Findings from a European project Resilience to the Recent Economic Crisis in Irish Households

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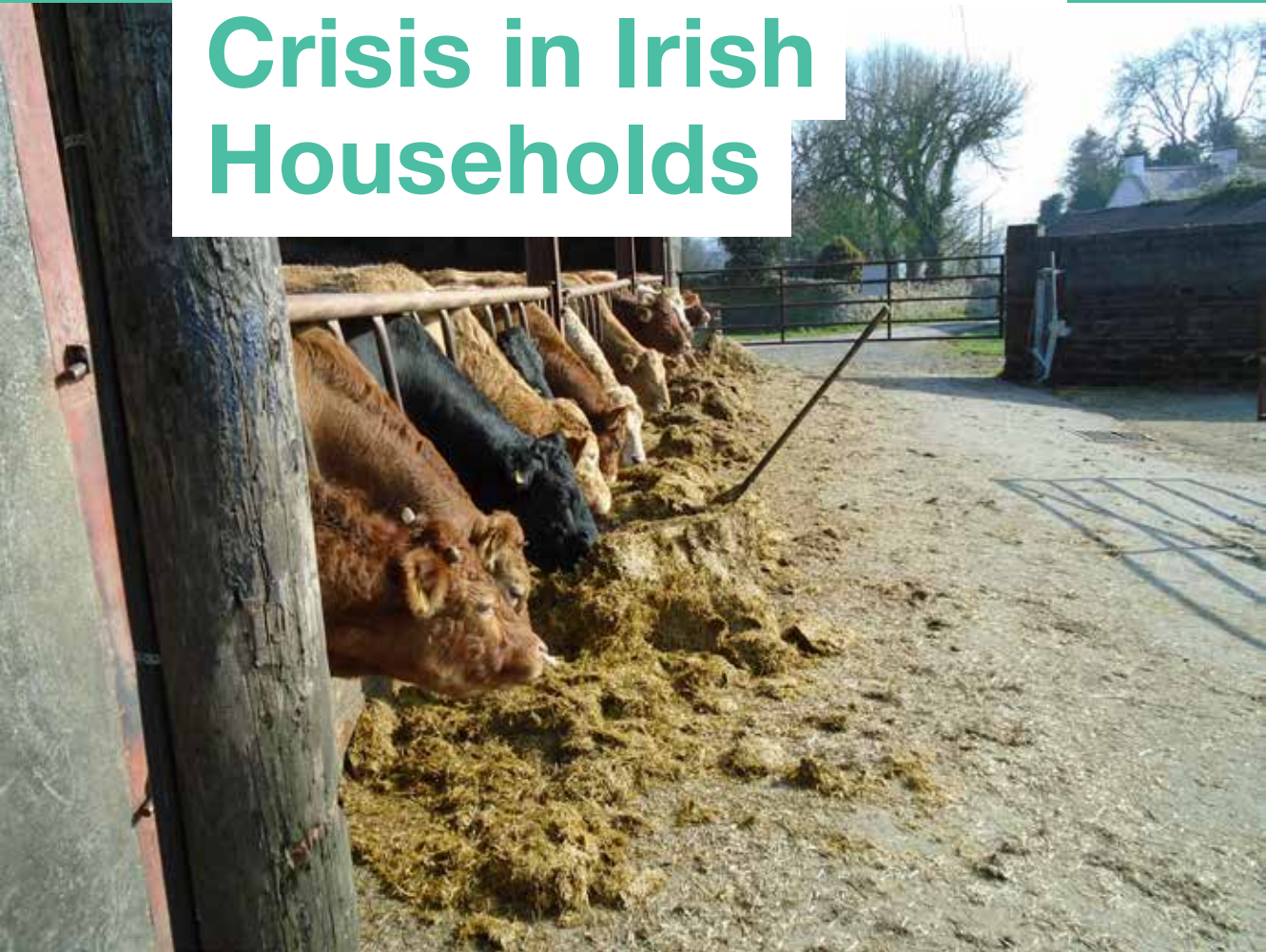
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Resilience to the Recent Economic Crisis in Irish Households

Findings from a European project

rescue
citizens' resilience
in times of crisis

Resilience to the Recent Economic Crisis in Irish Households

Contents

Introduction

RESCuE: *Patterns of Resilience during Socioeconomic Crises among Households* in Europe, was a cross-national European project undertaken from 2014-2017 and funded by the European Commission under Framework Seven[1]. The project was carried out by a consortium of researchers from nine European countries: Finland, Germany, Greece, Ireland, Poland, Portugal, Spain, Turkey and the United Kingdom. The project was co-ordinated by Dr. Markus Promberger of the Institute for Employment Research (IAB) in Nuremberg, Germany. The research centred on identifying the contexts and practices associated with household resilience to the financial crisis of 2008.

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). Sociological approaches to resilience focus on the social, cultural and political contexts within which resilience occurs. Rather than 'heroic' understandings of resilience, in which 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 (Dagdeviren et al., 2015; 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).

Research in Ireland was conducted by Prof. Jane Gray and Dr. Jennifer Dagg of Maynooth University with assistance from Dr. Kerry Gallagher and Dr. Niall Gilmartin. Following a shared methodology, field research in an urban and rural environment was conducted in each of the nine European countries. The Irish RESCuE team chose a midlands urban setting and its rural hinterland (Dagg and Gray, 2016).

Qualitative data in the form of key informant interviews, in-depth interviews with household representatives, participant-generated photographs, and photo elicitation interviews were collected during 2014 and 2015. In total, we carried out nineteen interviews with expert informants, twenty-five narrative interviews with household representatives in urban and rural settings, and sixteen follow-up photo-elicitation interviews with a subset of the household interviewees.

