

Cultural practices in resilient households in Ireland

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Abstract

This working paper is a qualitative analysis of cultural practices of resilience in Irish households. It was produced as the Irish national report for Work Package 5 (D5.23) within the FP7 Project, ‘RESCuE: Patterns of resilience during socio-economic crisis among households in Europe.’ The paper is structured according to guidelines provided by the national team from Poland¹ who led the research on WP5. The paper includes an overview of cultural practices by participating households in Ireland. It examines the different forms of capital mobilized by Irish participants: symbolic, socio-economic, cultural, and social. It emphasises the emotional resources and affective experiences that people describe as calling on, or generating, in order to cope with adversity. In addition, the paper contains photographs provided by participants that supplement their experiences. It concludes with a summary of the forms of capital that have proven to be useful and important in overcoming, or coping with, crisis.

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Introduction:

For the purposes of this national report from Ireland, culture is understood as "a particular way of life, which expresses certain meanings and values not only in art and learning, but also in institutions and ordinary behaviour" (Williams, 1961:41). We understand cultural practices as "any kind of participation in culture understood in large, anthropological terms as a system of tacit and explicit values and norms which structure everyday activities of individuals and groups" (De Certeau, 1997). In light of the above, this report examines different aspects of capital, namely, symbolic, economic, cultural, and social (Bourdieu, 1998). The report is directed towards the emotional resources and affective experiences that people see themselves as calling on or generating. It aims to illustrate the emotional aspect of how people describe the current crisis and hardship of everyday life, while also emphasising temporal change in norms and values in the face of crisis. In particular, the report focuses on those values and norms that have proven to be useful and important in overcoming, or coping with, the crisis.

1. Symbolic Capital

Bourdieu described 'symbolic capital' as 'the power granted to those who have obtained sufficient recognition to be in a position to impose recognition' (Bourdieu, 1989:23). This form of capital derives from how we construct, interpret, and understand our experience of the social world around us. In this sense, 'agents apply to the objective structures of the social world structures of perception and appreciation which are issued out of these very structures and which tend to picture the world as evident' (Haugaard, 2002:227). Following this thread, this section examines the visions, meanings, and values of low-income families and households who participated in the RESCuE project,² as they respond to the crisis. Of interest are people's values, the ways in which they articulate, frame, and understand their circumstances, their performances or strategies of action, coping and meaning. We also explore how in their interviews,

² For further details, please see Dagg, J. and Gray, J. (2016a) *Technical Report on fieldwork in Ireland for RESCuE*. NIRSA Working Paper No. 83 (NIRSA, Maynooth, Ireland). Available at: <https://www.maynoothuniversity.ie/social-sciences-institute/working-papers>

participants reveal elements of their identity and the knowledge or information they have acquired through their experiences (Daly, 2015). Specifically, this section explores the values, priorities, norms, and social position of our respondents through themes such as life aspirations and expectations; concepts of social change; visions of social order and power; social values of resilience; and family values and work ethic. It is envisaged that this section will reveal a glimpse of the world in which this group are produced and reproduced, their symbolic power, or indeed, lack thereof (Bourdieu, 1989).

1.1 Life aspirations and expectations

The theme of life aspirations and expectations provides an introduction to the sense and meaning our respondents attached to their lives at the time of interview. It incorporates their vision of themselves, or their families, both in the future and in light of their experiences. It draws on feelings of change - of how their life was to how their life is now - as they envision their futures from their current positions.

Respondents described the importance of a sense of stability and security in their vision of their future. Stability and security were articulated in the following terms: progress in education or training; owning one's own business; good health and a stable relationship; owning one's own home rather than renting; and the continued ability to provide for their children, as well as opportunities of employment for their children in the future. John and Fiona,³ who suffered the collapse of their business as a result of the crisis, highlighted the importance of providing a stable trajectory for their children regardless of their economic situation. Their account further emphasized the importance of communication within the family and their ability to maintain a strong sense of family through unifying actions such as humour.

John: "I don't know, how do you get out of the hole? You can't, everyone's in the same bother. All you need is luck, if luck is on your side. I've only one type of luck, s**t luck, and only for that I'd have no luck. 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. We laugh at stupid things. You have to" (INT.HR.003, husband and wife, 4 children).

³ All names in the report are pseudonyms.

