wife were able to cope with the challenges of forming a family during this time in part because she was in consistent employment while he established his own business. Larry made a strategic move to enter a public service occupation during this period: ‘here I am married and the job unsure and ... you kind of look at it that the [civil service] job was permanent and it won’t get laid off so I applied for that.’

Barbara and Nora experienced individual problems that compounded the challenges of the 1980s. Barbara was forced to give up work because an undiagnosed health condition meant that ‘I had no energy I was like an old woman going around the place.’ Nora struggled with multiple births, together with her own problems with substance abuse and those of her husband who spent periods working in the U.K.

These participants’ **families were maturing**, and they themselves were entering later middle-age, during the ‘Celtic Tiger’ period. This period of rapid economic growth was associated with comparative prosperity across individual lives at all stages of the life course. However, it is notable that three of the participants in this cohort (Seamus, Andrew and Larry) took on new obligations, in the form of business investment and

new house construction. In two cases (Seamus and Larry) these additional obligations were made more onerous by personal problems in the form of illness and marital breakdown.

The participants in our oldest cohort were **approaching retirement** when the recession hit after 2008. The quantitative research evidence on the effects of the downturn has consistently shown that, on average, older people experienced considerably less adversity than those in younger age groups. Within the RESCuE study, three participants in this cohort weathered the recession without experiencing any significant change in their circumstances, but two encountered a sharp downturn in their well-being.

During the 1990s, Barbara and Nora resolved the personal problems that had exacerbated the challenges they faced when building their families during the 1980s. As a result, while neither of them was economically very well-off, they traversed the recessionary period on a comparatively even keel. Both were contributing to the support of their younger adult children. Andrew and his wife did suffer reductions in their incomes from business and work that added to the challenges of supporting their children through college. However Andrew found that by ‘cutting down on everything that was unnecessary’ they were able to cope: ‘[I]n its own way [the recession] opened my eyes to the fact that you can make cutbacks, without really lessening your quality of life.’

In contrast to these generally positive narratives, both Larry’s and Seamus’ lives took a sharp turn for the worse during the crisis. As the cuts to public sector salaries began to bite, Larry found it increasingly difficult to cope with the costs of establishing a new family while paying a mortgage on a new home, and commuting long distances to work. He attempted to adapt by taking the opportunity of retiring but found that the financial costs of doing so were greater than he had anticipated and his debts continued to accumulate. Seamus’ adult children had all left home, and he and his wife were looking forward to paying off their mortgage and retiring, when his business began to suffer because people stopped paying him:

[T]hey just won’t pay, they just refuse to pay it. They say take me to Court, go ahead, do whatever you want, you are not getting the money...

[E]ach job I was doing was covering the debts of what I was being ripped off and I didn't really get time or take the time to go chasing the money which I should have done.

Like Larry, Seamus eventually found himself overwhelmed by debt and unable to pay his mortgage. Both men were faced with the necessity of taking on seasonal manual labour in their fifties in order to try to address their financial difficulties.

b. Participants born during the 'mini-boom' of the 1960s and seventies

Eight RESCuE participants were born during this period of economic growth and social innovation in Irish society. They ranged in age from 31 to 44 years in 2008. In striking contrast to the experiences of Irish people born in earlier decades, from the late 1960s onwards, childhoods and adolescence centred increasingly on educational attainment and personal growth, although these new social patterns continued to be mediated by social class differences (Gray, 2010; Gray and O'Carroll 2012; Gray, Geraghty and Ralph 2016).

Within the RESCuE study, working class experiences predominate in memories of childhoods from the seventies and eighties. Three participants (Aisling, Jack and Maria) described **childhoods** in comparatively large families without many economic resources, but which nevertheless provided happy environments to grow up in. For example:

I have three step brothers and one step sister but we are that close like. Like out in the country you just stayed together and just a great time... I think when you live in the country you are able to sort of balance it a bit better because you don't have all your amenities (Jack).

John had less positive memories of growing up in a large urban working-class family: '[T]here was 11 of us in it so it was all hand-me-downs and that and that's basically it. There's nothing much about it. It's just normal life.' John continues to be resentful that, despite loving school, he was forced to leave at age 15 to support his family: 'Them days you were [taken out] and that was it so it was the worst days of my life.' Aisling was similarly unable to continue with her education, despite loving school, in part because of her family's economic circumstances but also because of cultural attitudes within the Travelling community at the time:

[I]f you were from the travelling community you weren't allowed go to a school that was mixed so that's why we weren't put into secondary school ...we wanted to go to the community school...and we weren't allowed go to that because there was boys in that school.

Deirdre, by contrast, was happy to leave school early because of the bullying she experienced.

As in the older cohort, some participants experienced personal troubles during their childhoods and adolescence that compromised their potential to flourish. Although he is from a middle-class background Sam's parents' substance abuse had an enduring, negative effect on his life trajectory. Michael's experience of childhood, adolescence and early adulthood was marked by a severe pattern of disruption and abuse.

For the participants in this cohort, the life stage of **family formation** coincided with the opportunities for social mobility presented by the Celtic Tiger period. Three shared patterns can be identified. First, a number of participants found new opportunities for **employment**. In this way, three of the women (Jacinta, Deirdre and Aisling) acquired a sense of independence and self-worth that also helped them address personal and family challenges. For Jacinta and Deirdre the improvement took the form of apparently stable new jobs in an international retail chain that provided good, family-friendly working conditions. Aisling was able to overcome the traditional obstacles to married women's employment within Traveller culture. Like Sam, she returned from working overseas during this period of greater opportunity within Ireland.

In a second shared pattern, four of the eight participants in this cohort took on **debt** to acquire or upgrade their accommodation in this period. Inflated housing costs meant that, in a number of cases, this was also associated with moving, either to the outer periphery of the greater Dublin area (Deirdre and Sam), or to one-off housing in the countryside (John). Finally, in a third pattern, three participants (Sam, John and Maria) set up their **own businesses**.

Alongside the challenges associated with establishing themselves during the life-cycle stage of family formation, many of the participants in this cohort were confronted with personal difficulties such as illness and problems with intimate relationships that they could manage, to some extent, during this period of economic growth and opportunity.

For example, Jack's wife was unable to take up employment because of a range of health conditions affecting their children.

After 2008, these personal challenges often combined with the economic consequences of recession in ways that gave rise to considerable hardship. All the participants in this cohort who had set up in business found themselves in a downward spiral. Maria told us that, in retrospect, she and her husband had had bad advice when setting up their business, so that they were not properly prepared for a downturn. They tried to save the business by working harder and longer hours, all the while raising a family, but eventually had to 'pull the plug':

You don't realise you are going down the rabbit hole until you're down it. Do you know? You are kind of blinkered... [W]e had to keep it going - we couldn't let it fail - so we ended up ploughing everything we had [into it].

[...]

I remember [when my husband] said 'we are going to have to pull the plug' and I got really upset. I said; 'we can't, we can't do it'. I couldn't bear the thoughts of living without it because it had become so much my life as well and I was doing most of the day to day running of it at that point.

Newly acquired housing posed additional problems for a number of participants. Both Sam and Jack had purchased homes that required additional DIY work. For Sam this work provided something of a distraction as he coped with unemployment and the loss of his business, but for Jack and his partner the unfinished state of their house added to the distress of feeling trapped by their mortgage and the difficulty of coping on a low income:

[I] can't do anything in the house because the way our house is at the moment you can't do anything with it. It needs to be all...done up. To do it up you'd need a lump sum of money in your hand together which is not...And to be honest with you if I could do it up and sell it I would.