As part of the requirements of the project, the Irish RESCuE team analysed the data and produced a series of national reports centred on key themes and guidelines identified by the various research teams in each country. These included: socioeconomic contexts; socioeconomic practices of resilience; cultural practices in resilient households; biographical and longitudinal aspects of household resilience; spatial aspects of resilient households; communities, participation and politics; welfare state institutions; social economy; and gender, migration and ethnicity. The national reports for Ireland are available online at: https://www.maynoothuniversity.ie/social-sciences-institute/working-papers. Details of the international teams responsible for the different themes are provided in Appendix I.

This report provides a summary of the findings from each of the national reports for Ireland. In addition, as part of the project methodology, participants took photographs of aspects of their daily lives. The photographs included in this report are reproduced with the participants' consent. However copyright remains in the ownership of the participants and the images may not be reproduced or redistributed in any form.

Socioeconomic context

This report provided background information for the international RESCuE project about the macro-social and economic factors framing household experiences of adversity in Ireland

Key findings

- The high proportions of people and more particularly children living in jobless households are key distinguishing features of the social consequences of the crisis in Ireland.

- Outer regions of commuter belts are amongst the areas most severely affected by the crisis.

- Loss of people and jobs has created difficulties in many rural communities.

- Many older people, especially those in rural communities, experience deprivation in the form of rural isolation and insufficient transport infrastructure (Nolan and Maître, 2008:34).

- Significant job losses, especially amongst men, have led to increases in the proportions of low intensity work households, which, in the Irish case, are more likely to contain children.

- Disproportionate effects on children and young adults are likely to impact on inter-generational processes which will affect families, households and social well-being in Ireland into the future.

Summary

The high proportions of people (22%), and more particularly children (24%), living in jobless households (Watson, Maître and Whelan 2012, pp. 18-24), are key distinguishing features of the social consequences of the crisis in Ireland (NESC 2013, p. 22). 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.

Rapid urbanisation, together with a property boom during the 'Celtic Tiger period, led to the development of extensive commuter belts on the outskirts of major towns and cities.

Outer regions of this commuter belt were amongst the areas most severely affected by the crisis (NESC, 2013). Other disadvantaged inner-city areas and urban estates remained relatively deprived with high levels of unemployment and low levels of education. Loss of people and jobs

created difficulties in many rural communities (NESC, 2013). Although quantitative evidence suggests that pensioners were comparatively insulated from the crisis (but see O'Shea et al. 2012), many older people, especially those in rural communities, experienced social exclusion linked to poor social and transport infrastructure (Nolan and Maître, 2008:34; Walsh and Ward 2012).

The National Economic and Social Council's report on the social consequences of the crisis highlighted the extent to which 'the impact of financial and other stress on individuals and their families is mediated by their resilience', noting that: 'Many commentators have argued for a broader understanding and measurement of economic and social progress in future. This would involve measures of social well-being and environmental sustainability as well as economic growth" (NESC 2013, p. 116). An earlier report emphasized that: 'Resilience in individuals needs to be paralleled at societal level by resilience in institutions to enable them to adapt to the changed and challenging circumstances' (NESC 2009, p. 149). The RESCuE research programme aimed to make a significant intervention towards understanding resilience in Irish families and households, and towards developing a clearer understanding of the social, cultural and institutional environments that can promote or hinder individual and family capabilities.

Since 2008 the political agenda in Ireland has focused on the macroeconomic arena, specifically on fiscal policies. Recently, there has been renewed interest in the social consequences of the crisis as fears about the fiscal situation are settling and stabilising (NESC 2013). Although efforts were made in Ireland to protect and maintain expenditure on social protection, unemployment has nevertheless had a profound effect on many households. Significant job losses, especially amongst men, have led to increases in the proportions of low intensity work households, which, in the Irish case, are more likely to contain children. Similarly, Ireland faces a large and worrying "NEET" rate. Disproportionate effects on children and young adults are likely to impact on inter-generational processes which will affect families, households and social well-being in Ireland into the future.

Socioeconomic practices

This report centred on the everyday practices through which members of households affected by the crisis coped with adversity.

Key findings

- Constant economising and planning was crucial to household survival. These practices highlighted the importance for resilience of certain capabilities - to compromise, to negotiate, and to communicate effectively, both with other household members and external supportive institutions.

- Participants and their families used public resources within local environments, such as lakes and woodlands, as free opportunities for leisure.

- Knowledge of what to do and who to approach, and of rights and entitlements, was essential to easing the duration and extent of hardship. 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.

- Families shared resources such as heating fuel, finances, or childminding, and bartered skills associated with manual trades to complete home or car repairs.

- Local ties with shopkeepers and service providers were mobilized to tide people over during at times of enhanced difficulty.

- Participants often mentioned sympathetic service providers who were exemplary in their assistance and provision of opportunities and supports.

- Resilience appeared to be most difficult when internal household difficulties, such as those associated with ill health or partnership breakdown, converged with adverse external socioeconomic conditions.

Summary

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.

A number of key themes in relation to household socioeconomic practices emerged through our analysis of participants' accounts of their experiences of hardship.

• 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 experiencing the greatest poverty were vigorously juggling their resources to ensure that the needs of household members were provided for. This included stringent budgeting 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 needed medication one week could mean that costs had 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 time highlighted the capabilities necessary for such practices – 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, and of your rights and entitlements, was essential to easing the duration and extent of hardship on households

during times of crisis. Personal connections with shopkeepers and service providers were mobilized to tide people over during periods 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 individuals, networks, resources, or institutions that could provide assistance.

