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Crisis, recession and social resilience: a biographical life course analysis

Jane Gray<sup>1</sup>

Jennifer Dagg<sup>2</sup>

1.(Corresponding author) Department of Sociology and Maynooth University Social Sciences Institute, Maynooth, County Kildare, Ireland.

Phone: +353 1 708 3596. Fax: +353 1 708 3528. Email: [jane.gray@mu.ie](mailto:jane.gray@mu.ie)

2. Centre for Disability, Law and Politics, National University of Ireland, Galway, Ireland.

Phone: +353 91 495888. Email: [Jennifer.dagg@nuigalway.ie](mailto:Jennifer.dagg@nuigalway.ie)

## Introduction

Scholarly research has documented the varying impact of the 'Great Recession' (2008-13) on different age groups in Europe and North America. Young adults were disproportionately negatively affected through rising rates of unemployment and the growth of precarious forms of work (Aassve et al., 2013; Bell and Blanchflower 2011; Connidis 2014; Crosnoe 2014; Mortimer 2014; Whelan et al. 2017), leading to greater difficulties attaining independence. Older Europeans experienced significant losses of net wealth during the crisis, giving rise to financial distress amongst those with low incomes (Cavasso and Weber 2013) and to delayed retirement in some countries (Komp 2017; Meschi et al. 2013). A number of studies demonstrated that adults at mid-life experienced comparatively high levels of stress linked to their intergenerational responsibilities (Connidis 2014; McDaniel et al. 2013), and where there were high levels of indebtedness (Watson et al. 2016). Whelan et al. (2017) showed how, in Ireland, age group differences intersected with income class: younger (25-44) and older (45-64) mid-life people experienced the greatest relative increases in economic stress within the income poor and precarious income classes respectively.

Researchers have also demonstrated variations in how people interpreted and responded to the crisis by age and family life stage. McDaniel et al. (2013) found that mid-life Americans and Canadians expressed concern about their future security, at least in part because they felt obliged to provide additional support to younger adults. Mejía et al. (2016) showed how the extent to which mid-life Americans did provide such support varied by how much wealth they lost, as did feelings of control over their lives. Carney et al. (2014) described how, in Ireland, younger (26-50) mid-life respondents articulated greater levels of anger and alienation from government, whereas older (51-74) respondents expressed feelings of responsibility towards younger generations and a sense of being implicated in the crisis. Finally, scholars have pointed to how the recession 'exposes a tendency to resort to age wars...when dealing with major economic problems' (Connidis 2014, p. 294) and to the growing salience of 'generation' amongst policy elites and lay people as a 'moral language' with which to discuss inequality (White 2013, p. 225; Timonen and Conlon 2015).

While the literature to date has focused on age and intergenerational differences and relationships, few studies have examined the impact of biographical experiences of historical and social time – which are at the heart of qualitative perspectives on the life course (Heinz 2016) - on how people encountered and responded to the recession, and on the extent to which they reconfigured their lives in resilient ways. Social scientists and policy makers are increasingly interested in identifying and explaining resilience, especially in the context of external shocks such as the financial crisis of 2008. Whereas some scholars of resilience focus on how individuals and families 'beat the odds,'

(Canvin et al. 2009; Davidson 2009) others place more emphasis on the structural and 'path-dependent' contexts that shape both the resources available to people, and their capacity to mobilize them (Dagdeviren et al. 2016; Harrison 2013). Dagdeviren et al. (2016) suggested that discourses on resilience have tended to 'overemphasise the role of agency while neglecting the role of structural influences.' Thus a growing body of research treats resilience as a collective rather than an individual attribute, located in the cultural and institutional resources available within the wider social environment (Revilla et al. 2018; Hall and Lamont 2015). However, an adequate understanding of resilience requires more than a 'rebalancing' of structure and agency; it is also necessary to examine the dynamic processes through which the two mutually determine one another (Schoon 2006). As Estêvão et al. (2017, p. 17) argued, social resilience implies the exercise of reflexive agency to mobilize available resources and to shift risks in time and space within changing social structural contexts. Dagdeviren and Donoghue (2018) recently distinguished between three styles of agentic response to economic crisis with different temporal frames: absorptive, in which people adopt short-term efforts to cope with the shock of sudden deterioration in their circumstances, often with negative consequences for their well-being; adaptive, in which people adopt strategies to protect and stabilize their well-being in the medium or longer term; and transformative, in which people change their lives in ways that make them better off and less vulnerable in the longer term.

In this article, we argue for a life course approach to understanding resilience as the exercise of agency at times of crisis, leading to the reconfiguration of biographical projects accompanied by a belief in one's own 'agentic capacity' (Hitlin and Johnson 2015). People construct 'biographical projects' (or 'life projects,' see Hitlin and Kwon 2016, p. 435) through a process of 'self-socialization' (Heinz 2002); that is, 'by constructing a subjectively meaningful link between the biographical past and future in the present' (Heinz 2016, p. 25). These 'narratives of their own lives,' form 'the experiential basis of further life planning' (Heinz 2016, p. 27). Severe events, such as the economic crisis, can overthrow peoples' biographical projects, giving rise to 'biographical disruption' (Bury 1982). In such contexts, people must first exercise 'pragmatic agency' (see Hitlin and Elder 2007, p.) in order to absorb the immediate threats to their survival. They must then engage in the renewal of 'life-course agency,' that is, take actions 'to exert influence to shape one's life trajectory' (Hitlin and Elder 2007, p. 182). Whether the actions they take are adaptive or transformative, we suggest, will depend on how they are able to rebuild anticipation – to construct new biographical projects with belief in their own efficacy, or 'mastery' (Bidart 2018; Hitlin and Johnson 2015).

For Bidart (2018), anticipation includes 'desires (what could be best for my satisfaction), expectations (what is possible or plausible in the context), and intentions (what I plan to do in that

sense).’ Anticipation shapes actions within the life course, both through the choices people make in their efforts to align aspirations with expectations of future well-being, and through their sense of subjective agency (Bernardi et al. 2018, p. 4). But people’s perceptions of their own capacities, and their expectations of the future (Hitlin and Johnson 2015, pp. 1438-1442) are in turn shaped, not only by their appraisal of ‘structurally available possibilities,’ but also by the path-dependent effects of earlier biographical experiences, including how they interpret those experiences (Bidart 2018). Anticipation is embedded in the changing narratives, or accounts people give of their biographical selves: biographical projects are shaped both by the ‘shadow of the past’ and by the ‘shadow of the future’ (Bernardi et al. 2018, pp. 3-4).

Resilience, therefore, is called for at moments of critical uncertainty. At such moments, not only are ‘the cards reshuffled’ and ‘priorities changed and reaffirmed’ (Bidart 2018, p. 7), but the entire basis on which people have constructed the narratives of their lives is ruptured, and they must often construct radically new biographical projects in order to exert transformative agency. But, as we will show, their capacity to do so is shaped by past experiences. Both perceived capacities and perceived understandings of structural constraints may be unrealistic (overly optimistic or, perhaps, too fatalistic), but a positive feeling of efficacy may act as a ‘buffer’ in the face of adversity, contributing towards the reconstruction of biographical projects.

