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Socio-Economic Practices of Resilience in Ireland

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Abstract

This working paper is a qualitative analysis of socio-economic practices of resilience in Irish households. It was produced as the Irish national report for Work Package 4 (D4.19) within the FP7 Project, ‘RESCuE: Patterns of resilience during socio-economic crisis among households in Europe.’ The paper includes an overview of the socio-economic characteristics of participating households in Ireland. It discusses the narratives of hardship provided by Irish participants and considers the varying practices adopted within households to cope with hardship. It concludes with an analysis of the degrees of hardship and forms of resilience experienced and displayed across different household types, and discusses some of the limitations of the concept of resilience.

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Introduction

The concept of resilience has attracted much academic and political interest of late and has recently been incorporated into the sociological literature (Dagdeviren et al., 2016). In contrast to the psychological or psycho-social literature, which emphasises individual or family traits, the sociological literature on resilience focuses up on the social, cultural and political context within which resilience occurs. Rather than heroic models of resilience where individuals are understood to perform extraordinary acts or achievements, sociological approaches take the socioeconomic and historical context into account and examine peoples' everyday practices as they seek to improve their circumstances (Dagdevieren et al., 2016; Canvin et. al., 2009). The literature on resilience 'views adversity as a precondition, and then investigates what is involved in 'beating the odds' associated with such adversity' (Canvin et. al.,2009:239).

The Irish participants in RESCuE suffered material deprivation and other forms of hardship to varying degrees as a result of the Financial Crisis in 2008. Their interviews revealed a bleak assessment of contemporary social conditions and an overwhelming sense of trepidation for their future potential and prosperity. In their interviews, participants gave voice to important reflections on their current state of being: a sense of being unfairly burdened with austerity measures, of facing cuts that have had the greatest impact at the lowest level; of a steady progression towards increasing poverty and hardship; a sense of insecurity for their future in regards to health, employment and providing for their children; the rising cost of daily essentials; and a perception of the mass exodus of young people from rural communities. Although participants attributed blame to the 'ordinary person,' they also clearly felt that ordinary people were paying the price by living with reduced means. They placed the 'real' blame on government officials, bankers and developers, who remained responsible for a lack of action, negotiation, and general failure to meet the needs of the people in the post-crisis setting. These sentiments were emphasised most by self-employed people whose small businesses were failing.

This report examines the socioeconomic practices of households in Ireland that have experienced adversity in the wake of the Financial Crisis of 2008 as follows:

- Section 2 provides a summary of the socioeconomic context in Ireland after the crisis, as outlined in more detail in the National Report for WP2.
- Section 3 describes the socioeconomic characteristics of participating households by family type, employment status, educational attainment, ethnicity, and housing status.
- Section 4 discusses the narratives of hardship experienced by households in Ireland, distinguishing hardship that affected the whole household; that affected the needs of children; those of young adults; the personal aspirations and desires of interviewees; and the impact of community on households.
- Section 5 considers the practices of coping with hardship by examining income generation and stabilisation; practices to manage and reduce consumption; the role of assets and resources; and the cost, benefits and consequences of resilience.
- Section 6 provides an analysis of household resilience practices and the limitations of resilience analysis by considering the degrees of hardship and the different forms of resilience amongst different household types; continuity and discontinuity in resilience; and the limitations of resilience analysis.

2. Country specific literature review on socio-economic practices of coping with hardship or resilience

As a recent report by the National, Economic and Social Council (2013:22) emphasized, the high proportions of people (22%) and more particularly children (24%) living in jobless households (Watson, Maître and Whelan 2012:18-24), are key distinguishing features of the social consequences of the crisis in Ireland. Taken together with the changing gender composition of employment and increasing proportions of low-work intensity households, this

feature of the Irish social landscape has considerable implications for understanding the conditions for household resilience.

Qualitative research on the resilience *practices* of households is comparatively scant. Daly and Leonard (2002:2) carried out in-depth qualitative interviews with the members of thirty families living on low incomes in Dublin, with a view to making visible “the lives and concerns of some of Ireland’s poorest households.” Their research highlighted the extent to which “the welfare of the family as a unit needs to be addressed as do people’s social support networks and their embeddedness in their local area,” and they called for the prioritization of qualitative research in order “to look at the world, and public services and provision especially, through the eyes of poor people themselves” (Daly and Leonard 2002: 198-225). Their call was made in the context of the “congratulatory clamour” accompanying the years of economic success, and has subsequently remained largely unheard by Irish research commissioners.

Olagnero et al. (2006) documented the extent to which poor residents of social housing in Dublin relied on extended family networks for social support. Similarly to Daly and Leonard (2002), the authors found that poor families felt relatively isolated from wider community networks. In a mixed-method study, Corcoran, Gray and Peillon (2010) found that household and community practices amongst residents of new suburbs in the greater Dublin varied according to family life stage, distance from extended family networks, and other socio-demographic aspects of the locality. In contrast to qualitative research on families in poor neighbourhoods, they found that middle-class families were embedded local non-kin networks, especially those whose children were of school-going age.

The Community Platform (n.d.), a network of 30 national organisations working against poverty and inequality, recently issued a report on “the human stories behind poverty in Ireland, based on qualitative responses to the question: “*how is the recession, and Government policy, affecting your life?*” The responses emphasized how people have been affected by the cumulative impact of unemployment or poorly paid employment, lack of opportunities and cuts to

services and supports over successive years. They also revealed the extent to which people were engaging in creative strategies to try to address the challenges they faced.

3. Socio-economic characteristics of HH participants

We recruited participants from within the Midlands region. This region experienced considerable population growth during the Celtic Tiger boom due to its position on the outer edge of the Dublin commuter belt. However, it displayed the lowest level of economic resilience to the crisis, with disproportionately high increases in rates of unemployment and mortgage arrears (Breathnach et al. 2014; NESC 2013). The region has urban and rural pockets of disadvantaged, and very disadvantaged, areas. In accordance with our sampling criteria, we interviewed families/households that were experiencing material adversity. Specifically, we identified individuals or families who were living in a disadvantaged area and who were: i) poor and on public benefits, but active and self-supporting - getting by better than others; ii) at risk of poverty but struggling to avoid it by various activities, iii) poor but not in benefit schemes due to various reasons, and getting by somehow; and iv) low-income working family households. The Irish RESCuE team completed twenty five household interviews in total; thirteen were from the urban research area, and twelve were from the rural research area.

Couples with dependent children comprised the most common **family household type** (Figure 1 and 2), in both urban and rural areas. This is consistent with census data showing this household type to be the modal household type in each area. In the rural area 8 of the participants were members of households comprising couples with children. There were three single participants, two of whom were living at home with their parents. One participant was a widow. In the urban area, six participants were living in households comprising couples with children, three were single and living in the parental home, 3 were single parent households, and 1 participant was a

widow¹. Amongst the urban participants, 1 lone parent had a child with autism, 2 single participants and 1 widow had difficulties with alcohol, and 2 single participants had experienced homelessness.

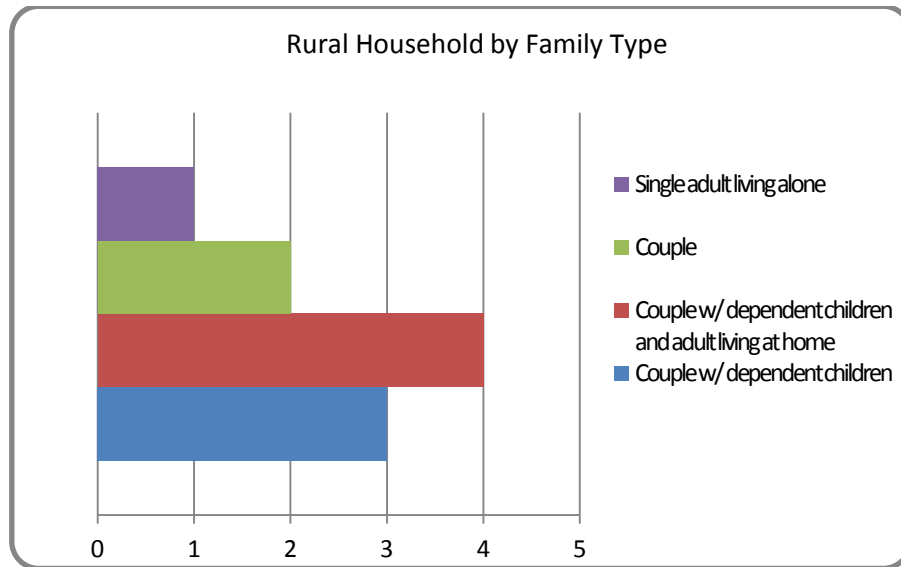


Fig. 1 Rural Household by family type

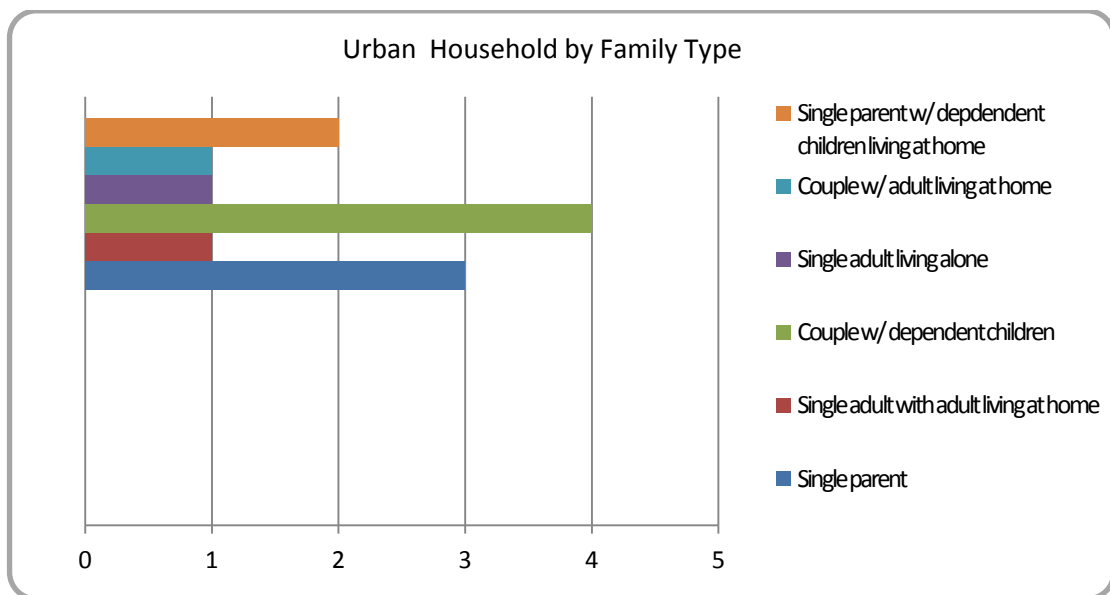


Fig. 2 Urban Household by family type

Since 2007 the deprivation rate has more than doubled in Ireland. In 2013, over 30 percent of the population (more than one million people) experienced two or