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 supports and 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 difficulties, such as illness or family disruption, converged with adverse external socioeconomic conditions. In these instances, household participants often used negative language to describe the practices necessary to address their circumstances. However, over time, it could be that these practices were the first necessary steps towards 'beating the odds'.

"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..."

(INT.HU.004, wife, 2 children)

Cultural Practices

Following the theoretical framework developed by sociologist Pierre Bourdieu, this report centred on how participants mobilized different 'capitals,' such as social connections, and cultural and symbolic resources to promote resilience.

Key findings

- Access to networks of support within communities, such as extended family, neighbours, and targeted cultural and social facilities within disadvantaged neighbourhoods, allowed for both informal exchanges of goods and services and a visible social infrastructure with which residents could choose to engage.

- Targeting services and activities towards particular disadvantaged or marginalised groups plays an essential role in initially engaging people, but may also have the unintended effect of limiting the spatial and social extent of cultural engagement.

- Within designated areas of disadvantage, social cohesion continues to involve differentiation among Irish nationals, non-Irish nationals and Travellers, despite targeted social programmes and resources.

- Where extended family relationships are available locally, family members can 'step-in' to help with problems such as relationship breakdown or substance abuse. However, drawing on extended family resources sometimes generates problematic obligations to reciprocate.

- New media featured in the narratives of participants of all age groups: older people spoke of using the internet to maintain contact with children who had emigrated; young people described media such as YouTube as their evening entertainment; while social media platforms like Facebook provided information, gossip and stories about the community.

- Positive future imaginings and sentiments amongst some participants contrasted with a sense of generational loss amongst others, who were negatively disposed towards the future. Those who appeared to be coping better addressed their change of social position by refocusing their values, identities and life trajectories in order to avoid loss of pride and to create an enhanced sense of security.

- Participants expressed turbulent social emotions towards the crisis, depending on the position they were in at the time of interview. Those who were coping and had the ability to reflect on the crisis were direct in their articulation of feelings of indignity, loss of independence and security, abandonment, low self-esteem and blame. Those who were still in a process of transition were feeling adrift, lost and hopeless.

Summary

RESCuE explored the cultural practices and aspects of change in different forms of capital that surfaced among Irish participant households when faced with adverse circumstances. The majority of households experienced the crisis as a reduction in salary (amongst those who were working), and an increase in financial pressure over time as further salary reductions and welfare cuts were encountered. Crisis, however, was not just understood in financial terms. Health issues, bereavement, relationship breakdown, and crisis pregnancy or miscarriage, all added to a sense of instability in household dynamics.

Participant narratives of everyday life emphasised the central importance of providing for family, especially children. Most respondents spoke of financial pressure, the struggle to make ends meet, and the need to budget and plan ahead. The ability to adapt the weekly budget was crucial, through bargain hunting, low cost supermarket shopping, negotiating bills or switching providers, and gaining small bouts of employment to keep on top of mounting bills. Access to social and community networks such as family and neighbours allowed for the informal exchange of goods, while targeted cultural resources ensured that disadvantaged localities maintained a visible social infrastructure with which residents could choose to engage.

Cultural participation, aside from pop culture, occurred within limited environments and through targeted services. For instance, our younger participants were engaged in playing musical instruments at a youth club, while older participants talked about taking part in activities within active retirement clubs. Targeting services and activities towards particular disadvantaged or marginalised groups plays an essential role in initially engaging respondents with such activities, but may also have the unintended effect of imposing spatial and social constraints on their sphere of cultural engagement. New media featured in the narratives of participants of all age groups: older people spoke of using the internet to maintain contact with children who had emigrated; young people spoke of media sites like YouTube as their evening entertainment; while social media sites like Facebook provided stories for the community gossip circuit.

Our exploration of the relationships amongst our participants indicates that social capital can be accumulated at various levels. Social cohesion within designated neighbourhoods of disadvantage continues to involve differentiation among Irish nationals, non-Irish nationals and Travellers despite targeted social programmes and resources. Familial relationships function to assist with problems experienced within private households, such as relationship breakdown or substance abuse, where family members can 'step-in.' However, we found that familial resources often necessitated problematic reciprocation, and were limited by distance. Respondents were active in engaging with social supports within their communities. Although some felt isolated, the majority spoke of strong neighbourly relations, looking out for one another and their children, and lending an important helping hand when the need arose.

Traditional gender roles were evident, although increased unemployment amongst men resulted in greater numbers taking on childcare roles within the home. Nevertheless, women still spoke of sacrificing their jobs to look after their children as the cost of childcare is so expensive. Importantly, although some female respondents spoke of men being in charge of the finances, in cases where businesses had collapsed it was the women who negotiated repayment terms with financial institutions and approached financial services for help.

Symbolic capital played an important role in rearticulating the visions, values, and identities of households that were coping and on a trajectory of change. Positive imaginings and sentiments

for the future contrasted with a sense of loss articulated by participants who were negatively disposed towards the future. Amongst those who were coping, their change of social position and identity necessitated a re-focus of their values and life trajectories in order to avoid loss of pride and to develop a sense of security. How they interacted and negotiated their changed position with state services in order to secure resources was decisive in protecting them from the erosion and decay of their subjectivity.

Participants expressed turbulent social emotions in relation to the crisis, depending on the position they were in at the time of interview. Those who were coping and had the ability to reflect on the crisis were direct in their articulation of feelings of indignity, loss of independence and security, abandonment, low self-esteem and blame. Those who were still in a process of transition were feeling adrift, lost and hopeless.