[...]

If I could get rid of my mortgage on my house I would go because there is nothing here. I can just see myself just see the way I am now in five years time with maybe less and it's just not a life. It's no way to live.

John and his wife had been able to negotiate an agreement with their bank that enabled them to cope with the mortgage on their house after their business collapsed. However, their home's distance from any major urban centre now posed problems for accessing medical and educational facilities or new opportunities for employment.

All three female participants who had found work during the Celtic Tiger period became unemployed during the recession and were engaged in various training and voluntary activities when we met them. For Jacinta the loss of her job meant more than a reduction in her household income:

[F]or me personally, you need a sense of pride in yourself. Not having to produce...your social welfare card at the post office. Where I find, it just kills me. You know. My job...everything about it, time schedules, everything just slotted into my life so perfectly, you know? It just was perfect. Now I just don't, I don't have the same passion anymore, I just do the basic things. I don't know, maybe next year will bring me something. Who knows? Who knows?

c. Participants born during the 1980s recession and early years of the Celtic Tiger

Eleven RESCuE participants were born between 1980 and the mid-1990s (including two immigrant participants). In Ireland this represented a period of economic volatility, from a crisis marked by surging unemployment and emigration in the 1980s, to the emergence of the Celtic Tiger boom. The 1980s were also a period of rapid *social* change in Ireland, especially in relation to patterns of family formation. The numbers of higher order (third, fourth and fifth) births declined steadily after 1980 leading to smaller family sizes. During the same period the proportion of births occurring outside marriage rose sharply (Fahey and Layte, 2007). Increasing rates of cohabitation began to be observed from the mid-1990s onwards (Halpin and O'Donoghue 2004). While rates of marital breakdown remain low in Ireland compared to many other European countries, there is evidence that rates of separation were increasing steadily from the mid-1980s until the legalisation of divorce in 1997 (Fahey and Layte, 2007). Internationally these changes in patterns of family formation have been linked to the extension of early adulthood, in which the transitions associated with moving from adolescence to adulthood have become 'unbundled' and drawn out over a much longer

period of time within individual lives (Furstenberg 2013; Gray, Geraghty and Ralph 2016; Gray 2010)

Research by Fahey et al. (2014) showed that childhood experience of family instability in the late 1990s and early 2000s was more common in lower socio-economic groups. In particular, children born to parents with lower levels of education are more likely to have been with a lone parent at birth and never to have lived with both biological parents. School retention rates amongst working class pupils improved significantly in Ireland in the period after 1980; whereas more than half of working class children did not complete secondary education at the beginning of this period, this rate had reduced to about a quarter at the middle of the noughties (Byrne and Smyth 2010, p. 9). Nevertheless, this was still double the rate of early school leaving amongst those from professional or farming backgrounds.

These broad socio-economic trends form the context for the life stories of RESCuE participants within the third broad cohort. Because of the rapid pattern of social change and the importance of early transitions for individual trajectories, there are some notable differences in life experience within this group. Those born at the beginning of the 1980s had already embarked on the process of family formation by the 2008 crisis. By contrast, those born in the 1990s were still in their adolescence or were embarking on the beginning stages of early adulthood. Nevertheless, a number of shared themes can be identified in these participants' life experiences.

First, across the full range of ages, there is evidence of a pattern of alienation from the education system. All of the participants in this cohort are from working class and poor backgrounds and their experiences are consistent with other research showing that early school leaving follows on from a process of disengagement (Byrne and Smyth 2010). A number of studies have shown that working class children may enjoy school for its social aspects even as they become disengaged from education itself (see Gray 2010). For example Rachel told us that while she 'loved' school, she had 'no interest' in it:

School? I loved school. I done my Junior Cert. I was always the class clown though, I had no interest in school. I had loads of friends, I had brilliant times in school. People say school is the best times of your life, they are. I left school [at 16]. I'm still in contact with all the girls and my friends.

Sinead felt culturally alienated from school as a member of the Travelling community. She was happier studying for her Junior Certificate in the Traveller Training Centre “because it was all travellers, all different and you were getting paid for that as well.” Unfortunately the Centre was closed in 2009. Other participants encountered difficulties at school due to psychological or emotional issues that they associated with experiences of family disruption. For example, James described how he developed behavioural problems leading to his expulsion from school around the time that his parents separated and he and his mother moved to a new area: “I wasn't able to settle in school, I was too angry and aggressive in school, I couldn't control my temper. And anytime when I got thick, I used to take it out on the teachers.”

Experience of family instability is a **second** common pattern within this cohort. Ben and Lisa were still living at home with a single parent when we interviewed them. Ben described warm relationships growing up with his five brothers and sisters and large extended family on his mother's side, but acknowledged that “it was tough enough like, in a way, you know, for me mother obviously, living in council [local authority] accommodation for...well they still are you know. So it was tough enough for me mother in a way you know?” He was trying to help his mother by paying rent while he continued with his training. Lisa described a somewhat more difficult home life with her separated mother and teenage siblings while coping with her mother's new partner and young step-sibling:

Family life, it can be ok, we are not kind of like, you know the way you would hear about troubled families the whole time. We don't have much money but we kind of get by...But if you have a toddler...and three still practically teenagers at home you are still using a lot of electricity and there is still a lot of shopping in that as well. You can still see how it takes a toll on my mother... [I]t is kind of like my mother would never say to get out, to try and move out but at the same time you feel that she wants you gone because she is kind of saying to herself, oh it won't be as much electricity when one has gone, there wouldn't be as much shopping, the rent would go down and that.

A number of older participants within this cohort (Nancy, Enid and Bernard) had experienced the breakup of their own partnerships.

Experiencing unemployment associated with the recession is a **third** common pattern in this cohort. Like participants in the second cohort, Nancy and Rachel both found

themselves unable to cope with mortgage repayments due to loss of employment. Participants born in the 1990s were more likely to have experienced the crisis through their *parents'* loss of employment. In a number of cases this led to the disruption of moving home. For example, both Lorraine's parents had been working but were now unemployed. They moved around a lot, and separated for a time, before moving into their current home, all of which Lorraine found difficult. As in the earlier cohorts, personal experiences of illness or addiction problems – either by themselves or other family members – added to the challenges faced by many participants.

While the participants in this cohort are very aware of the challenges posed by economic adversity – both for their parents and themselves – they do not, in the main, articulate the same sense of personal anxiety about its effects as do participants in the second cohort. For example, even though both she and her husband became unemployed and had to give up on their attempt to purchase their own home, Rachel was sanguine about her current situation: “I just...hopefully everything works out, I'm grand now the way I am I'm happy even though we're scraping from week to week but the kids won't go hungry and they won't go without so once they are kept like that I don't mind.”

It is notable however, that resentment against immigrants appeared in some of the narratives of Irish born participants in this cohort. Enid, who had come to Ireland early in the noughties, reflected that: “[P]eople here are very friendly, of course now a bit [of a] change because it has got... harder to work and difficult to get a job. And people got upset, they are a bit, not angry, but how to say, a bit confused. They don't know what is going to happen, they are scared I think.” Rosie's husband experienced racist abuse when they recently settled in Ireland. However, despite many difficulties, both Enid and Rosie were happy with their current situation and comparatively hopeful about the future. According to Rosie's partner, “We're gonna be grand...You know why? I grew up in communism. It can be worse.”