This article examines how biographical and life course patterns affected Irish peoples’ experiences of the crisis and their anticipation of the future. Applying a ‘generational cohort’ (Gilleard et al. 2008; Grasso 2013) approach,<sup>1</sup> we use the broad principles of life course analysis laid out by Elder (1994; 1998) to structure our discussion of how age-differentiated lives and times intersected with moments of turning and bifurcation (Bidart 2018) (including during the crisis), and patterns of inter-generational relations, leading to variations in resilient anticipation. Elder’s four (or sometimes five) ‘paradigmatic principles’ have, in many ways, stood the test of time. Recently, however, scholars have begun to discuss the merits of moving beyond these ‘broad and non-specific’ principles towards a more explicitly formulated conceptual framework (Levy and Buhlman 2016). Bernardi et al. (2018) have recently developed the ‘life-course cube’ as a formal, systematic theoretical foundation for analysing the life-course as a ‘multi-faceted process of individual behaviour’ across three dimensions: time, domains of life and levels of analysis. The life-course cube incorporates Elder’s principles, but provides a much more precise set of integrated concepts for analysing the mechanisms through which life-course dynamics give rise to different outcomes. As the authors

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<sup>1</sup>The term generational cohort is sometimes used as a synonym for cohort, where boundaries are set as equal birth year intervals. Here, we use the term to refer to cohorts that have been specified using additional substantive information about historical context and shared characteristics (see Grasso 2013, pp. 65-66).

note, however, it is not feasible for any single study to examine all the potential interdependencies elaborated in the cube. For the purposes of this article, we have found it useful to continue to frame our discussion under Elder's principles as headings, while drawing on the life-course cube to hone our analysis of the mechanisms giving rise to resilience or vulnerability.

Hollstein (2018) recently demonstrated the potential of the biographical narrative interview<sup>2</sup> to 'generate rich data on the *organization and texture of biographical transitions and decisions*' and to answer questions about agency, including the interrelationship between its 'subjective and objective aspects' through sequential, qualitative analysis. While our research was not explicitly designed as a biographical narrative study, we did adopt a mixed approach (Nico 2016), described in more detail below, that brought data about the timing and sequencing of lives ('lives as lived') together with narratives that described and interpreted life experiences and (in our case also) future orientations ('lives as told'). This allowed us to bring subjective representations of biographical pathways together with objective data about the timing and sequencing of lives in historical time.

Our analysis yielded three key findings. First, failed expectations for intra-generational social mobility, combined with inter-generational obligations, gave rise to high levels of frustration and anxiety amongst those in mid-life. Second, the Great Recession created a 'perfect storm' of negative life changes that compounded the accumulated costs of poorly timed transitions and adverse experiences within biographies. The effect of this varies by generational cohort, life course stage (with its implications for inter-generational obligations), gender and social class. Third, both life course stage and biographical experience affect peoples' orientations towards the future. As we show in more detail below, each of these outcomes can be understood in terms of how time-related interdependencies connected with multiple life-course domains and levels (see Bernardi et al. 2018). Our analysis thus shows how the intersection of biography and history affected experiences of adversity and resilience in the Great Recession, with future implications as these generational cohorts move through time.

In the sections that follow, we begin with an overview of our data and methodology, followed by a comparative analysis of the three 'generational cohorts' that we identified in the data. We organize our discussion under the headings of Elder's (1994) four 'pillars': lives and times; the timing of lives; linked lives (focusing on inter-generational relationships) and agency (focusing on peoples' perceptions of their future life chances). Using a biographical matching approach (Crompton 2001), we then show how the varying ways in which people interpreted their experiences of the recession,

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<sup>2</sup>This refers to the method of data collection and analysis associated with the work of Fritz Schütze and Gabriele Rosenthal (2004).

and their orientations towards the future, emerged from the biographical experiences described in the previous sections. We conclude with a discussion of the potential for biographical and life course analyses for enhancing our understanding of social resilience and the impact of the crisis.

### Data and methodology

This paper draws on biographical interviews carried out in 2014 as part of the European project, RESCuE (Promberger et al. 2014), with twenty-four people living in the Irish midlands (Author 2 and Author 1 2016). Twelve participants resided in a large provincial town and twelve in its surrounding rural hinterland. As part of the shared international study design, we conducted follow-up interviews with 16 participants as part of a photo-elicitation exercise.<sup>3</sup> 'Lifelines' identifying key life dates, events and transitions were co-constructed with participants during the first, narrative interview. Similar to more elaborated instruments such as event history calendars and life grids, lifelines, or timelines, serve to enhance participant recall of the timing of past events (Van der Waart 2004), and are often used alongside qualitative interviews (see e.g. Hanks and Carr 2008). In our study, reflexive data on 'turning points' and peoples' perceptions of their life trajectories were added to the lifelines of those who took part in the second, photo-elicitation phase. This included asking participants to score turning points on a scale of 1 (least happy) to 10 (most happy). See Author 1 and Author 2 2018 for a more detailed discussion of our use of the lifeline method.

We approached the field through initial desk research, observation and by contacting and interviewing 'experts' from a range of local community organizations and groups. Potential interviewees were identified through expert gatekeepers and snowballing. Following the shared requirements of the project, we aimed to identify and select participants who were poor or at risk of poverty, but 'getting by' through low-paid employment, benefits or other means (Author 2 and Author 1 2016). Most participants came from urban working-class or poor backgrounds. Two participants in the oldest cohort had farming origins. One participant in the middle cohort was from an urban middle-class background. Two participants were Irish travellers and two were immigrants from central and eastern Europe.<sup>4</sup> [Table 1](#) provides additional summary information about the study participants.

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<sup>3</sup> The images collected in the photo-elicitation exercise did not form part of the data analysed for this paper.

<sup>4</sup> Participants' class background was identified through information they provided about their parents' occupations. The categories 'working-class' and 'middle-class' correspond to the blue-collar/white collar distinction. Irish travellers are a traditionally itinerant ethnic group.

Table 1. Participants in the study

Born	Sex		Employment status			Family-household status			
	M	F	Employed	Education or training	Not in employment	Single Person living alone	Living with partner and children	Lone parent with children	Living with parent(s)
1935-1959	3	3*	1	0	5	2	4	0	0
1964-1981	4*	7*	3	2	6	1	7	3	0
1985-1996	3	4*	0	4	3	0	2	0	5
<b>Total</b>	<b>11</b>	<b>14</b>	<b>4</b>	<b>6</b>	<b>14</b>	<b>3</b>	<b>13</b>	<b>3</b>	<b>5</b>

Source: RESCuE Database, Ireland.

\* One participant in each of these categories not included in current analysis. See text for details.