Interestingly, the young people that we interviewed who were on the cusp of completing their education and training were hopeful for their future prospects of either progressing to further education, or of gaining employment. Ben, who is 20 years of age and completing a FETAC level 4 course in Sports and Fitness, talked of the struggle to progress further with his education as it involves commuting to another location without adequate transport. However, he remained hopeful for his future prospects of opening a business even though he claimed that 'it's always going to be tough' for him, suggesting a reflection on his social position.

"So we might have to pay for the bus up and down. But I don't mind as long as I'm progressing, do you know what I mean? If I have to struggle for 32 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 going to be tough, but sure it's always going to be tough isn't it? Can't be feeling sorry for yourself the whole time...

...I hope to either run my own gym, or manage a gym, or you know sort of a fitness centre, you know. Me and me friend we're both thinking of doing it. There's lads in town we know that are doing it now, running their own [*brand of gym*]...whatever. They run their own place. We were thinking, "Why can't we do that?", you know, give it a go at least. You know, so hoping to be me own boss in a way... (INT.HU.012, single, living in family home).

Contrary to these focused articulations of the future, other participants envisioned an absence of opportunities, citing emigration and the prospect of greater opportunities abroad. Indeed, those who faced severe hardship, like Jack and Melissa, spoke of not being one bit hopeful for the future, either for themselves or their children.

Would you be hopeful for the future?

No not in this country. I can't see it at the moment no.

What do you see for yourself in five or 10 years time?

I don't know. I can't say, I can't see that far ahead.

No if I, realistically I would like just to get out of *midlands town* altogether because there is no future here for the kids at all. There is absolutely no future for them in this country and if I had a way I would. If I could get rid of my mortgage on my house I would go because there is nothing here. I can just see myself, just see the way I am now in five years time with maybe less and it's just not a life. It's no way to live. That's my opinion anyway (INT.HU.007, husband and wife, 4 children).

Within this quotation there is also a feeling of being stuck, and tied to the weight of a mortgage that is considered an enormous financial burden weighing them down as a family. As suggested in the national report for WP4 (Dagg and Gray 2016b), this state of being stuck is related to a feeling of abandonment and over-indebtedness, of a severe reduction in the generational assets of the family, restricting their ability to succeed and prosper. Similarly, Deirdre, a married mother of three children who was recently made

redundant talked of the financial weight of her household mortgage due to negative equity and how, in a sense, *they have to* like where they live, given their circumstances.

And what about longer term, do you see yourself and your family staying where you are or?

I don't see us moving at present no. I can't see it maybe because the mortgage and things like that we wouldn't be able to afford a higher mortgage or if we sold our house we'd probably only get half of what we paid for it now so it wouldn't be an option. It's not an option now anyways but we are happy where we are now. That's what my husband does be saying some times it would be cheaper renting but then we do say we're happy where we are and we're paying for somewhere we want to be and the kids are happy and we like the house as well" (INT.HU.004, wife, 2 children).

Overall, participants' orientations toward the future focused on achieving economic and social well-being through a vision and hope of stability, security and job prosperity, particularly amongst individuals and households who were already on a trajectory of change. However, those families that were more negatively disposed towards the future faced a convergence of internal and external hardship, or over-indebtedness, speaking of a lack of hope and of continued downward struggle and consistent hardship.

1.2. Attitudes to Education

Education was centrally important to many participants, either through the formal system, through community courses, or through labour activation courses. Parents emphasised the importance of their children completing their formal education, particularly in those instances where parents themselves had only completed primary education, or education up to Junior Certificate (around age 15) before leaving to take up employment. John and Fiona talked of the struggle to make sure their children are able to partake in school trips and of the opportunities they wish to provide for their children that they feel they missed out themselves, given that they had both completed primary education only.

John: "We never got to do anything so it would have been nice to give them the opportunities that we hadn't got. That's why I say, that's why I'm adamant to try and keep them in school for as long as I can because, you know, you just sit down and realise what you hadn't got and no matter what you do you have to have your Leaving [Certificate] and your education. It just goes on and on and on, you never have enough education" (INT.HR.003, husband and wife, 4 children).



Photo 1: Attitudes to Education: "Importance of Education".