6.2.4 Analysis of impact of past adversity on contemporary experience

The life course perspective draws our attention to the ways in which the timing of lives intersects with historical periods and events, leading to variations in life trajectory by birth year. There is a developmental assumption built into this way of understanding

biographies: experiences of adapting to hardship and adversity in earlier life stages are thought to affect outcomes in later life. Quantitative research on the social impact of the recession in Ireland shows definitively that its effects vary by age: the 'millennial' cohort has suffered disproportionately in terms of unemployment, reduced earning potential and emigration (Hearne 2016). However, economic stress has been felt most keenly within households headed by adults in the middle years (Maitre et al. 2014)

Our qualitative approach permits a more nuanced analysis of how individual and family experiences of economic adversity intersect with processes of class formation over time. In particular, we have seen how encountering recession during the life stage of family formation – whether in the 1980s or the 2000s - acted as a block on social mobility for working class people. Members of the oldest cohort in the RESCuE study (born in the late 1940s and 1950s) may have weathered the current crisis better than those in the younger age groups, but that evaluation must be tempered by the evidence that their aspirations and achievements were limited by class-differentiated experiences when entering adulthood and the subsequent challenges of coping with the 1980s recession when they were building their own families.

Participants in the second cohort (born in the 1960s and seventies) experienced both enhanced expectations for social mobility linked to the emergence of meritocratic ideals in their childhoods, and opportunities to make good on these expectations as they established their families during the Celtic Tiger period. Compared to their parents, these participants experienced vastly improved opportunities for employment (or self-employment), home ownership and the education of their children. The 2008 crisis swept the ground from under their feet so that they felt its impact much more keenly than either of the other two cohorts (this is consistent with the quantitative evidence demonstrating that economic stress is most pronounced at this life stage). Members of the youngest cohort (born in the 1980s and nineties) in our study entered the current recessionary period with additional challenges associated with family instability and alienation from the education system – both patterns that are associated with the reproduction of inequality in contemporary Ireland (Byrne and Smyth 2010; Fahey et al. 2014). As we will see in a later section, many of them are nevertheless comparatively hopeful about their future lives.

6.3 Transitions and Turning Points

The second theme of the life course perspective centres on the timing of lives. The extent to which people are resilient in the face of adversity may be affected by the timing and sequencing of their movement from one socially defined life stage to another. Transitions may be ‘untimely’ if they occur at ages or in an order that is not well supported by social norms or institutions within particular historical periods. Furstenberg (2013, p. 35) has suggested that transitions can be categorized into four ‘packages’ according to the dimensions of timing and order: (1) early and orderly; (2) early and disorderly; (3) late and disorderly; (4) late and orderly. Because of their importance for individual life trajectories, the timing and sequencing of transitions in early adulthood, such as leaving school, entering the work force and starting a family, may be especially consequential. Of course the norms and institutional practices that structure the social timing of lives can change. For example, in Ireland having a child outside marriage had devastating consequences for young women, until the introduction of new legislation in the 1970s and eighties removed some of the obstacles to lone parenthood. Even so, early non-marital childbearing continues to have a significant impact on young women’s life chances because it makes it more difficult to successfully navigate the other important transitions of early adulthood.

Individuals’ life paths may also be affected by the ‘goodness of fit’ between when they made particular transitions and the dynamics of social change (Elder 1994, p. 6). Some transitions may be ‘ill-timed,’ either through choice or accident. For example, Irish children from farm backgrounds who reached their early teens before the introduction of free secondary education in 1967 had considerably fewer opportunities for social mobility within Ireland than those born just a few years later. More recently, young couples at the early stage of family formation, who purchased their first homes in the latter ‘property bubble’ phase of the Celtic Tiger, are likely to have taken on higher levels of mortgage debt and to have therefore been disproportionately affected by loss of income, debt and negative equity in the Recession, compared to those who were starting out ten years earlier.

Finally, in the sociological literature on the life course, there has been an emphasis on the importance of transitions or events that constitute ‘turning points’ or ‘fateful

moments' within individual lives. 'Turning points' have been understood as key moments or processes through which individual lives take a different direction: they may be points at which a 'risk trajectory is recast to a more adaptive path' (Laub and Sampson 1993, p. 310), or conversely, a negative pathway becomes entrenched. The related concept of 'fateful' or 'critical' moment originated in late modern theories of the 'reflexive project of the self' (Giddens 1991). Here the emphasis is on identifying transitions at which individuals take action to shape their futures in ways that entail a re-configuration of their identities (Holland and Thomson 2009, pp. 454-455). Such moments are identified retrospectively, when people reflect on their past lives. The Irish RESCuE team used the opportunity presented by the second, photo-elicitation interview, to ask participants to identify transitions that they considered to be 'turning points' on the 'lifelines' we had created during their first interviews.

6.3.1 Overview of cases by timing of transitions

In this section we provide a summary description of the timing of two key transitions within the RESCuE study group – age at leaving school and, for women, age at first birth - compared to the pattern for Ireland as a whole. Not surprisingly, given that participants were recruited on the basis that they were experiencing adversity, there is a pattern of early transitions in early adulthood within the group consistent with their social class background.

In Ireland, the statutory minimum age for leaving school was raised from 14 to 15 in 1972 and to 16 in 2000. The proportions of pupils leaving school before the age of 16 have declined steadily since the introduction of free secondary education in 1967 (Byrne and Smyth 2010). Excluding the two immigrant participants, just nine of the 22 RESCuE respondents had left school before the legal minimum age. However, as **Table 6.2** shows, especially amongst the younger participants there is a pattern of comparatively early exit from the educational system, especially within the younger age cohorts whose peers within the population as a whole were continuing on to third level in increasing numbers. Participants in the youngest age group were, in fact, recruited through a training programme oriented towards early school leavers.

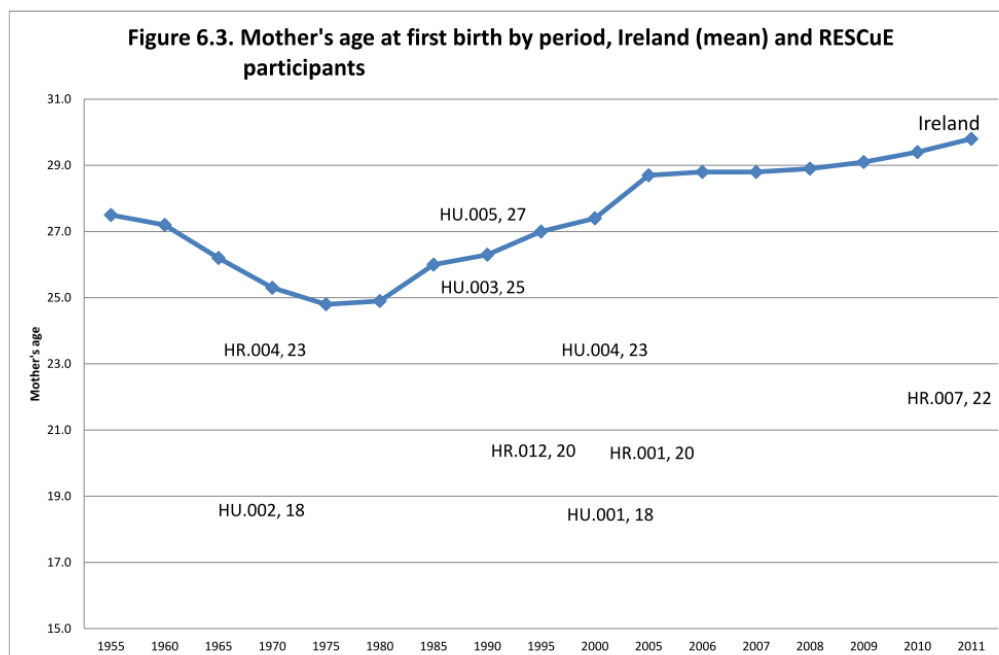
Table 6.2. Highest level of educational attainment by age group. Ireland (Percent in April-June 2011) and RESCuE participants in parentheses (number, excluding immigrants)