Our analysis proceeded across four phases through an iterative process of thematic inference and comparison consistent with the principles of ‘abduction’ (Timmermans and Tavory 2012; see also Promberger 2017, pp. 14-15).<sup>5</sup> Each analytic phase corresponded broadly with one of Elder’s four life course principles. We began by identifying three ‘generational cohorts,’ guided by information about participants’ ages, their shared narratives of ‘lives and historical times’ (Elder 1994) and our knowledge about social change in Ireland. Then, drawing on their lifelines and narrative interviews, we compared transitions in participants’ lives, revealing differences by generational cohort, gender and class. Third, we examined similarities and differences in participants’ narratives of their inter-generational practices and in their perceived experiences of the recession and orientations towards the future. Finally, using the method of biographical matching (Crompton 2001), we developed a formal analysis of how different biographical experiences by cohort, gender and class intersected with life course stage, giving rise to variation in resilient future orientations. Thus each analytic phase built on the other to yield an overall understanding of the mechanisms leading to resilience. The findings from each phase are summarized sequentially below.

### Biographies and social change

The first pillar of life course analysis refers to how, depending on their year of birth, peoples’ lives traverse different ‘historical worlds’ (Elder 1994, p.5). This focus on birth year is critical to understanding how individual biographies intersect with changing ‘supra-individual’ social, economic and cultural contexts in historical time. While life course researchers have conventionally operationalized birth year as ‘cohort,’ understanding the social significance of the intersection

<sup>5</sup> We used the MaxQDA software package to aid thematic coding of the interview transcripts.

between lives and historical times requires us to make qualitative distinctions informed by theoretical and substantive considerations (Marshall 1983). Such a 'Mannheimian' approach attends to how shared location in historical time is associated with common experiences of socio-political change, which in turn may give rise to consciousness of shared interests and a distinctive 'generational style' (Mannheim 1970 [1952]).

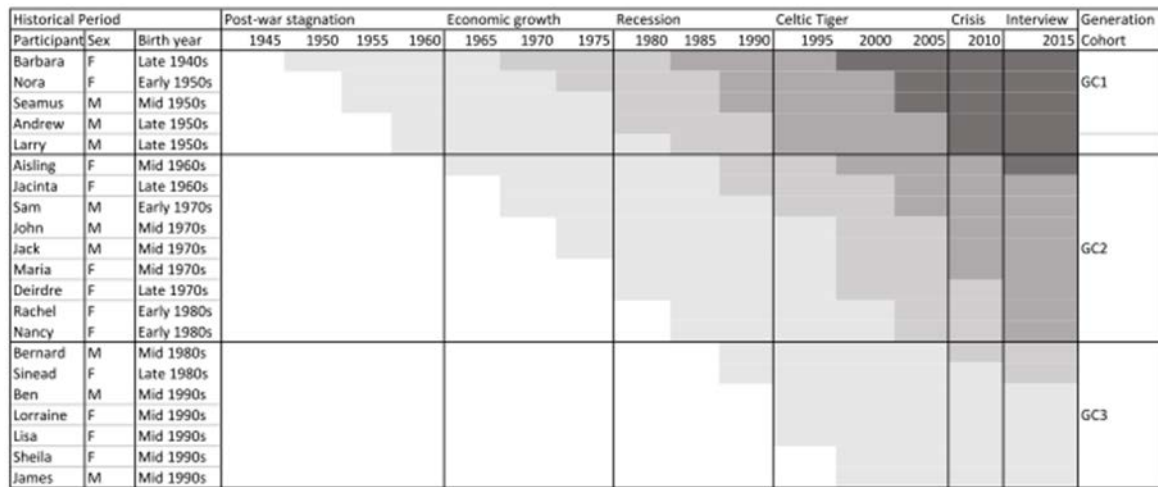
Understanding biographies through a generational lens means dispensing 'with any notion of equal-intervalled birth cohorts' but this, in turn, presents the problem of defining when generations 'begin and end' (Marshall 1983, pp.). Some authors have argued against defining generations in terms of descriptive historical categories, in favour of approaches that focus on cultural circles (Corsten 1999), generational fields (Gilleard 2004) or discursive formations (Aboim and Vasconcelos 2014). However, in order to compare the participants' biographies, we needed to cluster them in historical time. Through an iterative process of reading participants' life narratives, attending to the social structuring of their lives by age in the context of substantive and theoretical understandings of macro-social change in Ireland, we identified three 'generational cohorts.' Through this analytical process we decided to exclude (for present purposes) one older participant who we judged to belong to an earlier generation, two immigrant participants whose biographies diverged from the shared 'lives and times' of Irish participants in their age groups and one participant whose biography was characterized by extreme adversity.





Figure 1 provides a schematic display of the cohorts identified, showing how their lives traversed distinctive periods in Irish history and using the age groups deployed by Whelan et al. (2017) to aid comparison. In the following paragraphs, we provide a narrative overview of the biographical experiences of participants in the three cohorts, in the context of their lives and times. For ease of reference, we describe participants' biographies using the life stages illustrated in Figure 1.



Figure 1. Schematic display of participants and cohorts in the study

Figure 1. Study participants' lives and times by generational cohort



Childhood 0-17  Source: RESCuE Database, Ireland  
 Young adulthood 18-29  Note: All names are pseudonyms. Precise date of birth disguised to protect confidentiality.  
 Younger middle age 30-44   
 Older middle age 45-64 

### Participants born during the period of stagnation after World War 2 (GC1)

Five participants were born from the mid-1940s through the end of the 1950s. These participants were aged between 49 and 60 at the onset of the crisis in 2008. Earlier research (Author 1 2012) showed that poor and working class people within this cohort commonly articulate a sense of failed expectations in the context of changes that occurred in Ireland from the 1960s onwards. As the Irish economy opened up to foreign trade and investment, people from farming backgrounds took advantage of new opportunities in education and employment with greater success than those of working class origin (Hannan and Commins 1992; Byrne and McCoy 2017). Three participants (Larry, Nora and Seamus) grew up in urban, working-class families. They experienced **childhoods** marked by the poverty and lack of opportunity that characterized life for many in the 1950s, exacerbated by individual, family or community problems. The two men entered **early adulthood** at a time when, ‘you were able to survive on an apprenticeship and married and with a kid, isn’t it mad?’ (Larry). Two participants (Andrew and Barbara) came from farming backgrounds and, consistent with national trends, remained in education longer and entered the labour force with professional qualifications.

Most of these participants experienced the challenges of **younger middle age** when they were building their families during the 1980s – a period of rapid cultural and social turmoil accompanied

by economic recession and the return of high levels of emigration. Female labour force participation also increased during this decade (Russell et al. 2017). Beginning with a move to the UK in the late 1980s, Seamus adopted a lifetime resilience strategy of short-term migration combined with modest entrepreneurship in Ireland. Larry made a strategic move to enter a public service occupation during this period: 'here I am married and the job unsure and ... you kind of look at it that the [civil service] job was permanent and it won't get laid off so I applied for that.' Andrew and his wife were able to cope with the challenges of family formation during this time in part because she was in consistent employment while he established his own business. For Nora, by contrast, emigration at the beginning of the 1970s initiated a lifetime pattern of disorderly family and work transitions: 'I became pregnant and back then there was no way you could tell your parents. So we decided to go to England, what we thought we were going to do in England, don't ask me.' Nora returned to Ireland when it became clear that her partner was not interested in forming a long-term relationship. She subsequently married but struggled with multiple births, together with her own problems with substance abuse, and those of her husband, who spent periods working in the U.K. Barbara, who with her husband had moved to the country to take up farming, had to give up work because of an undiagnosed health condition.