¹ See appendix one for Participant Interviewed by Family Type

more types of enforced deprivation. According to EU SILC for 2013 (CSO, 2015) there have been notable increases in the proportions of Irish households that are unable to: *replace worn out furniture* (25.8%), *afford a morning/afternoon/evening out* (25.1%) and *have family/friends over for a meal/drink* (18.7%). For those ‘at risk of poverty’ the deprivation rate was 53.9 percent in 2013 compared with 46.8 percent in 2012. The types of deprivation most commonly experienced were an inability to; *replace worn out furniture* (42.5%), *afford a morning/afternoon/evening out* (41.7%) and *have family/friends over for a meal/drink* (33.3%). For those not ‘at risk of poverty’ the deprivation rate was 26.3 percent in 2013, compared with 23.0 percent in 2012. The types of deprivation most commonly experienced were an inability to; *replace worn out furniture* (22.8%), *afford a morning/afternoon/evening out* (22.1%) and *have family/friends over for a meal/drink* (16.0%).

Further analysis by socio-demographic characteristics showed that those living in households with one adult and one or more children had the highest deprivation rate in 2013 at 63.2 percent. Those living in accommodation that was rented at below the market rate or rent free (56.6%), those describing their principal economic status as unemployed (54.9%) and those who were not at work due to illness or disability (53.1%) also had deprivation rates of over 50 percent in 2013 (CSO, 2015).

With regard to **employment status** (See Figure 3), most Irish RESCuE participants in both the urban and rural areas were in receipt of some form of social benefits, either job seekers benefit, jobseekers allowance, or disability benefit. Those in training were young people (n=5) who were early school leavers, or participants partaking in activation schemes (n=2) following redundancy. Three of the participants in the rural area were retired (one had taken early retirement in 2008). One participant was unemployed but not receiving social benefits as her husband was working full-time, while another was self-employed. Three of our participants were working. However, two of these were the only adult in full-time employment in their households.

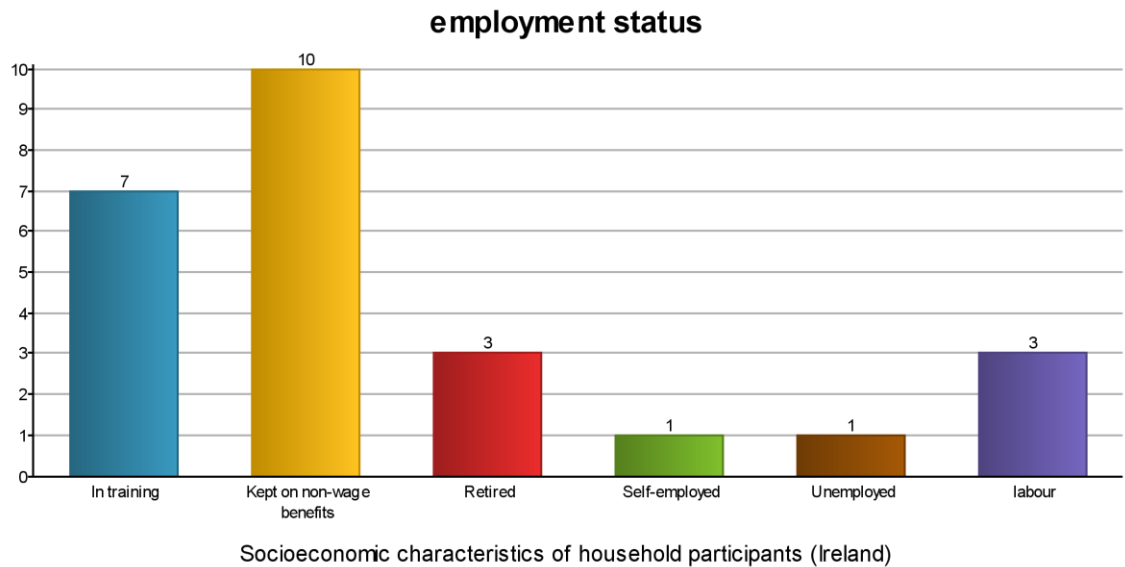


Fig 3: Employment status of household participants in urban and rural locations.

The **educational attainment** (See Figure 4) of our participants varied considerably. The majority had completed either primary school education, which is generally completed at 12 years of age, or completed full secondary education, obtaining a Leaving Certificate or Leaving Certificate Applied (a vocational and practical oriented qualification). Two of our participants went on to secondary education but left within the first two years. Four had completed their Junior Certificate, the first round of state exams, generally undertaken at age 15. Three were three Early School Leavers, meaning that they had ceased participation in school before reaching the age of 16 years or before completing three years post-primary education, whichever is later. One participant received special needs education which entails provision of education in special schools dedicated to educating children with similar needs, or attached or integrated into mainstream schools. Three of our participants went on to complete third level education, one as a mature student.

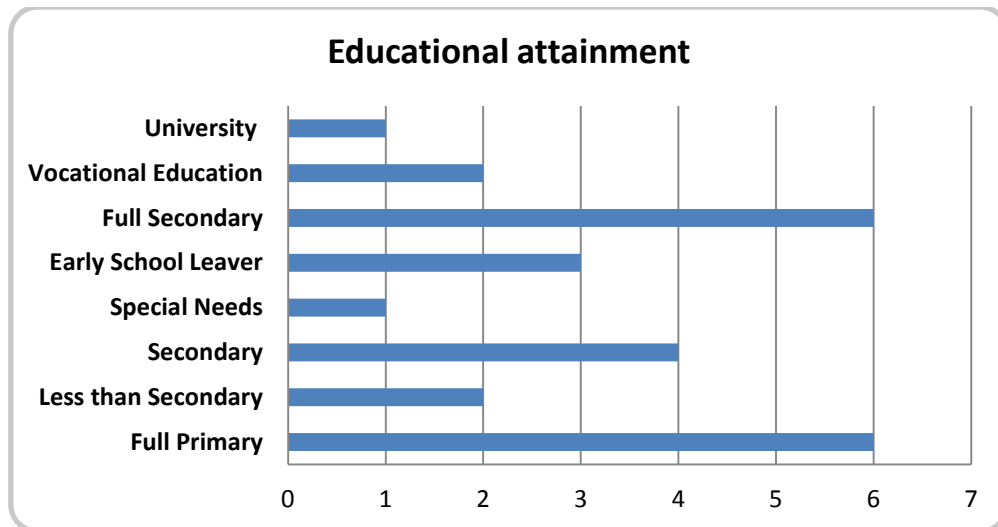


Fig 4: Level of education of household participants in urban and rural locations.

In relation to **ethnicity** (See Figure 5), most participants were 'white Irish.' Members of the migrant and Traveller communities were also included. The migrant population of our study area is 3-6 percent of the total population

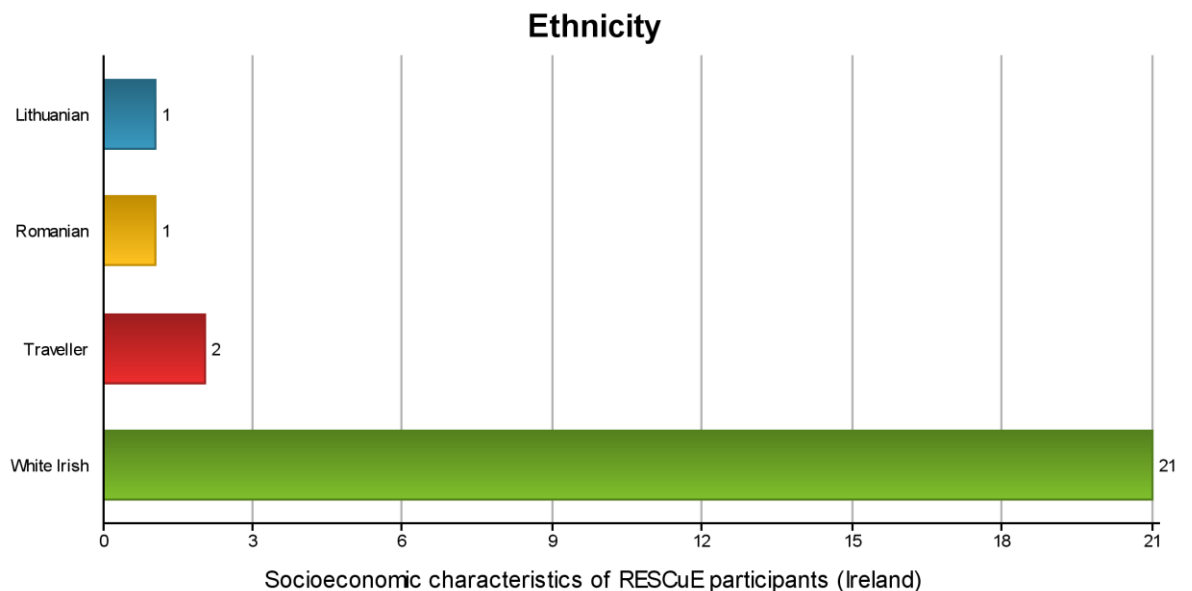


Figure 5: Ethnicity of rural and urban participants.

Privately owned housing was the most common form of **housing status** (See Figure 6) with 10 of 25 participants paying a mortgage on their homes. Six participants were living in local authority social housing accommodation. Local authorities are the main providers of housing for people who cannot afford to buy their own home. Rent is payable to the local authority and is based upon the household's ability to pay. However, there are extensive waiting lists for social housing in Ireland at present with an average wait of almost 5 years for housing to be made available to those in need. Social housing supply has been reduced since the collapse of the construction industry with, for instance, Dublin City Council building only 29 homes in 2013 with more than 16,000 people on its housing waiting list (Kelly, 2014 IT). Dublin city currently has 21,015 individuals and families on their housing list with each one having been assessed for housing need. Dublin city housed 960 applicants last year (Kelly, 2015 IT). The Government's social housing strategy, published last November (2014), aims to eliminate social housing waiting lists by 2020. Applicants on social housing lists are generally living in the private rented sector with or without rent supplement. Of our 4 applicants in the private rented sector 3 were in receipt of rent supplement. 5 participants are living in the parental home contributing rent to the household each week.