Age Group	Primary or below	Lower secondary	Upper secondary	Any third level	Total
15-19	24	53 (3)	21 (2)	2	100 (3)
20-24	2	9	53 (1)	36	100 (1)
25-34	4	9 (3)	25 (1)	62	100 (4)
35-44	5 (2)	13	24 (2)	58 (1)	100 (5)
45-54	11 (1)	19 (1)	26	44 (1)	100 (3)
55-64	27 (2)	20	20	33 (1)	100 (3)

Source: Central Statistics Office, Census 2011, Statbank CD910

With respect to family formation, in Ireland an early twentieth century pattern of late age at first childbirth gradually gave way to younger ages at first birth during the middle decades of the century, before rising again in recent decades. As Figure 6.3 shows, amongst the female Irish RESCuE participants who had given birth, the majority had done so at an earlier age than average during the period in which their first child was born. Since the 1980s earlier ages at first childbirth have been associated with increasing proportions of births outside marriage. This was the case for many of the Irish female participants in the RESCuE study group.

Figure 6.3. Mother's age at first birth by period, Ireland (mean) and RESCuE participants



It is important to note that cultural expectations about the timing of life transitions can vary by ethnic group and migrant status. Aisling (Cohort 2), a member of the Traveller community, married at age 19 but ‘at that time you would have been old at that stage getting married.’ As a result of miscarriages and other problems, her first born child did not arrive until she was 27 years of age. Aisling described how there had been social consequences for herself and her husband:

[T]ravelling men love families and I felt that he was getting put down a bit ...[T]here was one brother used to say to him aw sure look you haven’t even a kid. We would get it from others, aw sure what’s wrong or what are you with her for when she can’t even produce a baby. And it was terrible. I used to feel very, very down.

Rosie (Cohort 3) an immigrant from central Europe had her first child at age 23, and she and her husband considered that the ‘proper’ age for marriage and family formation was ‘not older than 25.’ In contrast to the Irish pattern of focusing on career first, often followed by a period of absence from the workforce when children are young, Rosie reflected that attention to career should come after childbearing and parenting young children:

Yeah well this was like the plan for me ... [T]he difference between me and my mother is about 20 years and I always thought that this is pretty much the good age difference... [The] closer you are to your kid, the more you can enjoy them and [I] always said that I have to have a child like before I’m 28 or something like that because afterwards I will be more focused on what I have to do on the career path, so on and so forth.

6.3.2 Experiences of transitions by period

In this section we provide an overview of some of the ways in which participants in each of the three RESCuE birth cohorts experienced untimely transitions and how they reflected on them in retrospect.

Untimely transitions

Participant experiences of untimely transitions in the first RESCuE cohort (born in the 1940s and fifties) were marked by the strong sanctions that existed against non-normative sequences during the period when they reached early adulthood. Nora and Seamus left the education system after primary school. Nora was born just a bit too early to benefit from the introduction of free secondary education in 1967. Nevertheless, her mother was determined that she should remain in school and become a nurse (a

typical route for upward mobility amongst Irish women at this time). However, as we saw earlier, Nora herself hated school:

[W]ithout saying nothing to [my parents], I went over to the knitwear factory to look for a job and I got it. And Mammy went ballistic of course, because I left school and Daddy said she's better off out earning a few bob, she's never going to get past 6th class in school even if she gets that far.

Finding herself to be pregnant at 18, Nora went to England with her boyfriend. However, it soon became apparent that he was not committed to marrying her and she approached a priest who arranged for her to give birth in a mother and baby home. When the time came to sign the papers giving her son over for adoption, Nora received no comfort from her mother: 'She said, well you needn't think I'm doing nothing to help you, how could I face the neighbours or my mother. And she said, you can go ahead and sign them papers, you are not bringing that home here.'

Growing up in Northern Ireland, Seamus' parents also had hopes for him to continue in his education but he left to escape the Troubles. He met his wife in Dublin and married at the age of 20: '[S]he wasn't even pregnant, stupid things you do... But we are still together forty years later so we are not doing too bad.' Larry left school after his Intermediate Certificate and began work as a trainee mechanic, contributing to his parents' household. Then, at age 19, he 'Met a girl and first time doing hanky panky, got impregnated first time and got married.' These stories of untimely transitions from the older participants show how, during the 1960s and seventies, when the economy was growing, untimely transitions could be managed as long as the *appearance* that they occurred in the social approved order was maintained – especially for women. Larry reflected that, ironically, 'you were able to survive in those days on an apprenticeship and married and with a kid, isn't it mad?'

Amongst participants in the second and third cohorts, coping with strong normative sanctions was replaced by the challenge of negotiating transitions in the context of greater normative flexibility around sequencing but continuing institutional constraints that had consequences for their well-being. In the context of growing female labour force participation, women born in the 1960s and seventies increasingly found themselves managing the demands of family formation and working. Deirdre's story

illustrates the increased complexity of the transition from adolescence to adulthood in this context:

Having grown up in a close-knit urban working class family, Deirdre began working in a local shop. Following an unplanned pregnancy she worked part-time in another firm while continuing to live at home where her mother assisted with childcare. During this period, Deirdre broke up with her partner. Economic growth and the development of new, more affordable suburban housing provided an opportunity for a fresh start for Deirdre's extended family and they moved to a town in the commuter belt, where Deirdre found work as a childminder. She and her partner got back together and subsequently bought a house in a nearby town and moved in together. At this point Deirdre felt a bit vulnerable, because her partner was now the main earner and she was dependent on him for payment of the mortgage. She was happy, therefore, when she secured a part-time job with a major international retail chain that gave her 'a little bit of independence' with good working conditions. Shortly afterwards, she and her partner got married and they had a second child. Unfortunately, Deirdre and her partner achieved this stability just as the economy went into recession and she was made redundant when the retail outlet where she worked closed down. Now Deirdre and her husband are just managing to pay the bills by budgeting and cutting back.

Most of the participants in the second cohort experienced similarly 'early and disorderly' sequences of transitions as they grew up and established their families during the Celtic Tiger era. In the words of one participant, 'we did it all arseways, but sure, we got there.' In contrast to participants born in the 1950s, where marriage represented the key status transition marking an 'orderly' change from youth to adulthood, the apparent 'disorderliness' of family formation amongst participants born in the late sixties and seventies is consistent with a pattern of 'working up to' marriage as the endpoint of an extended and uncertain process of establishing themselves in a stable relationship, employment and a home (Cherlin 2004). Economic growth in the 1990s and early years of the 21st century provided working class people in this cohort with the opportunity to establish themselves in comparatively secure and prosperous circumstances and many of them had attained that goal. However, as we saw in **Section 6.2**, the intervention of the economic crisis undermined what they had achieved.