Similarly, a Traveller woman, Aisling, talked of the culture within the Travelling community when she was growing up, that prevented her from continuing her education in the 1960s and seventies. In fact, targeting educational needs towards the Traveller population was not addressed until the 1990's/2000's in Ireland (Department of Education, 2005). The role of older children within traditionally large Travelling families was to help raise younger siblings or to gain employment to contribute to the family finances. Aisling's sense of regret is evident below as she describes how she encouraged her children to remain in education for as long as possible.

"Yes we weren't allowed to because..and we couldn't afford to because they weren't getting dole or anything years ago so kind of just got on with it even though I regret it today because I think I would have gone further with education. I try to encourage mine now to stay in school, I say I regret it, it's not that I didn't want to, I did want to, but I just wasn't allowed. And the same with my sisters. My younger sisters ended up going but the older sisters didn't and the older boys didn't get an education or the older girls but the younger crowd did because it was kind of allowed in their time but it wasn't in our time. We had to get out to work and bring in money to support the family" (INT.HU.005, separated, one child at home).

The Early School Leavers that we interviewed - that is, young people who had left formal education before completing either their Junior or Leaving Certificate - spoke of their sense of gratitude at getting another chance to return to education, and often of

their regret at being unable to remain in formal education in the first instance. Lorraine, who suffered from depression at the age of 13 was unable to continue with school. However she returned to education through the Early School Leaver programme, which now structures her day.

"Oh yeah, definitely. It's something to get you up in the morning, it keeps you from thinking about stuff you don't want to think about, do you know what I mean? It just gets you up and gets you out like.

Gives you a purpose.

Yeah, and you're interacting with people as well, so, before I came in here I was out of the school for nearly a year and I was just sitting at home in bed all day, and you can just feel yourself getting depressed and all. So you need something to keep you going like" (INT.HR.009, single, living in family home).

Ben, similarly, left formal education at the age of 17, before he had completed his Leaving Certificate, due to a knee injury which, he felt, scuppered his chances of entering An Garda Síochána (Irish police force).

"I was an early school leaver, just before my Leaving Cert I actually left school. I had an injury on my knee and I was big into sports, and I was a big sports person. And I actually shattered my knee and ruptured my cruciate ligament, so I had a big operation and stuff, and I was hoping to become a Guard after school, you get me? And I didn't really need to be too...well, you know, well academically I wanted not to be doing too well, but you need to be fit in a way, you know, and I was fit at the time and stuff. And I decided like, I kind of gave up on everything when that happened, you know, I didn't really have a back-up plan. And when I shattered my knee I just left school, I just got sick of it all, like you know, and that's it now. I gave up very easily, I shouldn't have. But I'm going to progress on from here anyways" (INT.HU.012, single, living in family home).

1.3 Concepts of social change

Changes in personal and social needs and values can be triggered by the experience of crisis in one's life. Participants spoke of the effect of emigration on their family, of their restricted social life, and extensively about the changes to their personal needs and values. Amongst the personal changes, participants spoke of being more aware of their finances and of striving to be more sensible with money in the future, the mistake of having no back-up plan when crisis hit, and the importance of rebuilding a sense of direction and focus. Others spoke of a loss of pride in themselves- for example, in the case of being made redundant and receiving welfare benefits - and of the loss of security they experienced in the same instance. A feeling of restriction on social life due to socioeconomic factors was prevalent throughout the majority of households with most people describing how they have cut back, or how they socialise in the home rather than

going out. For instance, Nancy, a lone parent with 3 children, one of whom has a serious learning difficulty, recounted how pointless it is trying to go out because she just cannot relax due to her responsibilities, compounded by a feeling of guilt relating to the financial cost involved.

"But there's no point going out, if I've a shower I've the boys standing there looking at me that would put you off, and then you're in bad form because you constantly get no matter what they will keep on texting you. Like if I go up to my friend *Samantha's* for instance, she lives up the road and I went up there, when was it, June. I used to always go out on a Saturday night when the girls were here and *Peter* was sleeping alright that time and you'd be up there and Mammy wouldn't text me, she'd text *Samantha*, is Nancy alright, is she gone home yet, let me know when she goes home, don't let her take the car? Constantly texting. Or my sister *Laura* then, Mammy would text *Laura* to ring *Samantha* not to say it was her that asked to find out if I was gone home, d'ya know what I mean. So there's no point, and then you're the next day because if I go drinking on a Saturday night I'm borrowing that €20 to buy drink and then I have to pay that back and I'm raging. So there's no point like having a drink" (INT.HU.001, lone parent, 3 children).