These participants' families were maturing, and they themselves were entering **older middle-age**, during the 'Celtic Tiger' period. This phase of rapid economic growth was associated with growing prosperity across all life stages and income classes (Nolan and Maitre 2007) and increases in absolute and relative social mobility (Layte and Whelan 2007). It is notable that the three male participants, (Seamus, Andrew and Larry), took on new obligations in the form of business investment and new house construction during this period. In two cases (Seamus and Larry) these additional obligations were made more onerous by personal problems: illness and marital breakdown.

The participants in GC1 were approaching retirement and their **older years** when the recession hit after 2008. Three participants in this cohort (Andrew, Barbara and Nora) weathered the recession comparatively well, but two encountered a sharp downturn in their well-being (Larry and Seamus). Barbara and Nora had resolved the personal problems that exacerbated the challenges they faced when building their families during the 1980s. As a result, while neither was economically prosperous, they traversed the recessionary period on a comparatively even keel. Both were contributing to the support of their younger adult children. Andrew and his wife did suffer reductions in their incomes from business and work that added to the challenges of supporting their children through college. However, Andrew found that by 'cutting down on everything that was

unnecessary' they were able to cope: '[I]n its own way [the recession] opened my eyes to the fact that you can make cutbacks, without really lessening your quality of life.'

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

### Participants born during the 'mini-boom' of the 1960s and seventies (GC2)

Nine study participants were born during this period of economic growth and social innovation in Irish society. They ranged in age from 27 to 44 years in 2008. In striking contrast to the experiences of Irish people born in earlier decades, from the late 1960s onwards childhoods and adolescence centred increasingly on educational attainment and personal growth, although these new social patterns continued to be mediated by social class differences (Author 1 2010; Author 1 2012; Author 1 2016).

Within the present study, working class experiences predominate in memories of **childhoods** from the seventies and eighties. Deirdre described how 'things were always hard' in her family growing up; her mother regularly had to borrow money from her grandfather because her father's wage would be spent by mid-week. As in GC1, some participants experienced personal troubles during their childhoods and adolescence. Although he is from a middle-class background Sam's parents' substance abuse had an enduring, negative effect on his life. John was resentful that, despite loving school, he was forced to leave at age 15 to support his family: 'Them days you were [taken out] and that was it so it was the worst days of my life.' Aisling was similarly unable to continue with her education, despite loving school, in part because of her family's economic circumstances, but also because of cultural attitudes: '[I]f you were from the travelling community you weren't allowed go to a school that was mixed so that's why we weren't put into secondary school.' Deirdre, by contrast, was happy to leave school early because of the bullying she experienced.

For the participants in GC2, the life stage of **young adulthood** coincided with the opportunities for social mobility presented by the Celtic Tiger period. We identified three patterns. First, female participants found new opportunities for employment. In this way, three of the women (Aisling,

Deirdre and Jacinta) acquired a sense of independence and self-worth that also helped them address personal and family challenges. For Jacinta and Deirdre this took the form of apparently stable new jobs in an international retail chain that provided good, family-friendly working conditions. Aisling was able to overcome the traditional obstacles to married women's employment within Traveller culture. The availability of employment allowed Rachel and Nancy to cope with early school leaving and family formation. In a second shared pattern, four of the eight participants in this cohort took on debt to acquire or upgrade their accommodation. Inflated housing costs meant that, in a number of cases, this was also associated with moving, either to the outer periphery of the greater Dublin area (Deirdre and Sam), or to one-off housing in the countryside (John). Finally, in a third shared pattern, three participants (Sam, John and Maria) set up their own businesses.

Alongside the challenges associated with establishing careers and starting families, many participants confronted personal difficulties such as illness, and problems with intimate relationships, that they could manage to some extent during this period of economic growth and opportunity. For example, Jack's wife was unable to take up employment because of a range of health conditions affecting their children. After 2008, as participants in GC2 entered **younger middle age**, these personal challenges often combined with the economic consequences of recession in ways that gave rise to considerable hardship. All those who had set up in business found themselves in a downward spiral. Maria told us that, in retrospect, she and her husband were not properly prepared for a downturn. They tried to save their business by working harder and longer hours, 'ploughing everything we had [into it],' all the while raising a family, but eventually had to 'pull the plug.'

Newly acquired housing posed additional problems for some participants. Both Sam and Jack had purchased homes needing renovation. For Sam this work provided a distraction as he coped with unemployment and the loss of his business, but for Jack and his partner the unfinished state of their house added to the distress of feeling trapped by their mortgage and the difficulty of coping on a low income. 'If I could get rid of my mortgage on my house I would go because there is nothing here.' John and his wife had been able to negotiate an agreement with their bank that enabled them to cope with their mortgage after the collapse of their business. However, their home's distance from any major urban centre now posed problems for accessing medical and educational facilities, or new opportunities for employment.

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

household income: '[F]or me personally, you need a sense of pride in yourself. Not having to produce...your social welfare card at the post office. Where I find, it just kills me.'

### Participants born during the early years of the Celtic Tiger (GC3)

Seven participants were born in the mid-1990s. Their childhoods and adolescence were affected by the rapid changes in Irish family practices that began in the 1980s. The numbers of higher order births declined steadily leading to smaller family sizes. During the same period the proportion of births occurring outside marriage rose sharply (Fahey and Layte, 2008). Rates of cohabitation increased from the mid-1990s onwards (Halpin and O'Donoghue 2004). While the level of marital breakdown remains low in Ireland compared to many other European countries, rates of separation were increasing steadily from the mid-1980s until the legalisation of divorce in 1997 (Fahey 2012). Internationally these changes in family formation patterns have been linked to the extension of early adulthood, in which the transitions associated with moving from adolescence to adulthood have become 'unbundled' and drawn out over a much longer time period within individual lives (Billari & Liefbroer 2010; Furstenberg 2013; Author 1 2016; Author 1 2010).

Research by Fahey et al. (2014) showed that childhood experience of family instability in the late 1990s and early 2000s was more common in lower socio-economic groups. Children born to parents with lower levels of education are more likely to have been with a lone parent at birth and never to have lived with both biological parents. School retention rates amongst working class pupils improved significantly in Ireland in the period after 1980, but early school leaving remained considerably higher than amongst children from farming or professional backgrounds (Byrne and Smyth 2010, p. 9).

These broad socio-economic trends form the context for participant biographies within GC3, who were just setting out in **young adulthood** when we interviewed them. We recruited these young participants to our study from a training programme for early school leavers. All are from working class and poor backgrounds and their experiences of alienation from education during **childhood** are consistent with other research showing that early school leaving follows on from a process of disengagement (Byrne and Smyth 2010). Amongst the participants this occurred in the context of personal, family and community difficulties. Sinead felt culturally alienated from school as a member of the Travelling community. She was happier studying for her Junior Certificate in the Traveller Training Centre 'because it was all Travellers, all different and you were getting paid for that as well.' Unfortunately, the Centre closed in 2009. Other participants encountered difficulties at school due to psychological or emotional issues that they associated with experiences of family disruption. For example, James described how he developed

behavioural problems leading to his expulsion from school around the time that his parents separated, and he and his mother moved to a new area: 'I wasn't able to settle in school, I was too angry and aggressive [...] I couldn't control my temper.'