"I don't know how we'll get ourselves out of it, we'll keep going and we'll keep trying and we'll keep getting the kids through school.

But once you have each other and you're able to work out problems, and if you haven't got that you have nothing. We still do try to have the laugh"

(INT.HR.003, husband and wife, 4 children).

Longitudinal and biographical aspects of household resilience

This report centred on differences in hardship and resilience between age groups. It also examined how the timing of events in peoples' lives impacted on their experience of the crisis.

Key findings

- Consistent with recent quantitative evidence we found that participants in their thirties and forties felt the negative consequences of the recession most keenly. This was partly because they were more likely to have children and other dependents, but also because they had entered adulthood and started their families during a period of social and economic optimism, with greatly enhanced opportunities for social mobility that were subsequently dashed.

- When people encounter a 'perfect storm' bringing together poor timing (such as taking on a mortgage at the peak of the property bubble) with unexpected adverse events (most notably unemployment and ill-health), the challenges of overcoming them can sometimes prove too great.

- For many participants, close kinship ties proved problematic sources of help at critical moments in their lives, partly because they were fearful of imposing hardship on their near relatives, but also because they rejected what they believed to be inappropriate flows of help across the generations – for example when older parents had to call on their adult children for support.

- Instead, unexpected forms of help from more distant relatives or office-holders (such as doctors, teachers, public officials or charity workers) appeared as more decisive interventions in participant narratives about moments of crisis in their lives.

- We found considerable differences across age groups with respect to understandings of their life trajectories and their visions of the future.

  – The oldest group, aged in their fifties and sixties, expressed *disappointed resignation* that having weathered the recession of the 1980s when they were raising their own families, their material circumstances were less than they had hoped for as they approached retirement.

  – The youngest group, aged in their late teens and twenties, were *modestly hopeful* for their own futures.

  – By contrast, the middle cohort of participants, aged in their thirties and forties expressed *frustrated anxiety.* This group was most fearful about the future, most doubtful about their own ability to transcend their circumstances and angriest about the impact of the recession on their lives.

Summary

A biographical and longitudinal perspective enhances our understanding of citizens' varying capacities for resilience, through an analysis of how life course characteristics – including birth cohort and family life stage – intersect with structural disadvantage, past experiences of adversity and the timing of life transitions and events leading to different pathways through life. By adopting a qualitative approach, the RESCuE study provides additional insights on how people adapt to adverse transitions and engage in life planning. In particular, it yields rich data on the complex processes surrounding turning points in the life course, providing essential information for understanding how such 'critical moments' give rise to positive or negative trajectories.

The Irish RESCuE team examined varying biographical and longitudinal aspects of resilience in Ireland across three broad cohorts of participants: those born during a period of economic stagnation in the late 1940s and 1950s; those born during a period of comparative economic growth during the 1960s and seventies; 'millennials' born during the 1980s and nineties, a period characterized by rapid change in social and cultural values but also by widely fluctuating economic fortunes (from bust to boom and back again). Our analysis showed that participants in each of these cohorts experienced the recent recession differently, partly because of the changing historical contexts in which they grew up, but also because of the varying family life stages at which they encountered the crisis. Consistent with recent quantitative evidence (Whelan et al., 2016) we found that those in the middle cohort (aged in their thirties and forties) felt the negative consequences of the recession most keenly, partly because they were more likely to have children and other dependents, but also because they had entered adulthood and early family formation during a period of social and economic optimism, with greatly enhanced opportunities for social mobility that were subsequently dashed.

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

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

Finally, we found considerable differences across the three cohorts with respect to understandings of their life trajectories and their visions of the future. The oldest group, aged in their fifties and sixties, expressed *disappointed resignation* that, having weathered the recession of the 1980s when they were raising their own families, their material circumstances were less than they had hoped for as they approached retirement.

The youngest group, aged in their late teens and twenties, were *modestly hopeful* for their own futures. By contrast, the middle cohort of participants, aged in their thirties and forties expressed *frustrated anxiety*. This group was most fearful about the future, most doubtful about their own ability to transcend their circumstances and angriest about the impact of the recession on their lives.

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

(INT.HU.003, female, 2 children)

Spatial aspects of household resilience

In this report we examined how experiences of hardship and practices of resilience varied according to different scales, ranging from the individual body (focusing on health and well-being), to the home, neighbourhood and supra-local context.

Key findings

- Access to networks of support within communities, such as extended family, neighbours, and targeted cultural and social facilities within disadvantaged neighbourhoods, allowed for both informal exchanges of goods and services and a visible social infrastructure with which residents could choose to engage.

- Participants provided detailed narratives of the negative impact of the recession on their health and mental well-being. A small number of participants described feelings of depression or recounted past experiences of suicidal thoughts. Participants also described how reductions in their standard of living affected the quality of food that they and their families consumed.

- High mortgage costs, experiences of negative equity and difficulties associated with paying utilities and maintaining their homes created stress for participants with negative consequences for their well-being. However, homes also created opportunities for resilience by providing alternative resources for making a living, subsistence and bartering

- Private transport (i.e. owning a car) is crucial to availing of employment opportunities and accessing services such as health care in the area that we studied. The current lack, or infrequent nature, of the public transport system means that people either have to rely on others for travel, or purchase a car. Participants described how they prioritised maintaining a car as an aspect of coping and resilience.

- There is evidence of some forms of social polarisation within neighbourhoods, both in rural and urban areas. Respondents spoke about certain areas as 'no-go places' or pointed to certain social groups within areas contributing to the breakdown of local communities.