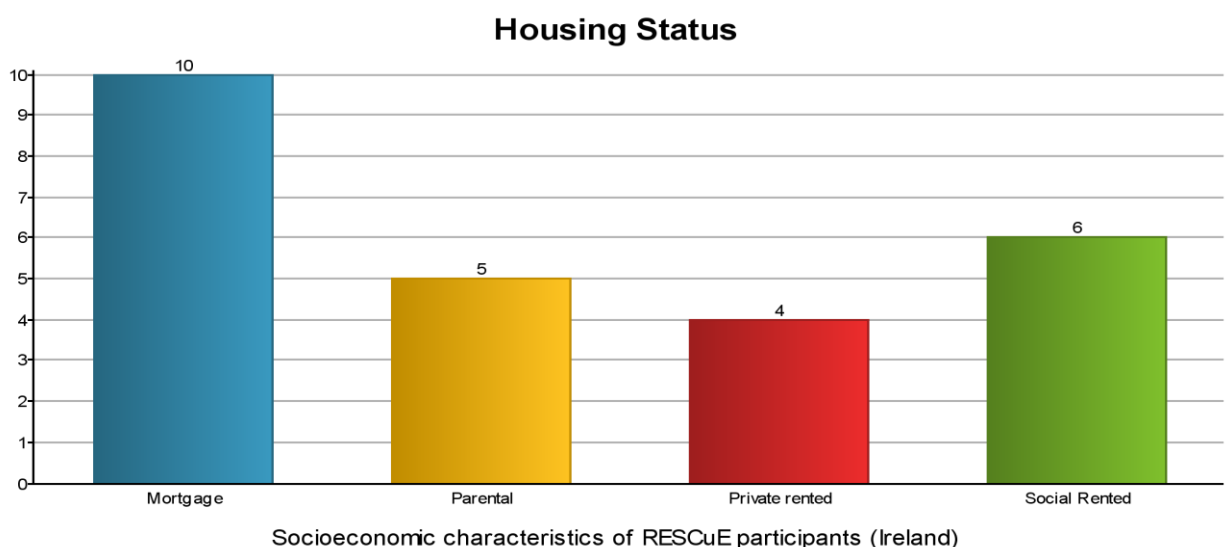


Fig 6: Housing status of rural and urban participants.

4. Narratives and dynamics of hardship

Narratives of hardship: How households explain hardship

In Ireland, household hardship is measured in terms of material deprivation which takes into account access to resources other than income. This allows us to explore what doing without means for those who are living with material adversity. Deprivation measures aim to capture the living conditions of households that cannot afford at least two items (*enforced deprivation*) from a list of deprivations considered necessary to attain a living standard considered acceptable to Irish society generally.

Recent quantitative analysis of the deprivation rate in Ireland provides a background to the narratives of hardship experienced and discussed by our participants. With a reduction in their standard of living, households begin to redefine their consumption habits. As indicated in the qualitative report "Facing the crisis: the coping strategies of unemployed people in Europe" undertaken by the European Commission (2014), households begin by removing expenses they deem less essential: holidays, unexpected purchases, and replacing worn out items. It also found that households reduced their leisure activities as these were considered an unnecessary expense. At the opposite end, it found that the expenses that households sacrifice last are: pairs of properly fitting shoes, telephone and computer, paying arrears and bills (European Commission, 2014).

In the paragraphs below, we summarize the narratives of hardship provided by our participants under the following headings: (i) deprivation that affected the whole family or household; (ii) unmet needs that affected children; (iii) deprivation experienced by young adults living in the parental home; (iv) individual participants' accounts of their own unfulfilled desires; or (iv) impact of community on household hardship.

Narratives of hardship affecting the whole household

The most extreme forms of hardship described by our participants related to forms of material deprivation such as not being able to complete a weekly

grocery shop, provide home heating oil for the household, or take a daily shower. Although all participants existed on stringent budgets, some prioritised paying the bills over weekly groceries. Participants living in these household circumstances spoke of shopping for food on a daily basis, of often buying food in 'reduced price' sections of the supermarket, of parents surviving on just one daily meal, or going without food entirely in order to ensure that there was enough for the children.

Resp 1: We would work with what was there. If there is any meat left over or if there is any veg left over or whatever you would rustle up just a meal wouldn't you *Jack*?

Resp 2: Yeah you would just get something quick. We would do without breakfast and lunch.

Resp 1: I would rather do without it.

Resp 2: Yeah and just have the dinner.

Resp 1: There is days there I wouldn't eat at all. There was actually days there, there was one week there I didn't eat for four days. I gave it to the kids instead and I gave it to him because he is at work and the kids need it for school. I didn't eat, and I just told the kids I wasn't hungry but I was but I just gave it to them instead" (INT.HU.007, Husband and wife, 4 children).

In the rural study area one family spoke of surviving on eggs produced by the hens that they kept, supplemented with budget chips.

"We lived on eggs. I remember the Aldi chips are great, for 2.5 kilo you can get €1.49 and we lived on chips and eggs or scrambled eggs or what way you can do eggs. Now I have spaghetti up there, they do spaghetti for €0.45 and a tin of that goes on chips, still shi* food from what I was on when you're training. So things went really bad in the last few years" (INT.HR.002, Husband, 2 children).

Home heating oil was unaffordable for the majority of households, with many participants talking of going without heating oil for several years. As most of the interviews took place over the winter months and in participant's homes, the pervasiveness of this form of deprivation became apparent to the researchers, whether participants mentioned it or not, as numb icy feet were commonplace by the end of a two hour interview. In one extreme case a family spoke of lighting the fire for 3 hours to heat the water so that all six family members, once a week, could share a single bath. As substitutes for home heating oil, participants spoke of gathering pallets from their workplace, breaking them up and placing them in the fire, turning towards charities for help, using family networks to secure turf (peat) for the winter in exchange for help 'drawing in' the turf during the summer months, or buying small oil cans to the value of €20 at a time when they could afford it for the particularly cold winter nights.

[T]hat's the oil tank. So that's the reality of it, there's €20 you put in it from a can, you know it won't last, it just gives you a bit of heat in the night or whenever. So a few times I've gone just to get oil like that. The big thing I suppose, with the money gone, is how do you keep your children warm? And that's where it's just heartbreaking. I was thinking about Christmas before there, trying to get them a present, you know, people you love. To do the basics, keep them warm..."
(INT.HRPE.002, husband, 2 children).

Not being able to afford a family holiday was another common form of hardship described by participants across all socio-demographic categories. Especially amongst couples with children, family holidays were either never possible, or had been curtailed because of the crisis. For example, consider the narratives below from a low work intensity household with four children who have never been on a family holiday. The mother described how she feels for her children returning to school after the summer holidays, unable to join in with conversations amongst their peers about what they did, or where they went over the holiday period.

[T]hey need, like they go into school after the summer holidays and all the friends - oh we were here, or we were here, and then my little one and another little girl 'we didn't go anywhere' and that's the whole time, so it does get to you after so many times of saying 'oh we didn't get anywhere, we couldn't go anywhere' (INT.HU.007, husband and wife, 4 children).

Similarly, a young adult living in the parental home talked about how she and her family used to go on holiday together, but that this has not been the case in recent years.

Yeah, we used to. Haven't been on a holiday now in a while, but we used to like, a few years back like. We used to always go, because we used to have one of those - not caravan - what do you call the other thing? Mobile home thing, I don't know what it is, you drive it anyway and you can sleep in the back" (INT.HR.009, single living in family home).

Lastly, a couple with adult children described how they no can no longer afford to go on holiday since the crisis, although this used to be a common practice. Now, their children occasionally pool their resources to gift them a holiday or weekend away.

[If] we have a wee holiday or a weekend away the kids pay for it. We haven't had a weekend away or anything in the last five years, four years, since 2010/2009, I can't remember, it's a long time ago anyway, we used to go away regularly" (INT.HR.006, husband, grown children not living in family home).

The accounts above illustrate the strains that families face, but also the challenge of defining and describing resilient outcomes. Recognition of resilience involves measures of social well-being that enable families to improve forms of deprivation that hinder their quality of life (NESC, 2013: vii). Faced with situations of hardship, the small local outings that families took

together were highly significant for the well-being and quality of life of the whole family. For instance, participants in families where holidays were financially impossible spoke of time spent together using public resources within their locality. Local woodlands and lakes are prized amenities that families described as viable alternatives to holidays in the sense of providing amusement, entertainment, curiosity and quality family time. For example, one participant talks about the neighbouring woodland as a playground for his young children, although he is conscious of being unable to afford the alternative of an established family entertainment.

But it has been great peace of mind, you know, going out and that quiet time, you know with the kids, and sit with the kids, and playing, but you know...so it has been that kind of a thing, like I said, there's bears, and we'd be looking for this now with kids, we've played chasing, hide and go seek with the other kids, and other times I'd go off and hide from them, you know, there's all different things we've done,[...], like it's been a playground, this wood, it's been an adventure place, and it was a bit of out...and it's sad that that was your outing as well, well we can't go to *names family entertainment centre* and we can't go here, I've no money. Everything was money [...], you know there's good parts and bad parts, but you know when it's sad in other parts where this is your fun. But we made it fun" (INT.HR.002, Husband, 2 children).

Another participant talks similarly about entertaining her children using the local playground or woodland, emphasising the attraction of events that are free or of little cost.

Or, like that, bringing the kids to the forest. We do a lot of things with the kids like bring them to the playground or the forest when it's nice out, we do things that wouldn't cost as much...

...like that we'd go to the forest for a walk with the kids and walk for an hour and then go and get ice cream and bring it back to the house"
(INT.HU.004, wife, 2 children)

Our younger adult participants also spoke of using local communal resources as areas of relaxation and fun.

I'd use the lakes now, as it is now. I mean I go out in the summer, I just chill out at the lake. There's a diving board out there in *name of lake*, so you go out there and have a swim and shout in the sun mainly and stuff you know" (INT.HU.012, Single, living in family home).