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

Participants in this generation experienced the effects of the recession through their *parents'* loss of employment (Nilsen et al. 2014). In two cases (James, Lorraine), this led to the disruption of moving home. For example, both Lorraine's parents had been working but were now unemployed. They moved around a lot, and separated for a time, before moving into their current home, all of which Lorraine found difficult. As in the earlier cohorts, personal experiences of illness or addiction – either their own or those of other family members – added to the challenges faced by some participants (Ben, Bernard).

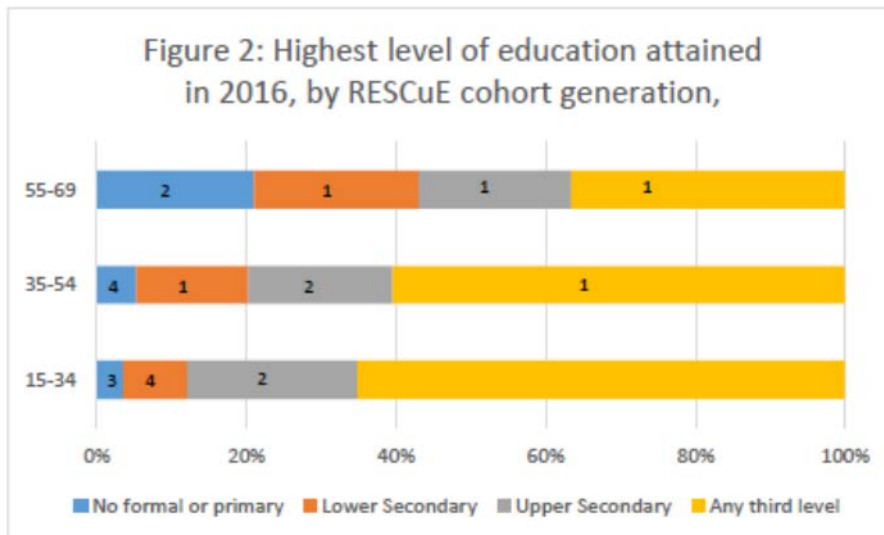
### Timing of lives: transitions and events

The previous section gave an overview of the participants' biographies and the historical times they traversed, focusing on how experiences at different life stages intersected with patterns of socio-economic change across the three generational cohorts. In this section, we provide a more focused discussion of the timing of critical transitions and events within their lives. These moments can be thought of as junctures where life trajectories ('time-related interdependence') intersect with multiple life domains (such as work, family and education) and the multi-level structure (notably the changing 'external' structure of opportunity) (Bernardi et al. 2018). The timing and sequencing of earlier changes in their lives may affect people's potential for resilience to external shocks. This is because poor timing can affect the cumulative stock of resources and capabilities on which they can draw. It is possible to distinguish between transitions that exhibit poor social timing and those that exhibit poor historical timing, although as we will show in a later section, the cumulative effect across individual biographies takes the form of an interplay between the two. In addition to transitions that exhibit poor 'fit' with social and historical time, the timing of unexpected transitions

and events (Shanahan and Porfelli 2006) can have a significant effect on the trajectory of people’s lives.

Poor *social timing* refers to transitions that occur at ages or in an order not well supported by social norms or institutions within particular historical periods. Because of their importance for individual life trajectories, the timing and sequencing of transitions in early adulthood, such as leaving school, entering the work force and starting a family, may be especially consequential (Schoon 2015).

There is a pattern of untimely early adult transitions across all cohorts in the study, consistent with the social class background of the majority of participants. Figure 2 shows that most left the education system comparatively early, especially those within the two younger cohorts whose peers in the population were continuing to third level in increasing numbers. As previously indicated, participants in the youngest age group were, in fact, recruited through a training programme for early school leavers.

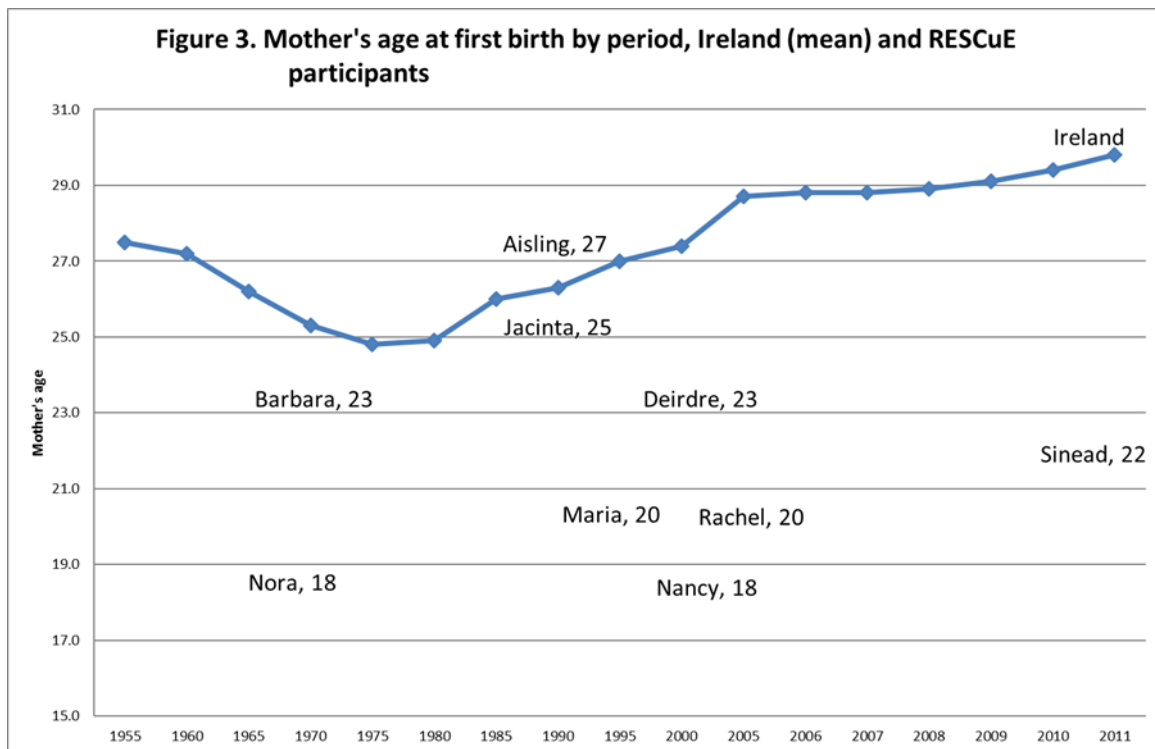


Source for Ireland: Central Statistics Office Statbank Table EA005: Population Aged 15 Years and Over 2011 to 2016 by Sex, Highest Level of Ed, Age Group and Census Year.