- Globalization and economic growth during the 'Celtic Tiger' period led to increased experiences of in-migration to the study area. Amongst some respondents, this led to a sense of detachment from their local neighbourhoods, linked to a perception that there had been an influx of 'outsiders' or non-Irish nationals. feeling adrift, lost and hopeless.

Summary

Spatial constraints have a great influence on individuals' movement and engagement in wider society, with consequences for their resilience. This report examined spatial constraints and opportunities at different scales, ranging from the individual body (focusing on health and well-being), to the home, neighbourhood and supra-local context.

Participants in the study provided detailed accounts how their experiences of crisis and recession negatively affected their mental and physical health. They described how the stress associated with insecurity of employment and housing, and loss of income, led to physical illness, depression and suicidal thoughts, especially amongst men. Some participants described instances of suicide amongst friends and close acquaintances. There were also accounts of how reductions in income had led to deterioration in the quality and quantity of food available to families.

Many participants experienced challenges associated with housing, including loss of their homes due to mortgage arrears, inability to maintain houses to an adequate standard and difficulties paying for electricity and heating. However, respondents also described how homes could be a resource for resilience strategies, providing a means to earn additional income (for example, through informal childminding), exchanging resources such as access to turf, an opportunity for subsistence production of vegetables and chickens, or simply a place of quiet and comfort for the alleviation of stress.

Respondents in both rural and urban areas spoke of transport as a key dimension constraining or enabling their social and economic activities. For example, one urban participant described how he cycles one and a half hours to his FÁS course daily; otherwise he has to rely on extended family for transport. Others emphasized how they or their children were constrained in their choice of third level education because of poor public transport infrastructure. This means that people must either purchase and maintain a car, or rely on others for travel.

This is not exclusively a 'rural problem;' residents in the urban study area also require their own mode of transport to go about their daily lives – to leave children to school or crèche, and to travel to and from work. The geographical and spatial layout of towns and villages constrains people's mobility and limits their opportunity to socialise. The costs associated with owning a car represented a significant challenge to participants facing financial constraints as a result of the crisis. Respondents from both rural and urban areas stated that purchasing a car, or keeping one on the road, was an essential first step towards resilience. Some described how it will take some time to save for this; others projected that they will borrow to do so.

On the scale of neighbourhoods and communities, there was also a sense of increasing social polarisation between the rich and the poor which had begun before the financial crisis but has since become more evident. Residents distinguish between 'rough' and safe areas, which leads to the spatial division of communities. Respondents spoke about social change in their neighbourhoods. Urban and rural inhabitants mentioned an increase of crime and violent behaviour and how this is fast becoming a feature of some locales. Some respondents expressed a sense of disconnection from place and a desire to leave. This feeling of detachment was associated in their narratives with the influx of 'outsiders,' including those from other parts of Ireland and immigrants from other countries.

"...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"

(INT.HU.007, husband and wife, 4 children).

Community, participation and politics

This report centred on citizen engagement and political activism in the context of the crisis. It revealed differences in the extent and nature of civic participation by age, gender and place.

Key findings

- Older respondents revealed greater levels of community engagement through involvement in numerous community groups. However, some younger respondents were also active in their communities, through initiatives such as Youth Café.

- There is evidence of a gender division in terms of the *types* of groups and organisations that people engage with. For example, many of our female respondents were involved in organisations which largely adhere to stereotypical gender roles such as Irish Countrywomen's Association, child and toddler groups, and bingo nights amongst others.

- There is a clear imbalance in the level of community activity between rural and urban areas in our study. Levels of community involvement appear to be much greater among rural respondents than urban. However, some of these differences may be due to sampling.

- The majority of rural respondents are involved in organisations and groups that could be categorised as providing 'sociable' or leisure services. Urban respondents in our study were more likely to be involved in groups that are at the coalface of tackling issues related to hardships brought on by the crisis, such as service providers and political movements.

Summary

Forms of community activism and political participation vary greatly, from localised leisure groups to transnational social movements. Unsurprisingly, our RESCuE participants reflect this diversity: forms of participation varied from leading Scout groups to providing essential services and supports. Our respondents had drawn upon a wide range of community groups and areas of political participation to negotiate the crisis. Older respondents revealed greater levels of participation through their involvement in numerous community groups. While men and women appear to be equally active within diverse community organisations, there is evidence of a gender division in the types of organisations involved. For instance, many of our female respondents were active in organisations that adhere to traditional gender roles, such as the

Irish Countrywomen's Association, child and toddler groups, and bingo nights, among others. Furthermore, there is a clear imbalance between the urban and rural study areas in the level of community activity. Many urban respondent narratives are dominated by stories of daily struggles and survival, indicating perhaps little time or resources for community activities.

There were also differences in the kinds of community activities that predominated in urban and rural areas. The majority of rural respondents are involved in organisations which could be described as providing 'sociable' or leisure services, while those urban respondents who are active, are more likely to be involved in groups at the coalface of tackling issues related to hardships brought on by the crisis – such as voluntary service providers or political organisations. Rural and urban respondents displayed equal measures of resilience in accessing goods and social services through social networks, drawing on the skills and assistance of others.

Absence of widespread political unrest or opposition has been identified as a distinctive feature of citizens' responses to the crisis in Ireland. In contrast to civil society and community groups, the overwhelming majority of respondents did not see political activism as an effective strategy for resilience, although some mentioned the growing opposition to water charges as a sign of political change. Just five men and two women identified themselves as members of a political party or formal political organisation. In general, participants expressed feelings of disillusionment about politicians and other powerful groups whose activities were 'blamed' for the crisis, such as bankers, accountants, solicitors and other professionals. Most active engagement occurred within civil society organisations. For example, young adults described how they had set up a local Youth Café. Others described participating in groups and activities oriented towards improving the quality of life in their communities.