Home renovation was another common theme relating to hardship in our participants' narratives. Many spoke about not being able to maintain their home to a presentable and hospitable standard, or replace appliances once they became faulty or broken. For families living in social housing replacing broken appliances such as a washing machine poses an enormous financial burden because, in contrast to private tenancies the local council is not responsible for repairing or replacing them. This is exacerbated in households with children where washing clothes – such as school uniforms – is a daily essential. For example, a lone parent living in social housing with three children described how her washing machine just kept on breaking. She did not have the means to replace it outright and so turned to purchasing one on rental.

Another couple, who bought their current house in 2007, spoke of being unable to afford the renovations it desperately needs, to the extent that they do not invite anyone into their home out of shame.

This is our home now yeah. Yeah but the thing is, it's there, 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. Basically there is a lot of things I would like to do with it"
(INT.HU.007, husband and wife, 4 children).

Where renovations needed to be carried out male participants spoke of undertaking DIY jobs in what spare time they had, with carpentry or tiling skills often learned from a previous generation. In one house the kitchen floor has remained bare concrete for at least two years as the family try to save the price of adhesive to stick down the tiles. However, the participant proudly showed us the work that he has completed so far, getting the walls painted and fitting kitchen units, while his wife has managed to source a lot of the household furniture from local charity shops.

That is into the kitchen. I have tiles and everything for the floor but I just don't have the money to get the adhesive for it so I am saving up a bit.

And how long do you have the tiles?

Two years now, there was a deal but I just didn't have enough for the adhesive at the same time. But I got the wall done and the doors of the units" (INT.HU.007, husband and wife, 4 children)

Finally, participants talked about the difficulties associated with the day to day running costs of a household with children, from not being able to put petrol in the car, to being unable to treat the children to simple gifts, and being unable to save and plan for the future.

However, in tandem with these examples of day-to-day hardship, participants also talked of the necessity of strict budgets and of their budgeting skills, their awareness of the need to compromise, of prioritising the children's needs over their own, and of using social resources or charities to assist in negotiating, or achieving, desirable outcomes.

Needs that affected children

Amongst households with children, the lack of financial resources to provide for their education and development were prominent themes. Parents expressed concern, not just because they felt they were depriving their children of their

potential through lack of resources, but also because they believed their children were aware of how their household circumstances were limiting their life chances. Being unable to provide the opportunity for their children to take part in extra-curricular or leisure activities was a source of worry and emotional hardship for participants.

For example, one participant describes how she would love for one of her children to return to horse riding classes and for another to return to swimming classes, but she is just unable to meet their cost and is also hindered by the absence of transport.

It is tough like *Emma* now would like to go back horse riding which I don't mind, I would love to let her go back but then there is the cost factor of that number one and because I have no way of getting her out number two. You can't do that. The little one wanted to go swimming there last year, I tried to get her in but it was working out at €56 every couple of weeks and I wouldn't have it. There is things they want to do and I can't, I don't have the resources to give it to them which is tough. If I could give it to them I would" (INT.HU.007, husband and wife, 4 children).

Some extra-curricular activities have become an integral part of the 'hidden' primary school curriculum. However, since the costs are not included in state payments to the schools, increasing pressure is placed on parents to make financial contributions so that their children can participate (Holden, 2013).

Participants also spoke about the direct cost of educating their children. Although in Ireland education is nominally 'free' through third level, there is little support for the practical everyday costs of uniforms, books, stationary, or food, nor for the extra-curricular activities that schools now encourage. The challenge of meeting these costs can be compounded by the expense of making a religious sacrament or taking a state exam. Primary schools request a 'voluntary' contribution fee that ranges between €50 and €250. Secondary

education requires contributions towards certain practical subjects such as home economics, woodwork or engineering. Parents must also pay for the correction of 'mock' examination papers and a fee to the State for their children to sit the Junior and Leaving Certificates. As a consequence of the crisis schools are under increasing budget pressure which they then pass on to parents (Barnardos, 2015)

This year I have her mocks so I'll pay that in January, that's €135. Then when she went back to school, she's in *name of secondary school*, they were sending out - you need this exam paper, you need that exam paper. There is always something. I had to spend €20 a week for 3 or 4 weeks even after the money spent after her going in, and then with *Enda* it's like school fees, his was €110, it's ridiculous the price of stuff. Every week you're getting a text message off the school. But they are constantly putting pressure on you" (INT.HU.001, lone parent with children)

Parents did not challenge or contest schools' demands for additional payments or the education policy that fails to provide sufficient funds. Instead, they interacted with community and charity organisations to help ease their burden in other areas, reducing their consumption habits, or compromising other priorities in order to continue to provide the essentials for their children's education.

Narratives of hardship affecting young adults

The young people we spoke with, aged between 18-21 years, all lived in the family home. Each participant interviewed gave between €40-€60 weekly to the household budget, to contribute to costs such as rent and upkeep. Within this group deprivation was experienced as a state of limbo. They could not afford to move out of the family home because private rental accommodation was unaffordable but staying at home meant that they remained a cost to their parents who, they felt, were struggling already. Furthermore, as part of a post-crisis austerity measure, unemployed persons under the age of 25 now receive a

social benefit of just €100 per week, considerably lower than the standard €188 per week.

One young adult with younger siblings talked about how he feels a burden on his mother. Although by staying at home he is contributing to the household income, he is trying to save to move out.

[I]t's not realistic for me to go, move out like in a way, you know. So it's a hard situation. I was thinking now the past year of leaving, and I'm thinking it's about time I get going, you know, but then like what's the story with her rent, and what's the story with the thing, because the rent'll be the same anyways you know, and if she's half struggling now with me paying the money to her, what's she going to be doing after? And then me getting by on what I have on my own wouldn't really work either, so it's a tough situation, it's a hard situation. It is about time I got going but... (INT.HU.012, single, living in family home).

Although young people are caught in the predicament of not being able to move out of the family home, many were hopeful of their ability to improve their future lives by progressing either to further education or some form of employment.

Narratives of hardship linked to personal aspirations and desires

At an individual level, female participants in particular, spoke of unfulfilled personal desires. These were articulated most commonly by women who were not in employment, who spoke of their wish to have a job, and to have financial independence. However, their absence of feasible childcare options, or lack of afterschool care in the case of children suffering a disability or illness, restricted these possibilities.

Impact of the community on household hardship

Lastly, we found that the community in which participants lived had an impact on their household hardship. Households living in urban designated

disadvantaged areas spoke of being exposed to vandalism and theft of personal property, of anti-social behaviour, of children being bullied, exclusion within the community, and rival feuds. Hardship was felt not only in financial terms, having to replace stolen items or repair broken property, but also in terms of the impact of situations such as bullying. One participant talked about the impact bullying had on her and her son and about moving out of the area altogether.

It was in *disadvantaged area*, what age was he, he was about 5. Now he was about 4 when he started school. There was people that lived up there beside us, and they were in his class in school and they were home and they were actually a set of twins and he spent time in hospital, couldn't let him outside the door so I had to actually had to put myself in debt to get playstation games and things like that to keep him in. He was putting on so much weight then because I was keeping him in. It was very hard, I had enough of it. It was either put myself in debt or go renting a house out here so I did" (INT.HR.001, wife, 3 children).

Similarly, members of another household discussed the isolation their family feel within their community, a lack of conviviality and support resulting from a serious misunderstanding by community members.

Resp 1: One incident there happened afterwards. I was out playing with the kids which I do, I'll fall down and let them bounce off me and like at that time, not now that they are teenagers but that time it was great, they were bouncing off me and everything and someone up there reported me for thinking I was too rough with them in the field. I would run over and fall over them and they would think that was great because I fell and they would jump on me but someone reported me for saying I was physically hurting the kids out in the field. That hit me, that hit me hard.

How long had you been living there?

Resp 1: We were only a few months weren't we, about a year?

Resp 2: Yeah. It's horrible up there. The neighbours are just horrible.

Resp 1: Then you hear the stories back that they are not, they are talking about you and there is a feud going on with another family up this other side and then others are talking about them.

Resp 2: There is no communication. There is no niceness about them at all (INT.HU.007, husband and wife, 4 children).

As aforementioned, the most common quantitative indicators of deprivation are an inability to replace worn out furniture or maintain an active social life through going out to meet friends or entertaining family and friends. While the majority of our participants (particularly couples with children) discussed going out less, or spending less on entertainment as an almost immediate result of the crisis, such cutbacks were not to the fore in our participants' accounts of their lived experiences. Deprivation that affected the well-being of the whole family or household, the needs of children, the present predicament of young people, a personal sense of life expectation, and their community environment, were all at the forefront of our participants narratives of hardship.

Impact of the 2008 crisis and related policy changes on household hardship

Cuts in public expenditure, increased taxation, and unemployment have affected most people and households in Irish society. Our participants' households suffered the impact of the crisis through redundancies, debt, lack of employment opportunities, availability of credit, and negative equity. A number of participants were significantly affected by the withdrawal of credit from the banking sector to households and small businesses. The removal of this crucial support resulted in a feeling of abandonment and a heightened sense of responsibility for the debt accrued during the boom years. This scenario is well documented by one participant who ran a small business with her husband. Their access to credit went from being virtually immediate during the Celtic Tiger, to having no access whatsoever for the foreseeable future.

You can't just blame the banks. I wish I could...well I do blame them to a certain extent because they were throwing money at people. I mean we had the banks ringing us asking us did we want to go on holiday's and asking us did we need money. Like really? That's just stupid, stupid, stupid. Looking back it's stupid but then we were stupid. Like we didn't think of the future, you didn't think of...you thought of now. We wanted to go on holidays so *Adam* used his card to book the holiday, you know? If we wanted a car we had a new car a week later. You know, stupid things like that" (INT.HR.012, wife, 4 children).

For some, being made redundant removed a support that was about more than money. Especially amongst our female participants, having a job was a lifeline beyond the household; it gave them their own time separate from their familial obligations, and financial freedom through income that they felt was disposable, their own to spend as they chose.

Debt that accrued within the construction sector through unpaid bills had a massive impact at the level of some households. For example, one of our participants, a skilled carpenter who honed his skills and worked as a foreman on construction projects valued in millions during the Celtic Tiger, set up his own business pre-Crisis. Over the course of 6 years four significant renovation projects completed by this participant resulted in incomplete payments by his clients. They simply refused to pay him, although the work was completed to a high standard. These outstanding payments accumulated to a substantial amount of household debt for this self-employed participant. This in turn had a significant knock-on effect on his health, leading him to suffer from clinical depression.