The participants in the youngest cohort, born during the 1980s and 1990s, had embarked on similarly ‘disorderly’ sequences of ‘untimely’ transitions when we interviewed them for the RESCuE project. For many of them this took the form of comparatively early exit from the education system while continuing to live at home with their parents, although others had already embarked on further transitions such as having a child or setting up house with a partner. The experiences of participants in the second cohort suggest that – in contrast to a simple reproduction of poverty model – how these participants negotiate and put together future life transitions will depend at least in part on how they negotiate the opportunities and constraints presented within the wider economic and social environment.

Ill-timed transitions

In contrast to ‘untimely transitions’ that occur at ages or in sequences that are not well supported by social norms and institutions, ‘ill-timed’ transitions occur during adverse historical periods. As we saw in the previous section, un-timeliness can intersect with ill-timing when age-graded transitions occur in the context of economic crisis. In this section we discuss two other forms of ill-timing that occurred across each of the three RESCuE cohorts within multiple life stages, namely, purchasing a home and setting up a business.

As we saw in **Section 6.2.2** above and in the national report for WP2, the second phase of the Celtic Tiger boom, dating from about 2000 to the crash in 2008, was fuelled to a large extent by a speculative property bubble. House prices had begun rising steeply in 1994, driven initially by rising incomes and demographic change (Ó Riain 2014, p. 85). After 2007 prices began to fall rapidly and only began to rise again in 2013, with the result that a substantial proportion of Irish mortgage holders (between 40 and 50%) were estimated to be in negative equity in 2012 (McQuinn 2014, p. 1). High mortgage repayments combined with rising unemployment has led to an increase in the proportions of mortgages in arrears. Reflecting the fact that they are more likely to have taken out mortgages at the peak of the bubble, younger household heads are at greater risk of negative equity and mortgage arrears (Gerlach-Kristin 2013): almost 30 per cent of the total stock of mortgages in Ireland was taken out between 2005 and 2007 (McQuinn 2014, p. 2). Amongst homeowners, therefore, the consequences of economic crisis were considerably mediated by the *timing* of taking out a mortgage.

The RESCuE interviews reveal the human cost of bad timing in relation to home loans. A few examples from across each of the cohorts suffice to illustrate this.

Seamus (Cohort 1) and his wife returned from the U.K. with their young family in the mid-1990s and set about building a new home, scrimping and saving to purchase the site. Seamus attempted to do much of the work himself, but they re-mortgaged the house under construction a number of times, trying to minimize the overall amount without extending the duration, with the result that their repayments were comparatively high: 'I wanted it all to finish when I was sixty.' Unfortunately Seamus' business collapsed in the recession leaving him unable to make his mortgage repayments.

Following a difficult battle with the bank he was able to re-structure his loan. However, 'it means that I do not own my house until I'm seventy... which was definitely not in the plan.'

Even though his income was low, **Jack (Cohort 2)** and his wife were able to secure a mortgage in 2008 because they had a house to sell, one which had been inherited by his wife. They moved to a larger home, but almost immediately found that the size of the repayments was 'killing' them, especially once additional charges (for property and water) were introduced by the government, leading to severe hardship for themselves and their children. The house needs renovation and they can't afford to do it up: 'to me it's just bricks. It's not even a house because I can't do anything in it. I don't have the money to do anything in it. You couldn't bring anyone into it.'

In the mid-2000s things were going well for **Nancy (Cohort 3)**. She had met a new partner, was working full-time and had secured a mortgage to purchase her council home. However, in 2008 things fell apart. Her child was diagnosed with a serious illness, she lost her job and her partner left, leaving her with all the bills. A year later, her home was repossessed: 'it was hard because I was after putting so much into it. At the end of the day you have to, you can't afford it like. The banks

were trying to say we'll help you ... But they were putting an awful lot of pressure. I felt like I was getting it all and that they were letting him away with it.' Nancy and her children are now living in social housing.

Recent research using EU-SILC data has shown that 'small employers and the petite bourgeoisie' experienced the highest percentage increase in levels of economic stress amongst all social classes in Ireland between 2004-08 and 2009-11 (Maitre et al. 2014, p. 28). The RESCuE interviews show how life stage and timing in the transition to self-employment impacted on people in this social category during the recession.

It is interesting, in this respect, to contrast Andrew's experience with John's. Andrew started his small business in the 1980s, 'a very bad time, as it turned out.' However, despite the fact that economic times were tough, Andrew survived because he didn't have children at the time and his wife was working. His wife's income made the start-up 'doable.'

[W]e had a long chat about it, and it wasn't sort of decided tonight I'll do it tomorrow. But she said look, we'll try it now. And it was funny ... one of the foreman I used to work under ... I do remember we chatted about it, and I remember him saying to me ... you are young now, you should try it. He said to me at one stage, nobody dies of starvation anymore, what's the worst thing that can happen, you fail, you get a job again, and if you can't get a job, get the dole or whatever. So I'll say it was doable, because [my wife] was working and supportive.

With his wife's support, Andrew has been able to weather two recessions. During the recent crisis he had to cut back because his wife's income was reduced and business was tight. As he approaches retirement he is managing with additional support from his adult children who live at home.

John decided one day in the late 1990s that he was sick of working for his employer and set up on his own. However he continued to work for a salary for almost a year in order to bring in an income while he was starting up. At that time he and his wife had a young family, some of whom needed to attend regular medical appointments. His wife found that it wasn't feasible to continue working for pay and instead worked 'as a director with no wages' helping out with the business at home.

Around 2008 the business began to run into trouble: ‘I let go of a few staff thinking I could keep it going myself but sure I was running myself into the ground. There was more going out than coming in.’ In 2009 the business folded. John and his wife are struggling with health problems, negotiating with the bank and battling for social welfare entitlements. John feels strongly that the government should have stepped in to help small businesses at the onset of the crisis, and that people going into business should be better informed about the risks:

Take the start of the recession what was the first thing the government should have done? What do you think? Now all the businesses are going downhill, all the self employ[ed] are going downhill, they should have stepped in there with money and maybe a contract, whatever the case may be to try and get it stabilised so it wasn’t going as far as it was. There are people, I have mates who come in and committed suicide, friends of mine committed suicide over it which there was no need for whatsoever. If the government only stood in because more or less they were like myself. Their businesses went down, they were hard workers, they had families, they had nowhere to turn, absolutely no place to turn.

Andrew’s and John’s stories illustrate the complex ways in which cohort, family life stage and historical period intersect within individual lives to give rise to different trajectories of adaptation and resilience. Other examples of ill-timed transitions include taking up early retirement (Larry) and female re-entry to the labour force (Deirdre) just as a recessionary economic period was about to begin. It should be emphasized that while, by definition, ‘ill-timed’ transitions were within participants’ control, in most cases they did not have sufficient information to make a judgement about their timeliness or otherwise, and often other circumstances forced participants to make the transition at that time, regardless of how opportune it may have been.

In the next section we discuss participants’ own understandings of significant ‘turning points’ in their lives.

Turning points

In the course of the follow-up photo-elicitation interview, the Irish team asked this subsample of participants to comment on the ‘lifeline’ we had drawn up during their first interview, and to identify ‘turning points’ at which their lives had taken a different direction from before. Some turning points were ‘downward,’ giving rise to a sustained negative trajectory within individual life courses, and others were ‘upward,’ leading to

a positive pathway of resilience. Most participants portrayed their lives as being made up of a number of ‘waves’ of upward and downward paths punctuated by turning points. Some participants portrayed a very turbulent pattern of waves, whereas others understood their lives as relatively straight ‘lines.’