We go around and try to collect money from the houses to fund the grass cutting… we get volunteers out, we get the kids involved with picking up rubbish"

(INT.HU.005, female, 1 child).

Welfare state institutions

In this report, we examined the role of the welfare state in promoting resilience.

Key findings

- Adequate transfer of information was crucial to the successful interaction of households with welfare state institutions, particularly in regard to income support and primary payments, as many households found themselves scrambling to understand their entitlements, or attempting to mediate amongst diverse agencies in the case of illness or disability.

- Women, whether caring for ill children or providing full-time care to young children, found themselves at a disadvantage - the conditions under which they could take up work while still receiving some income support were strict, even though a childcare and after school childcare scheme is in place to assist women or one parent families to increase their labour market activity.

- Although activation courses did not suit everyone, in some cases interviewees conveyed how these programmes provided a daily structure, social interaction and time to adjust and overcome job loss, and aid transition into a new role.

- The compassion and empathy that is often transferred through local initiatives and informal interaction with others sustains motivation and instils self-confidence.

- Initiatives focused on young people proved important avenues of support when problems such as stressful circumstances, relationship breakdown, or substance abuse were occurring at home.

Summary

The availability and accessibility of welfare state institutions, both nationally and locally, affected the capacity for resilience amongst households that participated in the Irish RESCuE case study. The economic crisis and subsequent austerity conditions had significant impacts on vulnerable households such as one parent families, those with disabilities or illness, and jobless or very low work intensity households. These households experienced reductions in income support, together with increased conditionality – most notably for young people under 25 years and through the activation measures implemented for lone parents.

Adequate transfer of information was crucial to the successful interaction of households with welfare state institutions, particularly in regard to income support and primary payments. Many household participants found themselves scrambling to understand their entitlements, or attempting to mediate between diverse agencies in the case of illness or disability. Women, whether caring for ill children or providing full-

time care to young children, found themselves at a disadvantage. The conditions under which they could take up work while still receiving some income support were strict, even though a childcare and after-school childcare scheme is in place in the urban setting to assist women or lone parents to increase their labour market activity. The high cost of childcare in Ireland makes it difficult to accept jobs that pay just above the qualifying income threshold. Moreover, the work-first activation model that Ireland operates accepts low-pay as a starting point, providing in-work payment benefits to top up low wages for those who return to work (Murphy, 2016 p. 12). Our study revealed how some households experience extreme deprivation and fall outside the conditions of support, surviving with the help of the charitable sector and engaging in activities that are predominantly free or for public use. It was evident across our interviews that reliance on the charitable sector increased as primary welfare cuts were introduced. This was particularly evident at festive times of the year, such as Christmas, when receiving a hamper or voucher from a charity made an immense difference.

The community and voluntary sector experienced a very significant reduction in funding as a result of crisis-driven austerity. As a result, many agencies operate a skeletal service, or have been subsumed into larger organisations. Many local initiatives have either been eradicated, or find themselves in competition with each other for the same pot of funding. Nevertheless, community resource centres and activation schemes, such as the Community Employment Programme and TÚS, proved essential for maintaining cohesion within disadvantaged areas by providing avenues of employment for those who experienced job loss or were long-term unemployed. Although activation courses did not suit everyone, many of our interviewees conveyed how these programmes provided a daily structure, opportunities for social interaction, time to adjust to job loss and aided transition into a new role.

Local initiatives enrich the lives of people experiencing socioeconomic adversity. The compassion and empathy that is often transferred through interaction with others at an informal level sustains motivation and instils self-confidence. Initiatives focusing on young people proved important avenues of support when stressful circumstances, relationship breakdown, or substance abuse was occurring in the home. A Youth Café worked to support young people by providing them with a safe and fun space to congregate, while the Youthreach scheme offered a second chance for education outside the formal system. Similarly, a local retirement club addressed issues of isolation and deprivation amongst older people, while sporting initiatives drew community members of all ages together.

"We got loads of funding for a Youth Cafe, and we made the Youth Cafe happen... I did volunteer there for a long time. And I'm still in and out like, really good friends with everyone in there"

(INT.HU.012, male).

Social Economy

Social economy refers to the activities of organisations that 'make profits for people other than investors or owners,' such as co-operatives, cooperatives, mutual societies, non-profit associations, foundations and social enterprises. [2]

Key findings

- The recession triggered renewed interest in the importance of fostering the potential of the social economy in Ireland, as shown by its inclusion in the Programme for Government, 2011.

- In our study, the most marginalised households were those that engaged with social enterprises. These included Traveller and socially disadvantaged households in areas where resource centres are located. They also included households experiencing poverty or a change of circumstances leading them to seek out activities that were free or provided for a reduced fee. Older people facing isolation and loneliness engaged with social enterprises oriented towards active retirement.

- It was clear from interviews with key informants that rural Ireland, is lagging significantly behind urban areas with respect to social economy. Fundamental infrastructural issues such as transport, rural broadband, and fiscal investment have diminished the potential for social enterprises in rural communities.