In Ireland, an early twentieth century pattern of late age at first childbirth gradually gave way to younger ages during the middle decades of the century, before rising again in recent decades (Fahey and Field 2008). Figure 3 shows that, amongst the female participants who had given birth, the majority had done so at an earlier age than average during the period when their first child was born. Since the 1980s, earlier ages at first childbirth have been associated with increasing

proportions of births outside marriage. This was the case for five of the nine women in our study (Deirdre, Maria, Nancy, Nora and Rachel).

As well as their social timing, the ‘goodness of fit’ between the historical timing of individual transitions and the dynamics of social change may affect life trajectories (Elder 1994, p. 6). Two notably ill-timed transitions affected the lives of participants within the two older generational cohorts: purchasing a home and setting up a business during the second phase of the Celtic Tiger boom, which was driven largely by a speculative property bubble (Ó Riain 2014, p. 85). After 2007 house prices began to fall rapidly. High mortgage repayments combined with rising unemployment leading to an increase in the proportions of mortgages in arrears (McQuinn 2014). Amongst homeowners, therefore, the *timing* of taking out a mortgage mediated the consequences of economic crisis to a considerable extent.



Source for Ireland: Central Statistics Office, Women and Men in Ireland 2013. Available at: <https://www.cso.ie/en/releasesandpublications/ep/pwamii/womenandmeninireland2013/societylist/society/> Accessed 19<sup>th</sup> March 2019.

The property bubble also generated substantial employment growth in construction and encouraged some tradesmen to set up their own businesses. After 2008, the number of persons engaged in ‘micro’ construction enterprises (fewer than 10 employees) decreased by more than 40 percent to



2014 (CSO 2017). Research using EU-SILC data has shown that ‘small employers and the petite bourgeoisie’ experienced the highest percentage increase in levels of economic stress amongst all social classes in Ireland between 2004-08 and 2009-11 (Maitre et al. 2014, p. 28). The participants’ narratives reveal how economic stress was compounded by emotional stress linked to feelings of being let down by former clients, politicians and the state.

Friends of mine committed suicide over it which there was no need for whatsoever. If the government only stood in because more or less they were like myself. Their businesses went down, they were hard workers, they had families, they had nowhere to turn. (John)

Other examples of ill-timed transitions include taking up retirement (Larry) and female re-entry to the labour force (Deirdre) just as a recessionary economic period was about to begin. Adverse events, such as illness or unemployment compounded the cumulative effects of poor social and historical timing. During the crisis, many participants in our study experienced a ‘perfect storm’ of difficult life transitions such as those associated with relationship difficulties (at home, in the workplace or the wider community) alongside ill-health and the financial challenges arising from unemployment or business failure. Consider Nancy’s experience. In the mid-2000s her life was going well. She had a new partner, was working full-time and had secured a mortgage to purchase her council home. However, in 2008 things fell apart. Her child was diagnosed with a serious illness, she lost her job and her partner left, leaving her with all the bills. A year later, her home was repossessed: ‘it was hard because I was after putting so much into it. At the end of the day you have to, you can’t afford it like. The banks were trying to say we’ll help you ... But they were putting an awful lot of pressure. I felt like I was getting it all and that they were letting him away with it.’ In Nancy’s life, therefore, the recession was a time-dependent crisis of multiple domains and levels.

### Linked lives across generations

The third principle of life course analysis refers to the ways in which people experience social change across the life span through the intimate social worlds of family, friends and others with whom they interact on a daily basis: ‘Each generation is bound to fateful decisions and events in the other’s life course’ (quoted in Elder 1994, p. 6). For many people experiencing adversity, the potential for resilience may depend on the extent to which they are able to draw on their ‘linked lives’ at moments of crisis, or on the degree to which they bear responsibilities for the wellbeing of others.

All nine participants within the second generational cohort had dependent children living at home. Two (Aisling and Nancy) were lone parents. One participant in the oldest cohort (Larry) had remarried and was living with dependent children from his second marriage. Amongst these

participants, the challenges of meeting everyday household needs were compounded by fears that their children were missing opportunities for future mobility because they could not afford practices of 'concerted cultivation' (McCoy et al. 2012). Parents also struggled to meet the direct and indirect costs of education (Author 2 and Author 1, 2014). As we saw in the previous section, childhood illness or disability added to the burden faced by parents (Jack, John and Nancy). Rachel had been forced to move because her child was a victim of bullying.

A substantial literature in sociology describes how people experiencing poverty draw on extended family networks for help and support (see Desmond 2012). While such practices are often portrayed positively, when personal and economic difficulties force adults to seek exceptional help from family members, there can be negative consequences for the whole family circle. Participants in our study expressed reluctance to draw on 'inappropriate' inter-generational demands and strove to avoid imposing on their relatives. Seamus (GC1), for example, described how he reluctantly accepted financial help from his unmarried adult children but not from those who had families of their own: '[T]hey all wanted to put in €50 a week but I couldn't take it from them... They didn't earn enough to live themselves.' People experiencing difficulty in their own household economies may also engage in helping others in their extended family circles. For example, in the midst of their own difficulties, John (GC2) and his wife assisted her mother to adjust financially following her husband's death.

Finally, people facing adversity may attempt to 'shift risks' by sharing households. Amongst young adults, practices of postponing departure from, or returning to their parental home, have increased in the context of 'extending adulthood' (Arundel and Ronald 2016; Stone et al. 2011; Warner and Houle, 2018). Five of the young adults in GC3 were living with their parents, and two participants in the older cohorts had an adult child living at home (Andrew and John). While such practices may represent a form of 'adaptive resilience' amongst young adults, they pose a threat to the resilience of poorer households. Lisa described how she and her siblings were acutely aware of their mother's financial difficulties:

For myself I don't really struggle much but...at home you know when you are struggling with money...when [the fire] is not lit until later on in the evenings when it starts to get really cold. And then food wise as well...you are kind of going Mam doesn't have much money so there is not much shopping. You kind of say...'Ma do you want €20' and she goes, 'oh no I don't need it.' Even though she'd only have a couple of Euro in her purse, she still wouldn't take it.

In another example of inter-generational household sharing, Larry (GC1) and his partner and children were planning to live together with her parents, in an attempt to assist both families to cope with debt.

The narratives in our study thus reveal that practices of inter-generational support have a ‘Janus face’ at times of crisis. On one hand they provide a ‘last chance’ safety net but on the other, ‘drawing down’ such resources, or shifting risks by sharing accommodation, can compromise the welfare of the household and wider family circle, and impact on the life chances of members of the younger generation. Furthermore, the strain that such practices impose tends to be felt most acutely amongst those in the ‘rush hour of life’ (Bowman et al. 2013). In our study, this corresponded to those participants in GC2.

### Agency and anticipation

‘Within the constraints of their world,’ wrote Elder (1994, p. 6), ‘people are planful and make choices that construct their life course.’ As we discussed earlier, belief in the possibility of making future plans, and in one’s own ability to implement them, is essential for resilience. However, as Hitlin and Johnson (2015, p. 9) argued, people’s future expectations are based on how they appraise ‘the structurally available possibilities that shape their lives.’ These appraisals depend in turn on how people understand their personal capacities, the circumstances in which they were brought up, and past experiences of ‘adaptive resilience’ when previous expectations did not work out. In this section, we provide an overview of anticipation amongst the participants in our study before proceeding to show, in the next section, how variations in future orientations can be traced to different life course experiences by generational cohort, class and gender.