Regardless of the shape of the waves drawn by participants, there are clearly identifiable commonalities in the kinds of events identified as ‘turning points.’ Most strikingly to the researchers, participants almost never identified life crises associated with ‘public issues’ (Mills 1959) – such as unemployment or difficulties with mortgage payments – as events giving rise to negative turning points, except insofar as they coincided with ‘personal troubles’ – most commonly, illness and marital difficulties.

Positive turning points in the participants’ lifelines are associated with *movement* – most commonly away from a bad relationship or into a new one, to a new house, or to a new job or educational opportunity. Such movements give rise to a sense of liberation and optimism that one’s life is once again with one’s control. Enid (Cohort 3), for example, emphasized how securing a council home represented the start of a new life:

I can't believe it still, I can't believe this is my home. But I started to think and plan a lot of plans, what I am going to buy, what I can afford and I want to fix my garden... I want to fix out there, put table, put chairs, put music...I am going to make it somehow.

Similarly to negative turning points, these positive turning points often intersect with opportunities associated with wider social and economic trends. Examples include:

Deirdre (Cohort 2) was struggling with the breakdown of her relationship and the prospect of raising her child alone - ‘It was hard thinking I’d have to rear a child on my own. I felt that I could never achieve getting a house or moving out’ - when her parents suggested that moving to a suburban commuter town might give them all a ‘fresh start.’ They were able to do this because, in the context of the property boom, the increased value of their urban home meant that they were able to raise a ‘better’ mortgage at a lower cost than this working class family would otherwise have been able to do. The move initiated a phase of improving life chances for Deirdre including greater

independence through employment, re-unification with her partner and purchasing her own home.

Traveller Aisling (Cohort 2) identified her separation from her husband as a significant turning-point. This change represented a pivot at the heart of a series of changes initiated by Aisling herself. Having returned to Ireland at the beginning of the Celtic Tiger years in order to secure an education for her daughter that she had been denied, Aisling returned to work against her husband's wishes and secured a council home. Following the premature birth of her second child, her marriage broke down and Aisling found herself struggling to cope. At a relative's suggestion she applied for the Community Employment scheme and has never looked back, despite the recent cutbacks that mean she is no longer paid for her work: '[T]he kids...knew me and I knew them so it was brilliant, you were with kids that you knew and liked and got on with and you knew their names and they respected me and looked up to me because I lived in the area. And I loved it.'

It is interesting to note that, while the onset of illness or disability affecting either the participant or their child was frequently identified as a negative turning point, correct diagnoses of an illness or learning disability were identified as positive turning points, making possible treatment or self- understanding that enabled participants' lives to take an upward trajectory.

Aisling's turning point, described above, can also be understood as an example of a critical or 'fateful' moment, in which a change in life direction also entails a reconfiguration of identity. Such moments can be triggered by either positive or negative events, and can be associated both with upward and downward trajectories. Jack's (Cohort 2) story provides an example of how a negative critical moment reinforced a negative life trajectory. He had pushed his capacity to pay for a new home to the limit, and at first had loved the local community, joining in with local activities. However, an unpleasant incident turned his relationships with his neighbours sour, compounding the distress of feeling trapped in an unaffordable home: '[I]f I could get the money this moment and get someone to take the house off me I would go. I just hate it up there. I have no interest in the house.'

By contrast, an accumulation of negative events, including ill-health, relationship difficulties and unemployment, triggered a phase in Sam's (Cohort 2) life that he called his 'awakening,' portrayed as an upward trajectory on his lifeline: 'Because there were a few things that just made me look at everything differently. I take everything apart now, even my religion, I questioned it, I picked through it and I made more sense of it than I did before.' Finally, for James (Cohort 3), becoming a father at age 17 was a positive critical moment in a young life that had hitherto been on a downward trajectory characterized by problems with school and the recent decease of one of his own parents: 'When my child was born, it was the happiest thing I'd ever felt like, it was the happiest moment in my life. Just seeing the child being born, life changed there and then.' Now James has returned to education, is hoping to find work and is putting a little bit by for his child's future.

6.3.3 Analysis of impact of transitions and turning points on contemporary experience

Our analysis of transitions, turning points and critical moments has revealed the extent to which lifepathways are impacted by how the *timing* and *sequencing* of transitions and events intersect with periods of economic adversity and opportunity. Because the RESCuE respondents were selected on the basis that they were experiencing hardship, it is not surprising that, in the main, disorderly and ill-timed transitions have been a feature of their lives. It is important to emphasize that, while people are active agents in the construction of their life pathways, the 'disorderliness' and 'ill-timing' that we have identified cannot be attributed to *bad choices* on the part of participants; instead, they are principally path-dependent outcomes of attempts to negotiate difficult circumstances.

A sociological approach to resilience in the life course requires that we identify the social and institutional features that constrain or enhance peoples' capabilities to negotiate positive trajectories in spite of poorly timed experiences and transitions. Our participants' narratives reveal that persistent negative trajectories often emerge when people experience a 'perfect storm' of difficult life transitions such as relationship difficulties (at home, in the workplace or the wider community) together with ill-health and the financial challenges arising from unemployment or business failure. Ill-health,

in particular (either one's own or a child's), pushed many people past their capacity to cope with an accumulation of negative events.

We have also seen how some turning points become 'critical moments' in people's lives, insofar as they give rise to reconfigurations of identity that are associated with the reinforcement of either positive 'upward' or negative 'downward' trajectories. As we explore in more detail in Section 6.4 below, people's capabilities for developing positive responses to immensely challenging combinations of circumstances seem to be enabled or constrained by the intervention of institutional and informal supports at critical moments.

6.4 Linked Lives

The third principle of life course analysis refers to the ways in which people experience social change across the life span through the intimate social worlds of family, friends and others with whom they interact on a daily basis (Elder 1994, p. 6). The potential for resilience may be determined by the extent to which those experiencing adversity are able to draw on their 'linked lives' at moments of crisis, enabling them to adapt and re-direct their own lives in positive directions. In his classic article, Elder drew attention to the inter-generational dimension of the life course: 'Each generation is bound to fateful decisions and events in the other's life course' (quoted in Elder 1994, p. 6). While inter and intra-generational practices of support are often portrayed as evidence of positive social relationships, in fact when personal and economic difficulties force adults to seek exceptional help from family members, there can be negative consequences for the whole family circle.

The Irish RESCuE interviews show that people are troubled by what they perceive to be inappropriate inter-generational demands and that they strive to avoid imposing on their relatives. Seamus (Cohort 1), for example, described how he reluctantly accepted financial help from his unmarried adult children but not from those who had families of their own: '[T]hey all wanted to put in €50 a week but I couldn't take it from them... They didn't earn enough to live themselves.' When asked who she could call on, Jacinta (Cohort 2) acknowledged that her parents were her main source of support, but expressed the view that this shouldn't have been necessary: '[T]hey've worked all their

lives you know, so they shouldn't really be put in a position to help their children out. They shouldn't really. But that's what the recession has done.'