1.4 Vision of social order and power

Participants' vision of social order and power was mainly articulated in terms of a change in their personal and household social position, reflecting a shift of boundaries in terms of disposition and identity. For many, this was an enforced change that was described with reticence and not directly addressed. For example, Larry who was coming to terms with the fact that he had to sell his family home, talked during the course of his interview about putting up boundaries around the house and subsequently reflected on how so much had changed. In fact, he suggested that to a passer-by his house looked middle class - it has a jeep and horses; however, the jeep is broken down and the horses can only just about be fed.

"Like you look at the house and I have a jeep and I have horses, we're not even doing anything with them, can't, we're just keeping them fed....
...I would say to you the last few years I'm not me. You're not, you're looking at...I used to give presents to everybody. People you love you want to give them something to show them but I would say it's very hard. So am I hitting it right for you? My life has changed" (INT.HR.002, husband, 2 children).



Photo 2: Vision of social order and power: "Bumps in the road"

Similarly, Maria, who lost her business, recounted how towards the end she was unable to stock her pub adequately in order to celebrate her son's confirmation. She described running out of Guinness and having to drive to a nearby town to get supplies to save embarrassment. Others were more forthright in their discussion of change. For example, Seamus, whose business collapsed during the crisis and who was left with significant debt talked about how he went from being a successful businessman to cutting grass on a CE Scheme (Community Employment initiative) of shifting from 'up there' to 'way down there'.

"I registered with FÁS and they do the CE Scheme things so they sent a letter out here to the house, would I be interested in doing it and I said of course anything to do something so I ended up, up in *local village* cutting grass and hedges and **went from way up there to way down there**" (INT.HR.006, husband, grown children not living in family home).

Lastly, a change of social position was evident in how participants' spoke about their need to negotiate their change of circumstances both to themselves and others. Again, John and Fiona talked about John's ankle operation, how he cannot actively look for work while recovering and so they are trying to negotiate a disability allowance.

However, John is adamant that he is a *worker*, not someone on disability, and yet he requires the disability payment as he recovers.

John: My operation now, I got an operation there and I've 3 more operations to get.

Fiona: We were in at a meeting yesterday.

John: I'm not entitled to the Dole because I haven't enough contributions.

Fiona: You don't have a sick cert.

John: They don't want me on the jobseekers,

Fiona: Because he's not eligible for work.

John: Says I what am I meant to do? I have 5 kids and a mortgage and I'm due 3 more operations so they went ahead and pushed it for disability so I was in there with your woman yesterday and I don't know how we'll get on. I don't think we'll get anything. I don't want to go down that road but we don't have a choice.

Fiona: We were refused already in paper for it.

John: But I said to your one yesterday this is my only alternative, without this I have nothing. If I get it I won't be on it for life because **I'm a worker**, the minute I'm over my operations I'll be back looking for work but until then there is nothing I can do. But I know they'll refuse me again anyway because I don't know what sort of system they're running.

Fiona: One department is telling us to go on disability, another is telling us to send in certs and then even though they're pointless but we still have to send in the certs and they still don't want to pay him because he's not entitled to be on the Dole so at the minute we don't know where we stand. We're just hoping that when we go down there's money there (INT.HR.003, husband and wife, 4 children).

Participants who became unemployed or made redundant as a result of the crisis spoke of feeling labelled and categorised as welfare recipients, of how this was something negative and to be looked down upon. One participant, Jacinta, referred to being 'on the dole' to be like having to say the word 'cancer'. Interestingly, in her account below of feeling categorised and labelled as a welfare recipient and of the actions involved i.e. presenting at the dole office, queuing, and interacting with staff, Jacinta described the establishment of an asymmetrical power relationship which she felt powerless to confront.

"... so I was claiming my jobseeker's allowance, which I hate, I hate that. Because I kind of find, you are shunned upon...

...And I..maybe it's just...maybe it's just me but I think it's the most horrible place in Ireland, is a dole office. Because you're certainly definitely looked down on.

Yeah..

I find that yes.

And who do you think is..?

I hate even standing in the queue.

Yes. And are you outside the door when you're in the queue?

You sign on every month, but since I started doing this course I don't sign on. I'm paid to do this course...