We adopted a two-step process to identify styles of anticipation amongst the participants. First, we carried out a thematic analysis of the first household interviews. We then cross-referenced those findings against the reflexive lifelines co-constructed with the subset of participants who contributed a second interview. The thematic analysis suggested that participants’ future orientations clustered under three headings: *disappointed resignation*, *frustrated anxiety* and *modest hope*. An extract from Seamus’s (GC1) narrative illustrates the theme of disappointed resignation. People with this future orientation tended to express regret at the undoing of their life plans, alongside a degree of acceptance of their circumstances:

[T]his is not what we had planned for, I mean we had planned by sixty, I would still be working but we would be going week long, month long holidays you know see the world [...] The reason we got married young, I mean we discussed it [...] we will have our children young, they’ll be gone young and we’ll still be young enough to [...] enjoy life. And enjoy our grandchildren. We can still enjoy the grandchildren thank God but the rest of life is shit. Sorry to say that. [...] But [...] it’s just not what we planned or wanted.

Maria (GC2) exemplified the theme of frustrated anxiety. People with this orientation also decried the failure of earlier expectations, but in this case accompanied by fears that things might not improve in the future:

Because what happens is...you think you are getting up the ladder and you get knocked back down. So, it was something my Mam said; 'if you don't hope for much, you don't get disappointed much', which is true. It is very true. All I can hope is that the kids get on all right. [...] For us...we can forget it. [...] What bothers me more than anything is it's all our own making. That's what kills me. [...] We were stupid. I had a great job. [...] [My partner] was in full-time employment. That would have eventually stopped with the thing but we were stupid. We took on, as my Dad says, a millstone around our necks voluntarily. Do you know? That really, really, kills me, that and the fact that we didn't care about the future. Like we were young and we were stupid.

Finally, Ben (GC3) anticipated a future of modest hope:

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

Table 2 shows that the theme of frustrated anxiety predominated amongst those in the second generational cohort, while that of modest hope predominated within the youngest group. Of course people's orientations to the future are partly shaped by their life stage. Young adults tend to be more optimistic (Hitlin and Johnson 2015, p. 1440). Older people have shortened future horizons (Lockenhoff 2011) which may lead to a more resigned orientation. The anxiety articulated by those in GC2 was in part associated with their continuing responsibility for the wellbeing of others, especially their children (as we saw in the section on linked lives). However, it is also notable that the sense of anxiety within this group was exacerbated by the intersection between the historical and social timing of their lives. The economic boom appeared to provide opportunities for substantial upward mobility during young adulthood and younger middle-age that were dashed by the crisis and subsequent recession.

Table 2. Participants' future orientations

Generational cohort	Dominant theme		
	Disappointed resignation	Frustrated anxiety	Modest hope
<b>1</b>	2	1	2
<b>2</b>	1	5	3
<b>3</b>	1	0	6
<b>Total</b>	4	6	11

Source: RESCuE Database, Ireland

Within the subset of participants who completed a follow up interview (13), we anticipated that those who articulated future orientations of resigned acceptance or frustrated anxiety would draw reflexive lifelines on a level or downward trajectory, whereas those who articulated modest hope would depict lifelines with an upward trend. We found four inconsistent cases out of thirteen. In three of those cases, participants drew 'upward' lifelines when their first interviews would have predicted a level or downward trajectory. One such case can be explained by a significant change in circumstances since the first interview: Maria's (GC2) husband had secured full-time employment. Two participants - (John (GC2) and Seamus (GC1)) - drew upward trajectories representing recovery from a very low point linked to a severe crisis, rather than a marked shift towards a more hopeful orientation to the future. Finally, James (GC3) had come down from a high of '10' to '8' following the birth of his child. Overall, we feel confident that our thematic analysis yielded a robust clustering of participant future orientations, although Maria's case reminds us that biographical projects are always 'works in progress' (Holland and Thomson 2009). In the next section, we trace differences in future orientations to how participants' biographies unfolded over time.

### Development: biographies and resilient future orientations

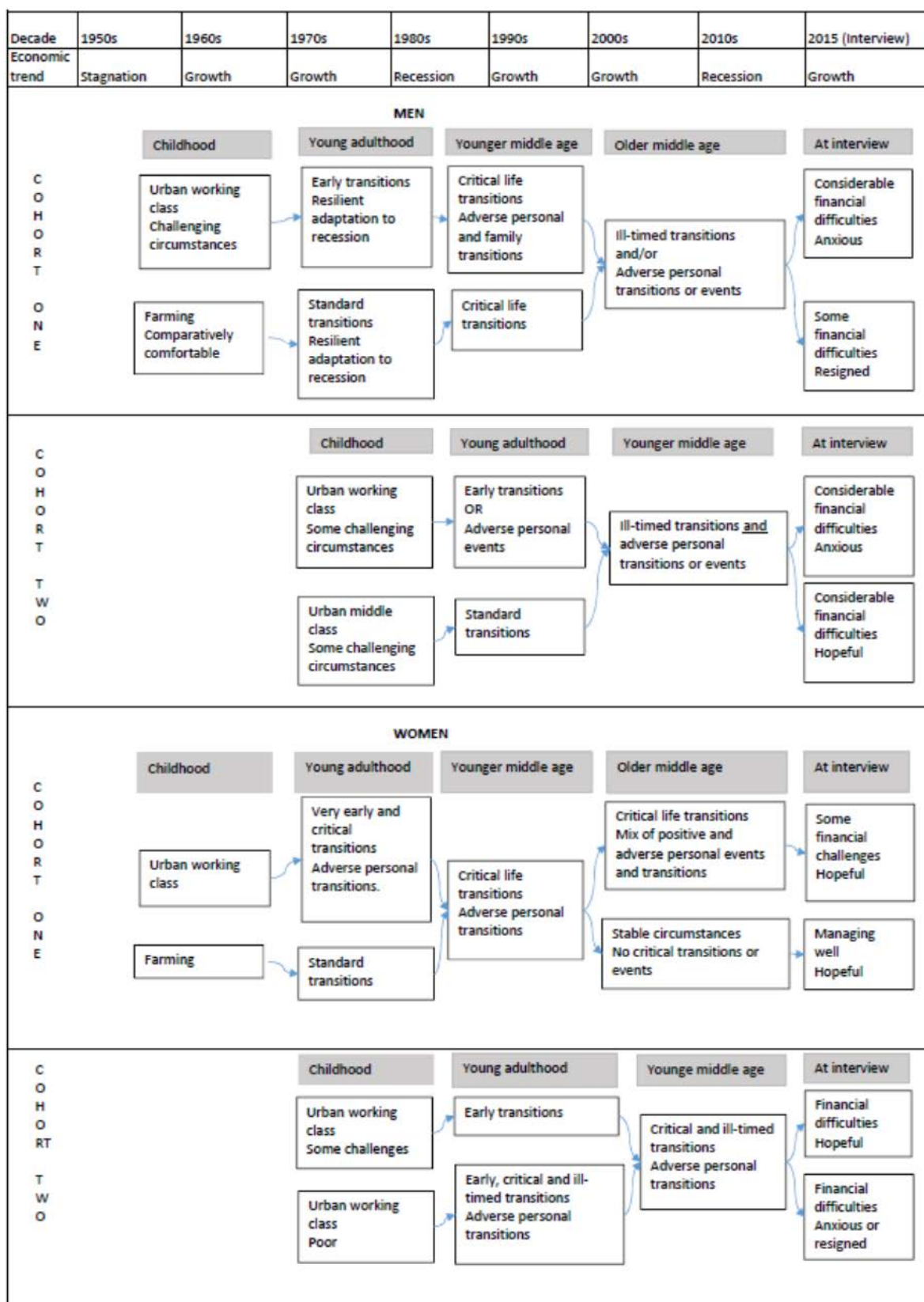
The idea that life pathways develop cumulatively over time may be considered a fifth principle of the life course perspective (Elder 1998; Elder et al. 2003). A substantial body of life-course research has centred on documenting the accumulation of disadvantage (or advantage) over time (Bernardi et al. 2018, p. 3). Nevertheless, referring to his classic study of the Great Depression, Elder (1998, p. 9) noted that the central theme 'is not the harsh legacy of a deprived family through enduring limitations...Rather, it is the story of how so many women and men successfully overcame disadvantage in their lives.' These accomplishments in the face of adversity exacted costs and were only possible in the context of social-structural opportunities. In order to understand resilience, we need to identify the processes that permit some people to overcome adversity, but not others. In