Policy changes that impacted on the participants' households included cuts to social benefits, reduction in salaries in the public sector, cuts to funding in the areas of health and education, and the introduction of new taxes such as the property tax and water charges. In these circumstances resilience may arise from competence in everyday situations, coping with the day-to-day running of a

household when one's resources have been restricted. For instance, in the wake of cuts to funding in healthcare, families are left to meet the shortfall of services. One participant told us about her request for help from the Health Service Executive to meet the specific needs of her autistic child:

Like I went to the clinic loads of times with *Peter*, he needs a weighted blanket and they're £200 to buy and the HSE can't get the funding for it because of all the cuts, so I went over and asked would they give me any help towards it and I was more or less told to go away, do you know what I mean" (INT.HU.001, lone parent, 3 children).

Similarly, coping with increasing cuts in social benefits generates more pressure on families' ability to budget and manage the weekly incomings and outgoings.

Other dynamics of hardship

The majority of households we interviewed suffered over-indebtedness. Nationally, over-indebtedness typically leads to the following outcomes for Irish households:

- Being in arrears on housing/rent payments or utility bills or hire-purchase/loan repayments or other bills on more than one occasion in the preceding 12 months, **and**
- Considering their housing costs or loan repayments to be a heavy burden, **and**
- Being unable to raise money to deal with an unexpected expense (Russell and Maitre, 2011).

Our research revealed a 'hidden' form of hardship associated with over-indebtedness, namely, a sense of abandonment and a bleak outlook for the future amongst participants, both for themselves and for their children. They considered the situation they are currently facing as having created generational disadvantage. While they may be doing all they can to ensure the survival of their family by providing sustenance on a day-to-day level, they will never

achieve advantage or surplus, in the sense of being able to provide opportunity for their children to excel. Their perception of having accumulated little worth to pass on to their children strikingly increased their sense of hardship.

Recent research has revealed a change in the composition of those living in poverty in Ireland as a result of downward mobility (Savage et al. 2015). We found that those whose families had experienced long-term disadvantage could avail of a stock of tacit knowledge enabling them to better cope with adversity. They managed to interact with public services relatively quickly and easily, activating their entitlements in order to provide support and stability. They often referred to similar circumstances amongst family members or within the community, revealing the value of shared information. These participants coped far better than those who were facing hardship for the first time, such as self-employed people who had lost their business, or those who lost their job in the construction sector and were unable to regain employment. These newly impoverished groups appeared less able to navigate the system. First, they were unfamiliar with the appropriate service to approach for the type of support they required. Secondly, they lacked experience of the public services that provide support, advocacy or welfare assistance in times of hardship. Thirdly, they did not know how to articulate their story to service providers, or how to negotiate their circumstances in order to achieve a successful outcome. Often they spoke of ‘telling the truth’ as a way of trying to evoke empathy for their case. However, having your form filled out correctly and the appropriate documentation may be more likely to lead to a successful outcome in these situations.

Factors that are external and internal to the households in the emergence and/or persistence of hardship.

External factors that contributed to household hardship amongst those we interviewed included: redundancy; the absence of employment opportunities; a fall off in business trade, small business closure, and funding cuts. For many small businesses the fall off in business trade was gradual over the period of

years. For example a couple who ran a pub in a rural location reflected on how the waning construction industry and lack of further employment opportunities eventually had a direct impact on their trade, resulting in the closure of their business.

Well the buildings. A lot of our customers in the pub would have been in construction. Like 90% of them would have been in construction. *Adam* himself was in construction and he noticed...we noticed like somebody come in they'd be let go. Like if somebody had come in ten years beforehand and said they'd been let go they would be working the following week. You know, the ability to get a job because there was so much work around, and like one of our regular customers, he practically lived in the pub because he was divorced and he had nobody living with him so he'd be in the pub all the time. He came in and said he'd after been let go. The man had never been out of work, like never. I remember sitting and looking and thinking; 'ah sure God you'll get something else *Jim*'. 'No' he says; 'there's nothing out there'. The people had to let him go because they had no work and that's what happened with everybody and then it happened with *Adam's* brothers and then my brother" (INT.HR.012, wife, 4 children).

Internal factors leading to hardship included the age of the participant when made redundant and the fear that he or she would not succeed in finding another position. Relationship breakdown was a recurring source of hardship that put strain on a household, particularly where this included children, or required the division of assets. In these cases participants spoke of steps that they had taken to rebuild stability for themselves and their children, often involving family and community support. For some, this meant engaging with counselling services to talk through the grief or blame that comes with the loss of a partner; for others, it entailed securing work and financial stability for the household in the absence of sustained income, or involving family members further in the care of their children. Illness or death of family members emerged as the most prominent internal factor leading to hardship for households. Households where there was

more than one child suffering an illness described the constant sequence of doctor's appointments and the need to consistently engage with health services. One family described how almost all family members had suffered illness in the months prior to Christmas. This was followed early in the New Year by the father of the household suffering a heart attack.

Susan was in hospital in October as well, she has problems with her ovaries and *John* ended up, he got his appendix out just before Christmas. We had just got himself sorted, he had got his stitches out, they were all sick just before Christmas and we thought the Friday before Christmas we had just got the steroids for the little one, she gets them when her chest is bad and we got everything on the Friday before thinking we were set up. We were laughing, the GP is brilliant unfortunately she left last Friday but she gave us a list of stuff, this is just in case because she knows we practically have an appointment every week in the GP's and on the Friday then *John* was in psychology on the Friday and we were told to go home and enjoy Christmas and we brought him in to get his stitches out and thinking we were brilliant and Saturday we were in A&E, it was that quick. He got his appendix out then on the Sunday, we only seemed to get over one thing and something else happened" (INT.HR.003, husband and wife, 4 children).

Rather than capitulating in the face of multiple and successive household illnesses, both parents talked of a weekly schedule that is oriented around their children's respective appointments, their active engagement with a variety of health services in order to ensure that their children are receiving the necessary care, all of which reinforced a sense of solidarity and support amongst family members. Similarly, a lone parent of three, who had left school when she became pregnant at the age of 17, had a child diagnosed with autism. She has spent a great deal of time and energy trying to access appropriate services for her son and to learn about his illness through support groups and from other mothers of children with autism.

Household hardship was exacerbated when internal and external factors converged, for example when households experienced unemployment alongside illness, particularly mental illness such as depression. In many cases depression was triggered by the stress of job loss and household debt. This is illustrated in the narrative of a participant who suffered clinical depression when his business folded, resulting in what he considered insurmountable debt, which transferred to his household and family.

At this stage now I was going through clinical depression because the doctor was treating me and I was on these, and only for my wife I probably would have committed suicide...

...After eleven months of that and *Rebecca* trying to get me out of depression which she was fighting with me every day to not end up committing suicide because I thought logically if I commit suicide she'll get the insurance and the house is paid....

...And there's no more worries, worries are all gone. The kids will be well looked after because we have a big death policy so we would have got around €150,000 and everybody would have been looked after and I would be no more worries, that was my logic but no she wouldn't have that so I ended up going to a psychiatrist as well and he talked to me, but I found my own doctor better" (INT.HR.006, husband, grown children not living in family home).

Another participant had to leave the room during our interview and take some time out in his shed. His wife explains that he needs to take this time for himself every now and again when he becomes overwhelmed by their circumstances, and today it is because he is trying to negotiate a disability payment with the social welfare office, which he has been denied up to now.

Resp 1: I'm heading out for a minute.

Resp 2: He's not one for sitting still. He never was one for sitting and he found it hard yesterday in that meeting, he nearly lost it. I'd say he's actually upset now and he just needs to get out for a bit.

I'm sorry I don't want to be bringing stuff up for people.

Resp 1: No but it's not even bringing it up, it's there the whole time and even yesterday he had to..basically he died and to actually say right no one is willing to look after him and they're only putting more pressure on him and he said it was so degrading for him yesterday because he said he was just sitting in there trying to get what you are entitled to" (INT.HR.002, Husband and wife, 4 children).

Those who suffered difficulties with alcohol all described the convergence of internal and external sources of hardship. For some, personal issues were exacerbated by the loss of employment and a turn towards alcohol to fill the loss of daily structure and counteract boredom. For others, experience of sexual abuse resulted in the turn towards alcohol addiction. Young people with parents who suffered difficulties described various forms of hardship including moving homes multiple times, the poor start they felt they had because of the problems their parents faced, relationship breakdown, and in one case, the death of parent related to alcohol addiction.

5. Practices of coping with hardship

Income generation, protection and stabilisation

Ireland experienced a catastrophic fall in employment as a result of the crisis. As shown in Figure 3, above, the majority of our participants were in receipt of social benefits, and so welfare support was a frequent and important topic of discussion in the household interviews. Social benefits provided a financial lifeline for participants who became unemployed; those who suffered relationship breakdown resulting, in certain cases, in their designation as lone parent; those who suffered illness and required disability payment, or carer's allowance in the case of ill children. However, although participants were in receipt of social benefits due to them, many described difficult scenarios where, for instance, they needed an exceptional needs payment but were denied, or the

dilemma of being reliant on the support of social benefits but unable to escape dependence on welfare because of the difficulty of combining work and childcare. Others described how difficult it was to qualify for social benefit support in the first place, particularly when the household had been dependent on a self-employed male breadwinner who therefore did not have enough social insurance contributions to qualify for support in the event of job loss.

The importance of Child Benefit (a universal allowance to all parents or guardians of children younger than 16 years) to overall household income was also evident in the interviews. For example, the interviewee from a household with one adult working full-time and four children emphasized the importance of Child Benefit, particularly as she does not receive any other social benefits because her husband is working. She feels unable to work because each of her four young children have a variety of health problems, so that in this household maintaining a low income is a priority in order to qualify for the medical card which subsidizes the children's health care. In this context, the Child Benefit payment is essential to cover everyday expenses:

All I have coming in is children's allowance, and that's gone because when that comes in on the 5th of every month the car loan goes out of that which is €240 and the house insurance goes out which is another €60. Then you have your life insurance so you are left with about, last month we were left with €27 in it before I could take it out so I don't have anything. That's what I'm saying I don't..." (INT.HU.007, couple with children)

The Irish state has increasingly emphasized 'active unemployment', or activation policies, since the 'Troika agreement'. The Pathways to Work policy was first introduced in 2012, initiating sanctions if individuals did not comply with job-search or participation in required labour market programmes (NESC, 2013:2). For some, this means taking up places on Community Employment or placement schemes under the Tús programme, or availing of back to education placements. Although some participants described activation policies as simply

'taking me from one part of social welfare to another part of social welfare', others appreciated the structured time beyond the home, the interaction with others, and the vision of the future that participation in such courses or work programmes often initiated.