People experiencing difficulty in their own household economies may also be engaged in helping others in their extended family circles. For example, in the midst of their own difficulties, John (Cohort 2) and his wife were faced with assisting her mother to adjust financially after the death of her husband. Interestingly, however, they found that this helped them cope by 'keeping them busy': '[K]eeping Mammy going, kind of helped us.' When we interviewed him, Larry (Cohort 1) and his partner and children were planning a move to live together with her parents in an attempt to assist both families to cope with debt. Cases like these reveal the janus face of kinship networks of support: on one hand they provide a 'last chance' safety net in times of hardship but on the other hand 'drawing down' such resources can compromise the welfare of the wider family circle and impact on the life chances of members of the younger generation.

Kinship relations are bound together by norms of mutual reciprocity that extend further those that link friends and neighbours: people can call on help from close family members that would not be acceptable to seek from unrelated members of their 'linked lives' and the repayment of which can be postponed further into the future. However, the RESCuE participants' reluctance to draw on kin at times of crisis reflected their awareness that by 'calling in' exceptional support on these terms they were likely to impose significant continuing strain on their extended families. They also expressed a moral aversion to drawing on such support. In this context, unexpected help from more distant relatives, with whom one did not have such strong reciprocal obligations, could play a decisive part at moments of crisis.

Seamus (Cohort 1) described how an aunt of his, who lived overseas, made a critical intervention:

During this period [she] came to visit, she came every second year. When I was really down, she could see there was something wrong, we were trying to hide it so I told her and she said holy Jesus I'll help you. So she gave us the money to pay off [the bank].

Maria (Cohort 2) described a similar intervention by her brother-in-law:

He walked in and he said; 'are ye alright for Christmas?' I was mortified. He just walked in and I was mortified and I said; 'yeah'. 'Are you sure now' and I said; 'yeah, yeah, I am' and I remember he threw a roll of money down, I can't remember, I think it was two or three hundred euro and he threw the money down on the table and he says; 'don't be stuck' and he just turned on his heel and walked out. Literally. I remember I cried for ages after that.

While *material* support tended to flow across the generations, intra-generational and peer relationships – such as siblings, friends and acquaintances - appeared frequently in the narratives as sources of information about jobs, welfare entitlements and opportunities for training. It should be noted also, however, that sometimes circles of friends are not helpful. When immigrant Enid (Cohort 3) was trying to cope with the breakdown of her marriage, she also had to deal with rejection on the part of compatriots who had brought traditional values from their native country to their new home in Ireland:

You see when we was together we [were friendly] with families, you know, couples, and then when I broke up, especially the men turned their back because I am bad. Man always blame[s] woman and woman blame[s] man. So all of the families, and sometimes it is hard because if man sees the woman I don't want you to talk with her because she is bad person, she broke up and she did not. Some women are like that, so I lose a lot of friends.

Many of the interviews include bitter stories of frustrating and degrading encounters with social welfare officers and other officials, although other narratives of helpfulness on the part of officials also occur. For example, Maria (Cohort 2) and her husband discovered that they were not entitled to any unemployment benefit when their business failed because they had been self-employed. She described how, while she and her family were waiting to receive a supplementary allowance:

I think I was lucky I got my rent cut down. My rent reduced but... Interviewer: You negotiated with the council?

Interviewee: The council are great like that. Like they are very good like that. If you are struggling they will reduce it down to whatever your means are.

Just as extended kin sometimes provided unexpected assistance participants described how individual office holders – including social welfare officers, social workers, health nurses, doctors and teachers - could play a key role in providing access to vital supports at critical junctures. To give just one example, Rachel (Cohort 3) described how, when she desperately wanted to change her social housing accommodation because of how

badly her son was being bullied in the local community, the county council ‘were not listening to me at all.’ However, her doctor wrote a letter on her behalf and provided ‘a big file...saying we had to get out of there as it wasn’t fair on [my son].’ This facilitated her family’s move to a more rural setting and represented a turning point in her life.

Finally, it is important to note that charitable organizations sometimes provided essential support when all seemed lost. In a number of cases the critical intervention provided by charities took the form of expressions of compassion and understanding that enabled participants to accept the reconfiguration of their self identities associated with their need for help. This was in contrast to the feelings of humiliation and degradation that encounters with formal officialdom often elicited. For example, Larry (Cohort 1) observed that: ‘I’d say two years ago the Vincent’s were the first people to hear me saying we’ve no money. And they understood.’ Similarly, Bernard (Cohort 3) described his experience with a charitable organization when he was homeless for the first time:

I drove up that morning...and all I was met by was a big smile, first day walking in. I was thinking to myself right I got a smile this is a good thing. Normally if you get a grumpy face you know you are getting someone who doesn’t want to do the job at all who is only there for the wages.

6.4.1 Analysis of impact of linked lives at critical moments

Our analysis of the intersection between ‘linked lives’ and critical moments in the life course has shown that, while ‘predictable’ sources of help and support – from extended kinship networks and formal social welfare institutions – provide a kind of safety net that keep people going, within participant narratives, decisive interventions at crucial turning points appear to come from unexpected places, at least insofar as these interventions acquire significant *meaning* within individual lives. People’s accounts of their experiences of social support at these moments in their lives are framed within a wider narrative of ‘moral support.’ While there is an acceptance that they could, and were often obliged to, draw down help from kin, participants framed this kind of support in negative terms, insofar as they were conscious of impacting on the well-being of their close relatives and were troubled by what they saw as the ‘wrongness’ of being forced as adults to rely on parents or their own adult children. Similarly,

encounters with official sources of welfare were distressing, not just because of the significant challenges participants faced in identifying and negotiating their rights and entitlements, but because they experienced these encounters as humiliating and degrading.

In this context, help from ‘unpredictable’ sources – such as more distant kin with whom one did not feel bound with ties of mutual obligation, or from public officials or charity workers who took a personal interest in one’s case – was credited with decisive significance in many participants’ narratives. The power of these critical interventions derived from their moral framing. As unexpected, seemingly altruistic gestures, they empowered participants to reconfigure their identities in ways that enabled them to accept their new role as seekers of help – thereby promoting resilience. The analysis suggests, therefore, that personal intervention on the part of more distant, or ‘weak ties’ within the linked lives that make up individual’s social worlds, are often a central aspect of the ‘fateful moments’ that redirect people’s life pathways in positive directions.

6.5 Agency, Planning and Visions of the Future

Perhaps the most significant contribution of the life course perspective within social science is its potential to incorporate human agency within an understanding of the relationship between biography and history. ‘Within the constraints of their world,’ wrote Elder (1994, p. 6), ‘people are planful and make choices that construct their life course.’ People’s capacity – and belief in the possibility – of making future plans is an essential dimension of resilience. The constraints that shape that capacity derive from the structural and institutional aspects of people’s social and economic environment that form the usual focus of sociological analysis. However, biographical analysis also draws our attention to the ways in which past experience and life course stage also shape, not only people’s capacities to make choices but also how they perceive and construct those capacities.

6.5.1 Participant understanding of life trajectories by cohort

Within the RESCuE interviews, people’s accounts of their understandings of their own life trajectories and their ‘planfulness’ for the future were fundamentally shaped by

their year of birth and life course stage. As we described in **Section 3.2** above, participants born in the late 1940s and fifties were approaching retirement and their families were maturing at the time of interview. Reflecting on their own life paths through ‘two recessions and a boom’ they articulated regret at the loss of past hopes and expectations but also a certain level of acceptance of where they were without any expectation of change in the future: as Nora observed: ‘[I]t just seems that bit harder to get yourself kick started again.’ Seamus expressed the mixed feelings of participants within this cohort rather well:

[W]e never thought this was going to happen, I never thought that I’d see my children emigrate, I thought I was doing all the emigrating, I was doing all that so that my children wouldn’t have to do it but this is just getting worse and worse and worse.