this final section, we bring our findings on the historical and social timing of participants' lives together with the impact of inter-generational resources and obligations during economic adversity to explain variations in their capacity for resilience as indicated by their future orientations.

We adopted the qualitative method of 'biographical matching' (Crompton 2001) to facilitate a systematic comparison of life pathways within and between generational cohorts. We first created a tabulated summary of critical contexts, events and transitions within each participant's life by decade. This allowed us to identify patterns of similarity and differences across cases. Figures 4 and 5 illustrate these patterns for GC1 and GC2 for men and women. Because the third generational cohort were all in the stage of very early adulthood, and all expressed a hopeful style of anticipation, we discuss them separately below.

In Figure 4, by 'critical life transitions,' we mean 'moments of turning-points and bifurcations' (Bidart 2018, p. 3) that had a decisive effect on the direction of people's lives. For example, in younger middle age, Seamus returned to Ireland from overseas. By 'ill-timed transitions' we mean changes that exhibited poor historical timing, such as taking out a mortgage at the peak of the property bubble. By 'adverse personal transitions or events,' we mean comparatively unpredictable changes that had a negative effect on the direction of people's lives, such as becoming ill, or in some cases, separation or divorce. We distinguish between 'standard' and 'early' transitions in the social timing of early adulthood. Finally, alongside participants' future orientations, we include our assessment of the degree of financial difficulty they were experiencing at the time of interview, based on their personal narratives.

Figure 4. Participant life pathways



Source: RESCuE Database, Ireland.

The first observable pattern within Figure 4 is that social class background matters within our study. All three participants from farming (Andrew and Barbara) or middle class (Sam) backgrounds appeared to be managing reasonably well and to have a hopeful or at worst, resigned orientation to the future. The second observable pattern is that the costs of poor social and historical timing, alongside coping with adverse events, accumulated over time within participants' lives. Although people experienced similar 'storms' of adversity in the context of the crisis, (with the exception of women in the first generational cohort), whether or not participants were hopeful at the time of interview can be traced to the number of life course challenges that they had overcome in earlier life stages. This finding is consistent with quantitative longitudinal evidence showing that exposure to cumulative adversity affects developmental outcomes (Schoon 2007, p. 96) and life evaluations (Schafer et al. 2011). People's capacity for resilience to the crisis is impacted by the 'dynamics of stress and resources' giving rise to vulnerability in their biographies (Spini et al. 2017). The extent to which Irish people accumulated negative life transitions and events across their lives is linked to social class background in our study, but it also accounts for the emergence of different pathways and resilience to the crisis *within* the group of participants from a working-class background.

The two older women (Barbara and Nora) differed both from men in their generational cohort, and from women in GC2, insofar as they both experienced challenges in young middle age, when the Irish economy was in a period of growth. This may simply reflect the distinctive circumstances of these two individuals, but it may also be that the life stage of family formation, when children are young, is especially consequential for women. As we saw in the section on Lives and Historical Times, the ways in which family formation and labour market participation entwined within women's lives varied by generational cohort.

As we have seen, the youngest participants recruited into our study were all from comparatively precarious family backgrounds and had already experienced early school leaving when we interviewed them. It is thus too early to identify differences in developmental pathways between them and all expressed a hopeful future orientation. Nevertheless, there were already some differences between them in the number of adverse transitions experienced. For example, in her young life Lorraine had already experienced the death of a loved grandparent, parental separation and unemployment and multiple residential moves.

## Conclusion

According to Heinz (2016, p. 22), qualitative life course research 'aims at reconstructing biographies with a focus on decisions and actions...from narrative interviews.' In this article we developed a life



course approach to understanding resilience as the exercise of agency at times of crisis, leading to the reconfiguration of biographical projects accompanied by a subjective sense of efficacy or 'mastery.' Bringing lifeline data about timing and sequencing together with life narratives, we conducted a 'person-centred' analysis (Schoon 2006, p 152) of biographical pathways to social resilience, focusing on agency and anticipation, within three generational cohorts of Irish citizens, in the context of the recent economic crisis. Previous quantitative research revealed that, in Ireland, the highest levels of economic stress occurred amongst mid-life people in poor and precarious income categories. Qualitative research showed that people in this life stage also expressed comparatively high levels of anger and alienation from government. International scholarship suggests that, within this age category, peoples' feelings of anxiety about the future and loss of control over their lives are linked to their comparatively high levels of intergenerational responsibility.

We showed that, amongst our participants, future orientations varied by generational cohort, class and gender. Those in mid-life, who had made adult life transitions, such as starting a family or purchasing a home during the economic boom that preceded the crisis, expressed the highest levels of anxiety about the future, frustration about the direction of their lives, and anger towards the government. These feelings were exacerbated by inter-generational responsibilities, but also by a sense that they had been 'knocked off the ladder' of social mobility. At the time of interview, many participants in this cohort had not yet managed to reconstruct their biographical projects with a sense of efficacy. Our analysis further showed how anticipation without a sense of efficacy was associated with the accumulation of poorly timed transitions and adverse events across the life course. This pattern was linked to class origin - those from middle class and farming backgrounds accumulated fewer adverse transitions and events- but it also led to different patterns of anticipation amongst those from working class backgrounds. Building on existing literature, we have suggested that resilient adaptation to an external shock, such as the economic crisis, requires people to quickly reconfigure their biographical projects in ways that facilitate a positive sense of efficacy and hopeful expectations. This study has shown how the historical and social *timing* of lives intersects with class and gender differences to affect peoples' capacities for rewriting their life narratives, with consequences for their resilience. These patterns are likely to have continuing cohort and inter-generational effects into the future, even in the context of economic recovery.

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