Those in receipt of social benefits also spoke of the restrictions that receiving such benefits placed on them, including accessing the labour market when working hours were limited to 15 or 19.5 hours per week. Female participants, in particular, mentioned both the dearth and cost of childcare, or the fear of losing one of their benefit payments such as the medical card should they take up work.

Participants in paid formal employment were often in precarious, low-paid, or part-time work situations. Participants whose family circumstances permitted them to work were actively engaged in seeking employment. However, overall there was a lack of stability of formal employment as participants described stints of work, then time back in receipt of social benefits before finding stints of work once more.

Like *Adam* got...five weeks ago *Adam* got a job and it was a proper full-time paying job. €600 a week and for four weeks it was heaven. We were both working. It just felt like we were finally after all these years...it was the first time in nearly eight years that the two of us were working in proper full-time employment...everything above board. A chance to start having a better life and last week he got let go. There wasn't enough work. I went down to 24 hours a week so say about 200 Euro a week" (INT.HR.012, couple with children).

Paid informal work, such as working in the home, or 'cash-in-hand' jobs were commonplace amongst those in very low-work intensity households, single parent households, and amongst young people. Examples such as hair-dressing from home, or doing small manual jobs provided much needed supplementary income for young people. These jobs were mainly sourced through their

network of family and friends (*never undertaken with strangers*). However, these incidences of informal work were all described as sporadic, unable to be relied upon in any formal manner nor were they undertaken on a long-term basis. For some participants, these sporadic jobs were essential in order to supplement their incomes, for others they provided the chance to have an evening out to celebrate a particular occasion.

Unpaid exchanges of labour (forms of bartering) were evident amongst those living in rural communities. Often family members lived close to one another and were able to lend a hand when something needed mending or a particular trade, such as tiling, was required.

Canvin et al. (2009) found that conceptualising resilience as a process directed them towards the contextual factors that helped participants towards positive achievements and transitions. Similarly, in our analysis factors such as family and community support, the attitudes and opportunities provided by service providers, and support from charities, all contributed towards resilience. Participants described how community groups such as Scouts or resident's committees provided essential social lifelines that bolstered self-esteem. These social practices encouraged them to get out and meet others, to engage in activities beyond the family household and to play an active part in the community, for example through fundraising to maintain a communal space.

Participants described how particular individuals that they encountered within public services were sometimes vital to their stability, by providing opportunities, information, and support to address their particular circumstances. For instance, one participant was going through college as a mature student while also facing severe debt from the collapse of a pub business. While sitting in the college canteen before an exam, contemplating just quitting altogether, her lecturer approached her and talked through her issues, offering to sort out her accountancy books in order to lend a hand and supporting her in the continuation of her studies.

I remember telling him I was finished. I couldn't do it and I remember he gave out hell to me at the table and told me I wasn't a quitter and why would I be handing in my notice now. I was so close to the end and he says; 'if I have to...', there was some kind of a bursary he could get for me to cover everything...I don't know...I never actually ended up getting it because two weeks later I got my grant. He was unbelievable and it's him...he encouraged me but that was hard having to go through college..." (INT.HR.012, Wife, 4 children).

Similarly, a participant spoke of a public health nurse who helped her access her social benefits once her son was diagnosed with autism. Another participant described the actions of a person working in the local community development centre who secured her a place on a course when she was otherwise considered ineligible. The four week course undertaken by the participant secured her part-time work. Similarly, another participant spoke of the impact of the local community resource director in highlighting interesting courses and providing employment opportunities. These examples illustrate the importance of weak ties (Granovetter 1982) within personal networks in supporting people who are going through difficult transitions. It may also indicate the continuity of a form of 'clientelism' within the Irish public services through which certain individuals may be favoured over others in the delivery of services.

Those on social benefits who were in receipt of education and training perceived the experience as an opportunity to re-focus their future and re-train to adjust their skills in the hope of securing employment. Taking classes in English was a key step for migrant participants, as even though their spoken English might be of good standard they often felt deficient in formal grammar when needing to fill out forms, or take an order if working as a waitress. Young people who were early school leavers spoke of how approachable and supportive their tutors were, which encouraged them to participate and learn in a way that was very different to their previous experience of formal academic education. Moreover, up-skilling through short courses, whether they directly related to the person's

original skills or represented a completely new direction were deemed to provide a positive push and boost of confidence.

It's helped me. It is. I've decided I don't want to do office and business but I'm going into, I've actually put my application in for a childcare position which I've always - because I minded at home, I done childminding at home and I love working with kids it's kind of giving me that little bit of a boost and confidence to actually go for it" (INT.HU.004, Wife, 2 children).

The St. Vincent de Paul (SVdP) was the main charity providing support to those in need. Participants described how SVdP were a lifeline when they felt they had nowhere else to turn. They felt that when they told SVdP that they had 'no money' the charity workers understood what that meant; they were 'listened to.' Being listened to led on to material support such as hampers, food vouchers for groceries, education grants to remain in formal education, or holidays for families that would not otherwise be able to go on vacation. Charitable support also came from the Lions Club, a local community organisation, which provided vouchers and tried to assist a family with obtaining a bus pass for their child travelling to a third level institution. One family talked of the impact that assistance from SVdP had for them, first of all through being listened to, and secondly, at crucial times of the year such as Christmas.

So things just got bad and we went to Vincent's and you know when you say to family or friends I've no money, like when we say we've no money, we've no money. And people say we've no money either but then you see them getting their hair done or getting this done or that done. Like I do training once a week, it's a €5 in *Midland town*. Some weeks I don't have that €5... [T]he two of them came out to us here and I just said I'm hungry and they actually listened to us and they understood and gave us that €100, it was a lifeline, they were unbelievable...

...[S]o it came to Christmas and had nothing and we said to SVdP we're struggling, we don't know what to do. And they actually gave us stuff for the kids and I'll tell you what it makes you cry, it was lovely, it was nice now. So this year I said no Vinny's, we'll do it ourselves" (INT.HR.002, Husband, 2 children).

Practices to manage or reduce cost of living

All household interviewees described regimes and practices that they adopted in order to manage household consumption and reduce their cost of living overall. Amongst these, adhering to strict daily, weekly, and monthly consumption practices were of high priority, along with continued negotiation and communication with public institutions in order to maintain stability for the household. Many households described the circumstances in which they existed as 'robbing Peter to pay Paul', meaning managing household expenditure and consumption was a constant juggling act, spending in one area in order to save in another, or borrowing from one source in order to pay off another.

We have to budget, I'd have to be more realistic with my money, we'd have to budget our money every week whereas back in the day I wouldn't have had to, I would have been able to buy a luxury and not even think about it where now I'd have to think if I can even afford to buy the luxury because the bills and the food and the kids are more important" (INT.HU.004, Wife, 2 children).

"I always make sure the bills are done first. Then whatever is left goes on food or whatever the kids need but that's it, there is no luxuries, there is no outings, there is no nothing which I would like to do. I never go out, I never can go out because I don't have the money to go out. I'm always stuck in" (INT.HU.007, Husband and wife, 4 children).

Amidst discussion of budgets, participants indicated food, clothing, and utilities as the areas in which spending was most curtailed. With regard to food, almost

all households spoke of shopping around when it came to their supermarket choices, knowing what items were cheaper or on offer in different supermarkets. More strikingly, households spoke of an awareness of their inability to provide healthy food, because buying convenience food is often cheaper than the time and expense of making food made from scratch.

[I]t's actually really expensive to eat healthily. I know that sounds stupid...

I mean I could do a shop for 120 Euro that would last us, and would do everybody but it's full of sugar and full of everything, for the same shop to do it freshly you would be talking about 200 Euro. So...

It's a vicious circle really isn't it?

It is, it really is but I have kind of got it down to an art now. The only thing I find is time to cook in the evenings" (INT.HR.012, Wife, 4 children).

[Y]ou should be able to go and do a full weeks shop, but I can't, and that's very frustrating as well because you can't plan your meals, you can't buy healthy food what you should be buying if you know where I'm coming from. You need to buy healthy but they don't make it easy for you because it's dear and you don't have the money to meet it so you have to buy whatever you can afford which is the non-healthy stuff. That has an impact on their health as well so you are kind of going around in a vicious circle" (INT.HU.007, Husband and wife, 4 children).

One participant outlined a series of shopping tactics that enables her to remain within her budget. First, she shops in Northern Ireland, crossing the border to do a cheaper monthly grocery shop; second, she does not take the young children shopping with her as they request all sorts of unnecessary items; third, she buys items that fill her freezer so that her weekly necessities are reduced to the bare minimum, such as milk and bread.

In order to replace household items such as furniture and clothing, participants spoke of frequenting the charity and second hand stores in the area, of buying items in advance when they were on special offer and keeping them up until they were needed, buying clothing in a low cost chain store (Penney's), or more expensive items like shoes from a catalogue that sells clothing items on credit which one pays off weekly. This was particularly the case close to Christmas. A participant also spoke of small trading within the community, of people selling items at your door that you could pay off over time.

[T]here's Travellers that go around and sell fruits and they'd sell make-up and all this and I'd say that would be cheaper so I said to one of the girls around the corner can I pay you weekly and she says yeah grand so I said I'd pay her €20 a week so she said brilliant and then another girl I was after getting the other stuff she wanted off I was paying her money every week" (INT.HU.001, Single parent, 3 children).

Participants described how they queried their utility provider rates, frequently contacting them to renegotiate a better price, or shopping around to switch providers. Many of the households we interviewed had pay-as-you-go electricity cards, spending between €25 and €40 a week on electricity, or gas metres to monitor their usage. Often during our time in participants' homes the electricity metre would begin to beep in the background, indicating the card was running on credit. Rural households tended to have an annual routine of going to the bog for turf with other family members. For some, this was their main source of fuel throughout the winter, usually paid for upfront by the trailer load, rather than as an ongoing cost. However, turf was rationed throughout the winter months. Urban households that had turf usually had a family tradition that went back generations and so remained included in this rural practice. Young people spoke of being cautious with their use of utilities in the home, conscious that they were adding to their parents' utility bills. This was emphasised by a participant who spoke about feeling guilty about using electricity when the metre was beeping.