Summary

Although government programmes have actively included the social economy sector since the 1990's, one could argue that its importance has not been fully recognized due to its overlap with enterprise and the community and voluntary sector. However, the recession seems to have triggered renewed interest in the importance of fostering the potential of social economy, as shown by its inclusion in the Programme for Government 2011, the assignment of Government Ministers to the sector, and the publication of the Forfás Report (2013). The latter report outlined the governance structure of the social economy in Ireland, while also noting the difficulty in assessing whether an enterprise belongs to the sector. Desk research revealed that workshops have taken

2 European Commission, 'Social Economy in the EU.' Available at: http://ec.europa.eu/growth/sectors/social-economy_en. Accessed 7th June 2017.

place in both urban and rural locations to inform interested parties of what social enterprises are, how they can be funded and sustained as viable enterprises. Local Enterprise Offices provide support and funding for enterprises that wish to scale up (expand and export). However it is unclear whether these enterprises benefit communities as a whole, or just pockets of communities that experience disadvantage. In addition, identifying social enterprise organisations is difficult, because organisations do not always disclose themselves as such. The Irish Social Enterprise Network (www.socent.ie) is in the process of developing a directory that will list all enterprises that operate as part of the social economy. This will make it easier to identify social enterprises and to assess their contribution to the communities they serve.

Households in our study that engaged with social enterprises included those that were marginalised (e.g. Travellers); socially disadvantaged (generally in areas where resource centres are located); those experiencing poverty or change of circumstances and so engaging in activities

that were free or provided for a reduced fee; or facing isolation and loneliness in old age. The social enterprises examined in both research sites operated under strict (and reduced) funding instruments that simultaneously demanded a reconfiguration of how groups organise (especially in rural communities) and threatened the viability of enterprises. This was illustrated by the director of one local organization who was obliged to reframe the enterprise as a 'business' in order to draw down funds, defining its values in quantifiable terms while omitting what she felt were important dimensions of the service it provided.

Lastly, it was clear from interviews with key informants that the rural research site, and indeed rural Ireland, is significantly lagging behind its urban counterparts. Fundamental issues such as transport, rural broadband, and fiscal investment have diminished the potential vibrancy for social enterprises in rural communities.

"Because part of these schemes is the whole progression thing, and we have been quite successful in the progression of people, and we have had some good people and trained them up"

(EXP6, MUrb).

Gender

We examined how experiences of hardship and resilience varied by gender.

Key findings

- Increased unemployment amongst men resulted in greater numbers taking on childcare roles within the home. Nevertheless, women still spoke of sacrificing their jobs to look after their children as the cost of childcare is so expensive. Men affected by unemployment increased their caring duties, using the time out of the formal labour market to connect and engage with their children.

- Although some female respondents spoke of men being in charge of the finances, in cases where businesses had collapsed it was commonly women who negotiated repayment terms with financial institutions and approached financial services for help.

- In traditional male breadwinner households, the capacity of the female partner to access services and resources that could assist household circumstances during times of crisis was of paramount importance.

- Young adults living in the family home caused increased tension and hardship in the household. While young adults did feel that they assisted by contributing financially to the upkeep of the household, both they and their parents felt that they should be making a start in life.

- Participants did not avail of formal childcare and rarely discussed it in their narratives. Instead reliance on family members was the norm.

Summary

Although the status of women has been enhanced in since the 1970's – for example through legislation for equal labour rights and recognition, the lifting of the 'marriage bar', access to divorce, increasing levels of female labour participation from the 1990's, and the introduction of gender quotas for public office - lingering issues remain alongside new emerging challenges.

The lack of affordable childcare in Ireland means that families with children (including lone parents) continue to experience barriers to the formal labour market. There is a greater incidence of women working part-time compared to men, depending on the age and number of dependent children, while the employment rate of lone parents (aged 15-64) was 52.8% in 2015. This compares with 71.4% for adults in couples without children and 73.8% for the adults in couple headed households with children (CSO, 2015).

Barry and Conroy (2013) highlighted the phased nature of the crisis and how this affected men and women differently. They found that men, particularly young men, were more affected by the crisis during the years 2008-2010, while the second phase of the crisis during 2011-2012 also affected women. They suggest that these differences highlight changing impact of the crisis from the male dominated construction sector to the more female dominated service industry. Other critics drew attention to the gendered scapegoating of public sector workers, of which over half are women (Monaghan et al., 2013).

Amongst the Irish participants in the RESCuE study, a number of gendered patterns were evident. In traditional male breadwinner households, the female partner's skills and resourcefulness in accessing services, benefits and other resources was of paramount importance for household survival and resilience.

Young adults, who were obliged to continue living in the family home due to unemployment caused increased tension and hardship in the household. Young adults felt that they were assisting their parents by contributing to the upkeep of the household. However, both the parents and the young adults felt that they should be making a start in life.

Men affected by unemployment increased their caring duties, using the time out of the formal labour market to connect and engage with their children.

Absent in the narratives was a discussion of formal childcare by participants. Instead reliance on extended family members seemed to be the norm.

> **"This way these kids I see them growing and I see every step and I love it, it's completely different"**
>
> (INT.HR.002, husband and wife, 4 children)

Migration

We explored how experiences of migration intersected with adversity and resilience, both amongst immigrants to Ireland and in the life stories of Irish people.

Key findings

- Those who immigrated to Ireland had previous experience of migration.

- Immigrants surrounded themselves with close family members where possible, and were adept at accessing information, services and resources to assist them in adjusting to life in Ireland.

- Amongst Irish participants, the lifelong effect of emigration was particularly pronounced in households with members who had left Ireland for a period during the 1980's.

- The effect of emigration in response to the recent recession was acutely felt in rural areas.

- Modern communication technology was important for keeping families connected with loved ones abroad.