[...]

Things are OK, we're OK, just stop worrying. But it just doesn't fit in with my plans, my plans were at 60: mortgage free. But at the end of the day, it's not the end of the world. So I've just got to get me head around that, which I'm gradually doing.

As we saw earlier, participants born in the 1960s and seventies were within a cohort of Irish people who experienced the most economic stress as a result of the recession, at least in part because their families are still comparatively young (and they may also be caring for older family members). Perhaps in consequence, they exhibited considerably more anxiety about their future lives, together with doubts about their potential to shape them. Those who were unemployed expressed fears that they would never find work again while others who were in high mortgage debt doubted whether they would ever be able to escape from their situation:

But you have to think...will I ever get a job with job security like that again? I’m not sure. I don’t think I will. (Jacinta)

[R]ealistically I would like just to get out of [Ireland] altogether because there no future here for the kids at all. There is absolutely no future for them in this country and if I had a way I would. (Jack)

At my age now I don't know would I get work. I'd love to be able to maybe go back to getting educated a bit better. Although I don't know if I'd have the brain for it at the moment. (Aisling)

Regret at their limited educational attainment and a strong desire to encourage their children to go further is a common theme within this cohort. This forms part of a broader sense of responsibility towards their children's future:

We're pushing everything to keep the kids right and that's the main thing. If you keep the family right everything else should fall into place. (John)

In contrast to the two older cohorts, the younger participants in the RESCuE study were comparatively hopeful for the future, perhaps because of a feeling that the recession hadn't really 'hit' them (Lorraine). Those at the older end of this cohort, who had already started their families, articulated a sense that they had reached adulthood during a 'heady' time of excess prosperity: '[W]e had the best of money. We were on great money but you didn't realise that things were going to get so hard (Nancy). By contrast, younger participants, who were about to embark on this transition in the immediate wake of the recession, noted how their parents struggled but expressed a quiet level of confidence in their own capacity to achieve relatively modest life goals:

Hopefully with [my training], get a really good job, get a nice house and then hopefully be in a stable relationship and hopefully have at least one child and it is kind of like I don't really want kids unless I have a really good job so I am not struggling. (Lisa)

But I don't mind as long as I'm progressing, do you know what I mean? If I have to struggle [in my training course] at least I'll be getting on in life sort of thing, do you know? Getting somewhere with myself. So I don't really mind but sure it's going to be tough, but sure it's always going to be tough isn't it? Can't be feeling sorry for yourself the whole time. (Ben)

6.5.2 Analysis of participant understanding of life trajectories

If we were to summarize the variation in participant understandings of their life trajectories and 'planfulness' for the future across the three cohorts in the Irish RESCuE study as motifs, they would be *disappointed resignation*, *frustrated anxiety* and *modest*

hope. Of course, these differences can be attributed, in part, to life stage. People's understandings of their pasts and their approaches to their futures are governed by their perceptions of the time they have left and the degree to which they bear responsibility for the futures of others. It is interesting to note, nevertheless, that whereas social scientific analyses concerned about the accumulation of disadvantage across the life course emphasize the objective risks to younger people's futures, our focus on resilience leads us to consider how people's evaluations of their past trajectories affects their perceived ability to plan or change the direction of their lives.

In this context, it is notable that the recession appears to have had the most significant negative effects, not on the youngest cohort reaching adulthood, but on those in the 'middle years,' who perceive themselves to have greater responsibility for promoting the well-being of future generations. This is consistent with recent quantitative analysis suggesting that, when multiple forms of economic stress are taken into account, Irish citizens within this age category may have suffered more. Our qualitative research shows that there is a risk that this group of people may become a 'lost generation' – with follow-on consequences for their children – if they are unable to regain a sense of purpose and hope in their lives.

A third, significant finding from our consideration of participants' understandings of their past and future lives, is the extent to which people *think inter-generationally*. Across all three cohorts, people evaluate their lives not just in terms of their own hopes and aspirations, but in terms of their positions and obligations within inter-dependent sets of familial relationship.

6.6 Conclusion

A biographical and longitudinal perspective enhances our understanding of citizens' varying capacities for resilience in the context of the crisis, through an analysis of how life course characteristics – including birth cohort and family life stage – intersect with structural disadvantage, past experiences of adversity and the timing of life transitions and events leading to different pathways through life. By adopting a qualitative approach, the RESCuE study provides additional insights on how people adapt to adverse transitions and engage in life planning. In particular, it yields rich data on the

complex processes surrounding turning points in the life course, providing essential information for understanding how such ‘critical moments’ give rise to positive or negative trajectories.

This report examined varying biographical and longitudinal aspects of resilience in Ireland across three broad cohorts of participants in the RESCuE project: those born during a period of economic stagnation in the late 1940s and 1950s; those born during a period of comparative economic growth during the 1960s and seventies; ‘millennials’ born during the 1980s and nineties, a period characterized by rapid change in social and cultural values but also by widely fluctuating economic fortunes (from bust to boom and back again). Our analysis showed that participants in each of these cohorts experienced the Great Recession differently, partly because of the different contexts in which they grew up, but also because of the different family life stages at which they encountered the current crisis. Consistent with recent quantitative evidence, we found that those in the middle cohort (aged in their thirties and forties) felt the negative consequences of the recession most keenly, partly because they were more likely to have children and other dependents, but also because they had entered adulthood and early family formation during a period of social and economic optimism, with greatly enhanced opportunities for social mobility that were subsequently dashed.

Our analysis of the life timing of transitions and events in participants’ lives revealed a pattern of ‘untimely’ and ‘ill-timed’ transitions, consistent with the comparatively disadvantaged social origins of all participants across each of the three cohorts. However, the analysis also showed that poor timing in and of itself does not determine poor outcomes across the life course. ‘Untimely’ transitions - such as births outside marriage - or ‘ill-timed’ life choices - such as when to start a business or borrow money to purchase a home - can be negotiated and overcome within individual lives. However, our analysis revealed that when people encounter a ‘perfect storm’ bringing together poor timing and unexpected adverse events, most notably ill-health, the challenges of overcoming them can sometimes prove too great.

The potential for resilience at such critical moments may be greatly enhanced by the extent to which people are able to draw on their networks of 'linked lives' for support. We found that, contrary to our expectations, close kinship ties proved problematic sources of help for many participants, partly because they were fearful of imposing hardship on their near relatives but also because they rejected what they believed to be inappropriate flows of help across the generations. Instead, unexpected forms of help from more distant relatives or office-holders (such as doctors, teachers, public officials or charity workers) appeared as more decisive interventions in participant narratives.

Such interventions appear to have acted as turning points insofar as they empowered people to reconfigure their identities as recipients of help.

Finally, we found considerable differences across the three cohorts with respect to understandings of their life trajectories and their visions of the future. The oldest group, aged in their fifties and sixties, expressed *disappointed resignation* that having weathered the recession of the 1980s when they were raising their own families, their material circumstances were less than they had hoped for as they approached retirement. The youngest group, aged in their late teens and twenties, were *modestly hopeful* for their own futures. By contrast, the middle cohort of participants, aged in their thirties and forties expressed *frustrated anxiety*. This group was most fearful about the future, most doubtful about their own ability to transcend their circumstances and angriest about the impact of the recession on their lives.

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