And the same with the shower, I can't take a shower because it uses money. And then you can't use the lights or you are afraid to plug in your phone or anything like that just in case the electricity went out and she wouldn't have the money to actually give it back to the meter" (INT.HU.013, Single, living in family home).

There was evidence of households producing goods for their own consumption, mainly in the rural areas. One household kept hens for survival, with weeks where they would live off the eggs. Another rural household kept hens, ducks and turkeys to be sold at Christmas time, rather than to be consumed for subsistence. These were advertised through a closed network of friends on social media. There were also participants who grew vegetables for their own consumption - potatoes, onions, cabbage, carrots and turnips, sometimes producing a surplus that could be given to friends and neighbours. Similarly, participants who had carpentry skills or other manual trades spoke of making toys for their children or outdoor furniture from leftover pieces that they had lying around, while others spoke of carrying out their own car repairs rather than sending the vehicle to a garage. Participants spoke of baking treats for their children, or making pots of stews on their stoves that lasted days.

During the conversations on household consumption and expenditure participants frequently mentioned costs that they could not cover. These ranged from large to small items. Large, unmet expenses included:

- the mortgage,
- increasing monthly rent or a rental deposit,
- equipment for a college course,
- 'debutante' dances for teenagers,
- home heating oil, or
- the costs of running a car.

Small, everyday items that they struggled to find spare finances to cover included:

- children's haircuts,

- petrol for the car,
- a gift collection at work,
- replacing the tires on a child's bicycle.

The role of assets and resources

Participants outlined assets and resources available to them, highlighting the importance of extended family and friends in helping them get by; of state and public resources that provided information, guidance and support; of personal assets that were crucial to their everyday survival; and communal resources within their environment that enhanced their living standards.

Extended family & friends

Extended family and friends provided assets by exchanging resources such as heating, sharing groceries, assistance with child care, and by bartering skills. Participants often described a form of bartering in which family members, or people in their friendship or neighbourhood network, exchanged goods for skills. One participant spoke of essential items within the household that he had received as payment for completing jobs for people he knew. He did these favours for others both when his business was prosperous, and when his business had collapsed. To him, it was essential practice that nurtured good favour amongst others ensuring that over time good turns would come his way also. As an example, he talked about receiving the stove installed in his kitchen as payment for plastering some walls for a man he knew, not expecting to receive payment. This type of practice occurs in other examples as households described family or friends calling over and contributing essential items like a bale of briquettes, or a litre of milk and loaf of bread.

Same with the stove, like, I went in, plastered a couple of walls, and your man says sure I've no money, I said sure I didn't ask you for any... your after giving me cup of tea, feeding me, says I. And he said "Bejaysus, I might have something in the shed", so he went out and he said "What do you think of that?", I said "that's grand", he said "Do you

want it?", I said "Sure if you're not using it [...]. And that was it, end of story, you know, that's the way it's gone, you know and that's the way it is..." (INT.HR.003, husband and wife, 4 children).

Participants also praised family members for their generosity, contributing small financial amounts at crucial occasions such as religious ceremonies, birthdays, or at Christmas time.

With respect to owned assets, ten of our participants (divided equally between the rural and urban locations) owned their own homes. However, many were either in mortgage arrears or negative equity, especially if they had bought their home within the past 10 years. The family car was also described as an essential asset, particularly so in households with children where it was necessary for school runs or hospital trips, and by households in rural areas, since rural transport was extremely infrequent and inconvenient. While for some the car provided a sense of freedom and security, for others, it was a serious drain on their household income.

Participants from a farming background spoke of their agricultural land and livestock (cows, sheep, milk quota) as both assets and resources that provided income and stability for the household. As we described above, family members also considered communal space within their locality as essential to the well-being of their household, often fulfilling recreational needs and providing the opportunity for quality time with family or friends.

State and public resources that provided assistance in times of hardship included MABS (the Money Advice & Budgeting Service), local resource and arts centres, the youth cafe, and the County Council. MABS provided essential advice and support when participants found themselves facing insurmountable debt, or an accumulation of debt from a variety of banking sources. MABS often acted as mediators or advocates on behalf of participants. Local development and resource centres played a significant role in providing educational courses, recreational classes, support, and space in which members

of the community could gather and interact with one another. For young people, the local Youth Club and Café provided an alternative afterschool service, entertaining them in a safe environment often created through their own endeavours. The County Council (local government offices) provided support in the form of social housing, assistance with rental deposits, or a system of shared home ownership that provided a sense of stability through asset maintenance. Social housing, however, social housing was in great demand and in short supply.

An adequate public transport service was one missing resource that was badly needed in the rural area. Many households (urban commuters rather than farmers) spoke of the absence of frequent public transport from the rural location to surrounding urban centres. This compromised young people's ability to secure employment, as well as unemployed people's opportunity to re-enter the labour market. It also hindered young people in their commute to third level institutions. In one rural location the public bus service ran at 10:30am, aimed at older people for their shopping, rather than an early morning commute. Furthermore, young people were unable to afford the running cost of a car, describing the 12 required driving lessons, exorbitant insurance, tax, NCT (annual car test), and daily petrol as far beyond their means. Instead, young people relied on family members who were already commuting, often waiting around inconveniently for their lift home. For instance, one participant talks of her young son (a NEET) being unable to find work and of being restricted by the lack of public transport in their area.

You finished now in September in 2013 wasn't it, he was just finished and he's been looking on line and between transport, he needs to get in and out of town and there's no transport until 10.30 which is no good to get in and out of work. He has no licence and he couldn't afford a car even if he was to get a car. So you're trying to get somewhere, it's very hard to get out of that rut when you're stuck in it and that's what we're finding. You're stuck and you can't get out of it" (INT.HR.003, Husband and wife, 4 children).

Although the County Council was considered a resource for providing long-term accommodation, participants discussed social housing and affordable rental accommodation as essential assets that were in extremely short supply. Those currently on the social housing list spoke of the expense of private rental accommodation and of being priced out of particular areas. This problem was most frequently mentioned by young people who remain unable to afford to move out of the family home. The medical card was also an essential asset mentioned by participants, particularly when they described their fear that they would lose it should they find employment, or increase their current workload.

Debt played a central and stressful role in almost all the types of households interviewed. The majority of households considered themselves to be over-indebted, as mentioned in Section 4.3. Debt required negotiation and re-negotiation by households with banks, credit unions or lending agencies, particularly in the case of those who were in mortgage arrears.

I'm after getting the mortgage crowd...only to pay interest, so it's gone from €900 down to €600, and starting this month. So that's given me €300 back..." (INT.HRPE.002, husband, 2 children)

Like *name of bank* we owe the banks a serious amount of money. I owe the credit union an awful, awful lot of money. I think I owe the credit union in *Midland town* about €6,000 which I don't think I can ever pay unless we...because they say €50 or €100 a week...that doesn't sound much until you are on €300 a week...it's a lot of money. We owe the bank a lot of money because as I said earlier we were paying €555 for the car and we came to an agreement with them at one point that we would pay €55 a month" (INT.HR.012, wife, 4 children).

[W]e put that off the arrears and we got rid of them so now we are back to just paying, we've restricted the mortgage and we are paying €250 a month now but it means that I do not own my house until I'm seventy

something now..." (INT.HR.006, husband, grown children not living in the family home).

Household items were frequently bought using hire purchase, particularly at Christmas time, and loans from unconventional moneylenders, i.e. those who do not require a credit check. This debt was then added to the weekly household budget, often requiring further restrictions on necessities in order to meet inflated repayments. Households also delayed debt repayments, using the good will and loyalty they had built up with service providers to buy them time before payment was absolutely necessary.

In the case where households were overwhelmed in certain weeks or by a particular incident, participants turned towards family members for financial assistance. This was often for small amounts of money that did not build stress, mostly because there was a sense that repayment was not necessary. For instance, a participant spoke of the time when their business collapsed and they had no money to pay for Christmas presents for their children, especially since they did not qualify for social benefits as self-employed people. In this instance family members came through for them without being asked.

My dad, I'll never forget my dad that year. We would not have survived without mammy and daddy that year.

That's what I was going to ask you...who did you turn to?

We didn't have to...they came to us. They knew the situation we were in and *Adam's* brother, *Luke*....I'll never forget...he came in here three weeks before Christmas and *Luke* is kind of a gruff man...great craic...I love him to bits but you know direct and to the point. 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" (INT.HR.012, wife, 4 children).

Costs, benefits and consequences of resilience

Although widespread resilience practices were evident amongst the households that we interviewed, the transition to coping, adapting or transforming one's way of life is not a smooth and effortless journey. This is notably the case where resilience practices have only begun to take place, where the strain of change is evident before the household settles into its new routine and circumstances. It is only after a period of time, and in hindsight, when the new routine and set of circumstances can be viewed as more beneficial than the old that resilience practices are reflected upon more positively. This explains why many of our participants described the consequences and benefits of resilience practices in negative terms. For example, strategies for coping with over-indebtedness led to stress and tension in the majority of households, often requiring a re-organisation of living standards (sometimes long-term), a work-life balance not conducive to family life, and a large toll on one's mental health.

The negative impact of resilience practices was particularly emphasised when they converged and overlapped with continuing hardship. For example, one family suffered ongoing mortgage arrears resulting in a decision to sell the family home in order to downgrade to something they could afford. However, this decision, and the process of making it, caused considerable mental anguish to the participant. Although he acknowledged that, in the long-term, his family will be able to have a better quality of life as a result of the decision, at present it is not one he can easily come to terms with.

I'm selling the house, I have to sell it, banks are at me. So that's where I'm at. And I'd say the last while here, the last couple of weeks, probably since you're gone, I'm very down. I'm stressed out, I'm all over the place, and I'm up one minute, down the next minute: all over the place. And so it's taken me a while to accept that I have to sell it.

Yeah, I can imagine it's a huge thing to try and come to terms with.

So, not managing. So the reality has hit me again.

And how has that affected your family?

We're under fierce pressure, we're under fierce pressure at the moment...

(INT.HRPE.002, husband, 2 children).

Similarly, engaging with public services such as the welfare office in order to gain assistance is a resilience practice, as in doing so one is acknowledging, articulating, and negotiating one's changed circumstances. In the short-term, however, it can lead to negative feelings towards the self. One participant described the tense and frustrating atmosphere in the home that each interaction with the welfare office brings, along with a sense of degradation.