- Migration was enacted as a goal directed strategy aimed at improving lifetime well-being.

Summary

Patterns of Irish emigration have fluctuated since the Famine period, decreasing during the global economic depression of the 1930's, and again following the implementation of strong domestic economic policies in the 1970's. The boom years of the Celtic Tiger resulted in net immigration while the subsequent economic crisis saw emigration rates reaching new peaks, with 89,000 leaving Ireland in 2013. Emigration pathways traditionally lead to the US or the UK. However, more recently, increasing numbers have moved to Australia and Canada.

Increasing immigration has contributed to greater ethnic diversity in Ireland. The number of people identifying themselves as 'non-Irish nationals' more than doubled between 2002 and 2011. Nevertheless, those identifying themselves as 'white Irish' still comprised 82% of the population in 2016 (CSO 2017). As an indigenous minority Travellers have had to contend until recently with non- recognition of their ethnic identity by the Irish state, as well as a history of assimilation policies from the 1960's. There is evidence that immigration status and ethnicity intersects with structures of inequality in Ireland, with immigrants faring less well than Irish nationals in the labour market (O'Connell and McGinnity

2008) and more likely to report experiences of discrimination when looking for a job (McGinnity et al. 2014).

The RESCuE study yielded a number of insights on experiences of migration and ethnicity. Amongst some Irish participants, there were narratives of emigration and return across their lives. A number of participants had left Ireland during the 1980s recession before returning to take advantage of new opportunities in the 1990s as the economic boom took hold. Many were faced with the emigration of adult children in the recent recession. High levels of emigration were most acutely felt in rural areas. Modern communication technology was important for keeping families connected with loved ones abroad.

Those participants who had immigrated to Ireland also had previous experience of migration. They surrounded themselves with close family members where possible, and were adept at accessing information, services and resources to assist their circumstances. Thus both amongst Irish families who had experienced emigration and immigrant families, migration was enacted as a strategy aimed at improving long term goals of enhancing well-being.

"All I need is just to do my job to have a life, to work and to live like any other normal, regular citizen in this country"

(INT.HR.011, husband and wife, 1 child).

Policy Implications

The Irish case study suggested a number of policy implications for supporting resilience amongst households facing adversity. In drawing out policy implications, we focused on the evidence from our analysis of the biographical and longitudinal aspects of resilience (that is, the project work package for which the Irish team had responsibility).

Key findings

People's capacity for resilience and the forms of resilience they mobilize vary according to:

- The family life stage at which they encounter adversity and the dispositions, skills and resources they have inherited from earlier life experiences.

- Inter-generational processes, including the inheritance of poverty and of class-differentiated resources and practices for coping with adversity – including material resources and family and kinship supports and obligations

People experience severe threats to their capacity for resilience when:

- Their exposure to external 'shocks,' such as becoming unemployed, coincides with multiple other challenges linked to biographical and social circumstances (including ill-health, fragile family relationships and discrimination)

- They experience rapid downward social mobility threatening their identities and requiring a reconfiguration of self within a context of adversity.

Policy Implications

Social investment policies, including those centred on activation, should be combined with continuing investment in **social protection** to guard against the accumulation of problems that threaten household resilience in the face of unexpected shocks, such as a severe economic crisis. Health care and labour market protections appear to be especially important in this regard.

Activation policies should be flexible enough to facilitate coping with multiple challenges and to allow space for people to negotiate turning points at times of crisis.

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Appendix:
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WP1 Co-ordination and Management
Boost, Marie, Andreas Hirseland, Lars Meier, Markus Promberger and Frank Sowa, Institut für Arbeitsmarkt- und Berufsforschung (Institute for Employment Researcht (IAB)

WP2 State-of-the-art report on households' resilience under conditions of socioeconomic crisis in Europe
Calado, Alexandre D., Luís Capucha and Pedro Estêvão, University Institute of Lisbon (ISCTE-IUL)

WP3 Methodology and fieldwork
Arnal Sarasa, María, Carlos de Castro, Francisco José Tovar, María Paz Martín, Juan Carlos Revilla Castro and Araceli Serrano, Universidad Complutense de Madrid (UCM)

WP4 Typology of socioeconomic practices in resilient households
Dagdeviren, Hulya, Matthew Donoghue and Ursula Huws, University of Hertfordshire Business School (UH)

WP5 Cultural practices in resilient households
Faliszek, Krystyna, Krzysztof Lecki, Witold Mandrysz, Barbara Slania and Kazimiera Wódz, University of Silesia (US)

WP6 Longitudinal and biographical development of household resilience
Dagg, Jennifer and Jane Gray, Maynooth University - National University of Ireland Maynooth (NUIM)

WP7 The spatial dimension of households' resilience
Aytekin, E. Attila and H. Tarik Sengül, Middle East Technical University (METU)

WP8 Communities, participation and politics
Arnal Sarasa, María, Carlos de Castro, Francisco José Tovar, María Paz Martín, Juan Carlos Revilla Castro and Araceli Serrano, Universidad Complutense de Madrid (UCM)

WP9 Resilient households and welfare state institutions
Athanasiou, Athena, Nelli Kambouri, Theodosia Marinoudi, Georgia Petraki and Aggeliki Yfanti, Panteion University of Social and Political Sciences (UPSPS)

WP10 Social economy and household resilience
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WP11 Gender, ethnic and migration aspects of household resilience
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WP13 Policy- and stakeholder-related dissemination
Tennberg, Monica, Joonas Vola and Terhi Vuojala-Magga, University of Lapland (LAY)

Resilience to the Recent Economic Crisis in Irish Households