As I said we are being fobbed around at the minute and it's so degrading for [husband], he just couldn't cope with it yesterday so I know he's feeling it now today. The government and whoever they have working for them need a good box sometimes. And if you say anything they will just put you back down to the bottom and it's so disheartening to people and as he said if he could get a few pound in the morning he'd tell them all where to stick it, where the sun doesn't shine because he'd rather be out working" (INT.HR.003, husband and wife, 4 children).

In a positive example, a participant who moved with her young family from an urban to a rural location described how, in addition to reducing expenditure, the move has enhanced quality of life and well-being for her children. She is content for them to be out roaming the fields on summer evenings, getting up to imaginative mischief rather than the type of behaviour that they might have engaged in under the influence of their peers, should they have remained in the urban location.

If I was still in *urban location* I would be absolutely skint because *Brian* would be down the town, wants this, wants that, they've no

shops out here for him to be going constantly looking. He goes down, he goes to the shop and gets €1 a day and that's it. €1 a day to go down and get his match attacks, these match attacks, oh my God..." (INT.HR.001, Wife, 3 children).

6. Analysis of household resilience practices and limitations of resilience analysis

Degrees of hardship and different forms of resilience²

Resilience amongst the 'very poor'

Very poor participants experienced limited welfare support, social exclusion, restricted work opportunities, health issues with dependent children, and various social barriers. Participants spoke of economising and reducing consumption to an extremely low level, such that adults were without three meals a day, or a family of six shared one weekly bath. Despite such circumstances of hardship, participants engaged in practices to try to improve their well-being. Importantly, participants were using communal resources within their environment to entertain children e.g. using the local woodland, or mobilising their extended family resources to provide essential items like turf, or accepting a second hand car. Participants were engaged in paid work, with one occasionally carrying out paid informal work to supplement the household income. Although participants sought support from third sector organisations such as charities, there was limited interaction with community networks. Overall, there was an evident lack of tacit knowledge of how to access support structures outside the family network. However, participants were in the process of considering retraining and up-skilling in order to improve their long-term well-being and stability.

² Categories of hardship are understood as follows:

Very poor: those whose living standard reflects bare essentials and may involve survival challenges.

Poor: Living just below the minimum standard of living with considerable deprivations.

Low Income Family with apparent deprivation: families barely making ends meet with considerable pressure on spending.

Low Income Family without apparent deprivation: families barely making ends meet but without significant deprivation
It must be emphasized that these categories are based on our interpretation of families' standard of living, revealed through their interviews and our participant observation, rather than the criteria normally used in official quantitative measures.

Resilience amongst the 'poor'

Those we categorised as poor faced similar social conditions as the group described above. They were similarly engaged in economising and reducing consumption; however, their practices in this area were more pro-active. They switched utility providers to pay-as-you-go-meters, increasing control and monitoring of their budget. They renegotiated debt based on their means to pay, and were more likely to take risks and juggle debt, e.g. to use informal lending agencies, pay for items by instalment, purchase goods through hire purchase schemes, use informal traders, or buy from a catalogue. Participants mobilised their extended family network to provide financial assistance and resources such as turf. Importantly, participants were interacting with supportive institutions, developing opportunities through weak-ties, and enriching their social skills through volunteering. They were also engaged in activation courses, which not only provided an opportunity to re-train, but also provided the space to develop social bonds. Although tacit knowledge of how to engage with supportive institutions or networks among this group was greater than those who were very poor, it remained at foundation level as many participants were interacting with support services for the first time as a result of job loss or business collapse.

Resilience amongst 'low income families with apparent deprivation'

Low income families with apparent deprivation were also undertaking practices to economise and reduce consumption similar to those above. However, they talked of planning ahead, of having a long-term perspective, in comparison to those who were very poor and budgeted day-to-day. They were also using community resources such as residence committees or resource centres to be involved in the community, increasing their knowledge, visibility, and enthusiasm for opportunities. Through these daily encounters they were interacting with service providers, enhancing their potential for community activities, voluntary work, further training or employment opportunities. Participants mobilised family networks for financial support, childminding and for providing turf, while young people frequently engaged in paid informal work to supplement their income. Participants displayed considerable tacit

knowledge of support that was available from public institutions and within their local communities.

Resilience amongst 'low-income families without apparent deprivation'

Our participants in this category were retired, had one adult working full-time, or were from a household where both adults were working. They were actively engaged with their community resources, including sporting activities and retirement groups. Those in the rural area and from an agricultural background grew their own vegetables for consumption, giving excess to friends and neighbours. Noticeably, the members of this group displayed high levels of confidence, meaning they were sociable, had good communication skills, good humour, and general good health.

Continuity and discontinuity in resilience

Continuity of resilience was evident among those who had tacit knowledge of supportive institutions and community organisations that could be activated in the experience of particular circumstances of hardship. Inter-generational forms of knowledge and the mobilisation of family networks were vital in the extension and activation of supports. Similarly, weak ties within family and community networks, especially those that connected people with service providers, provided essential opportunities for participants to transform their circumstances.

Conversely, discontinuity of resilience was evident among those who suffered job loss and loss of their business as a result of the crisis. They experienced downward mobility and so lacked prior knowledge of the forms of interaction and methods of communication that were most successful in the face of hardship. Evidence from WP6 is likely to provide greater insights into how these different patterns of resilience are likely to contribute towards 'bouncing back' or otherwise, in the future.

Limitations of resilience analysis

Labour market developments and implications for resilience

Participants were highly dependent on either labour market opportunities or social benefits. Contributions from extended family members performed a vital role in supporting and easing hardship for households. However, these were viewed as favours, sporadic, and to help celebrate family occasions, rather than ongoing financial lifelines.

Those who managed to secure paid formal work spoke of reduced hours, and often of the work ceasing to be available after a couple of months. Many spoke of the lack of available job opportunities, and where these do exist of being in the high-skilled and highly educated sector. Women who were made redundant spoke of having no pension contributions from their recently completed employment. Young people were more likely to articulate positive expectations for the future, being more confident that their efforts to secure employment would be successful. As many of the young people were already in receipt of social benefits, they believed their circumstances could only improve. In fact, one young participant reflected how she intended to break the family cycle of disadvantage by removing herself from the household, maintaining financial independence and securing full-time work in a position she enjoyed.

7. Conclusions

Through our discussion of the hardship experienced by our participants, a number of key themes in relation to the socioeconomic practices of households emerge:

- economising and reducing consumption
- knowledge and external resources
- importance of state institutions and third sector organisations
- importance of family, extended family support and social networks

Economising and reducing consumption habits was practised by almost all the households we interviewed. Those in the very poor and poor categories were vigorously juggling their resources to ensure the needs of household members were provided for. This included stringent budgets relating to day-to-day, weekly, or monthly expenditure, with the additional capability of manoeuvring the budget should circumstances change – for example, an increase in medication needed one week could mean that costs have to be cut in other areas. Use of public resources within participants’ environments, such as lakes and woodlands, provided free entertainment for families. The need to consistently economise and plan over any given amount of time highlighted the capabilities necessary for such practices - ability to compromise, to negotiate, and to communicate effectively, whether this was to members within the household, or external supportive institutions.

Knowledge was a valued resource that circulated from generation to generation, between families, and within communities. Knowledge of what to do and who to approach, your rights and entitlements, was essential to easing the duration and extent of hardship on households during times of crisis. ‘Weak ties’ with shopkeepers and service providers were mobilized to tide people over periods and transitions of enhanced difficulty. Those who had previous experience of hardship fared much better than those who were facing crisis, or a particular type of crisis, for the first time. Knowledge from family members or from social or community networks guided participants to supportive individuals, networks, resources, or institutions that could assist.

State institutions and third sector organisations played a key supportive role in the lived experiences of those facing hardship. Participants often mentioned sympathetic service providers that were exemplary in their assistance and provision of opportunities both within and beyond the household. Charities providing vouchers and financial assistance at crucial times of the year served as a lifeline for certain families. Community resource centres and development centres imparted local knowledge in the form of job opportunities and

information, as well as acting as social spaces for participants to gain or rebuild a sense of self-confidence and self-worth.

Family and extended family networks contributed not just emotional support and care in times of heightened stress, but also gifted essential resources and skills. Families shared resources such as heating fuel, finances, or childminding, and skills such as manual trades to complete home or car repairs. Such activities, participants felt, contributed to a sense of generosity towards others regardless of circumstances, and to community spirit.

Resilience appeared to be most difficult when internal household hardship converged with adverse external socioeconomic conditions. In these instances, households engaging in resilient practices in order to overcome such a situation often talked about their practices negatively. However, over time it could be that these practices were the first necessary steps towards 'beating the odds'.

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Appendix One.

Participant Interviewed by Family Type:		
Interview	Participant Interviewed	Family Type
INT.HR.001	Wife, 3 children	Couple w/ dependent children
INT.HR.002	Husband, 2 children	Couple w/ dependent children
INT.HR.003	Husband & Wife, 4 children	Couple w/ dependent children and adult living at home
INT.HR.004	Wife, retired couple	Couple
INT.HR.005	Widow, grown children not living in family home	Single adult living alone
INT.HR.006	Husband, grown-up children	Couple
INT.HR.007	Wife, 2 children	Couple w/ dependent children
INT.HR.008	Single, living alone	Single adult living alone
INT.HR.009	Single, living in family home	Couple w/ dependent children and adult living at home
INT.HR.010	Single, living in family home	Couple w/ dependent children and adult living at home
INT.HR.011	Husband & Wife, 1 child	Couple w/ children
INT.HR.012	Wife, 4 children	Couple w/ dependent children and adult living at home
INT.HU.001	Lone parent, 3 children	Single Parent
INT.HU.002	Widow, 1 child at home	Single adult with adult living at home
INT.HU.003	Wife, 2 children	Couple w/ dependent children
INT.HU.004	Wife, 2 children	Couple w/ dependent children
INT.HU.005	Separated, 1 child at home	Single Parent
INT.HU.006	Husband, 3 children	Couple w/ dependent children
INT.HU.007	Husband & Wife, 4 children	Couple w/ dependent children
INT.HU.008	Husband, grown-up children	Couple
INT.HU.009	Divorced, 1 child	Single Parent
INT.HU.010	Single, living alone	Single adult
INT.HU.011	Partner, 1 child, living in family home	Couple w/ adult living at home
INT.HU.012	Single, living in family home	Single parent w/ dependent children and adult living at home
INT.HU.013	Single, living in family home	Single parent w/ dependent children and adult living at home