...It's absolutely horrible. Horrendous. I hate it. I absolutely hate it. That's why I say, you know, I would have even worked even for little over half my wages rather than suffer the indignity of that. I hate it.

... being on the dole. It's like the word 'cancer'.

I know, yes.

You know I associate being on the... I hate it. It's so degrading. I do think, and you can't categorise them all the same either because it's so unfair but the people that work in these offices, I sometimes think they're hand picked because they're so frosty and they're so like, they do look down. Do you know? And but for the live register they wouldn't have a job. Do you know what I mean? But they could step back a bit and look at the person that they're talking to. You know" (INT.HU.003, wife, 2 children).

1.5 Social values of resilience

Social values of resilience refer to subjectivity, individualism and social co-operation. Social co-operation was evident amongst kinship networks in which low-income families supported one another through bartering, sharing food, or providing the services of a trade. Social support was also evident as households experiencing hardship turned towards state and community organisations for knowledge and assistance, often encountering particular individuals who succeeded in helping them beyond their expectations (see Section 4.4.). Support and co-operation also came from within families as grown children strived to support their parents in cases of business collapse, often helping to reinstate self-confidence. Seamus talked about the boost of confidence he felt when he was paid well for a small job his son had organised for him when he visited him abroad.

"For me it was going out to *US city*, I suppose, my son in *US city*, and getting work again, and actually being wanted. And getting paid well for doing what I was doing. That was a big [whistles] that made me feel really good. And then, last year I got a little job over in *UK* (INT.HR.006, husband and wife, grown children not living at home)"

Participants also spoke of the individual attributes that they felt had helped them cope through periods of crisis, such as patience, confidence, and a focus on the present. Jack talked about how he deals with their continued hardship and experience of the crisis.

"Well I don't look at it that way, I just focus on what I do now, I am that type of person. If something pops up I will deal with it when it happens sort of thing...
... I am not a person who is, well if I am down I will just pick myself up and find something else" (INT.HU.007, husband and wife, 4 children).

Participants' conception of self and agency altered alongside their change of social position. Their subjectivity – who they felt they were -was shaped by their interactions with the world around them and was particularly vulnerable in some cases as transitions and new trajectories were adopted and adapted to. For many of our respondents there was a sense of erosion and decay in their subjectivity as the complex relation between

job loss, financial stress, naivety, sense of worth, and low self-esteem became entwined. As mentioned previously, those who viewed themselves as workers found it difficult to transition to the position of welfare recipient. This was particularly the case for those who were experiencing the support of welfare services for the first time. Exemplary of this position again is Jacinta, who cannot stand the indignity she associates with being a welfare recipient to the extent that it overrides and disempowers all her other (equally important) identities.

"I don't know, I just would like to be re-employed somewhere where I can kind of get back a little sense of who I am, because at the moment, apart from being a wife, a mother, a sister, I think that's about all I am" (INT.HU.003, wife, 2 children).

Similarly, John and Fiona, who were in the process of negotiating disability payments, described their need to empower themselves and fight for what they feel they deserve.

"We're not used to this, worked all our lives and never asked for anything from anyone. When you are on your knees you have to fight for your rights and for everything, there's no need for it" (INT.HR.003, husband and wife, 4 children).

1.6 Family Values and Work Ethic

Family values were usually articulated by household respondents in terms of their provision, or expectation, for their children. Participants revered good health, education, a strong sense of family, and stability in both work and relationships. Two low-income households that were not experiencing apparent hardship⁴ spoke of the value of frugality that was instilled in them from previous generations, and how they felt they maintained this value throughout the Celtic Tiger years. Andrew, who owns his own business and moved house in the 1990's, described how his experience of buying and building was very different to that of other people during the Celtic Tiger years. Significantly, his account drew on the notion of frugality, living within ones means without a sense of want, and regardless of income.

"So it was again affordable, everything was down to what you can afford. Unlike what happened in the big crash where everybody bought way beyond their means. And I suppose I know as I said, when we were growing up we didn't want really. But we still had a very frugal lifestyle. You didn't have 5 pairs of shoes or 10 shirts or you got stuff as was needed, and not a bit more. And that's the way I was brought up. Rachel [wife] would have been from a much smaller, her father was a farmer, but much smaller farm. And the same, basically the same story, the father was the head of the house, and what he said went and controlled the money. But where they wouldn't have had anywhere near the same amount of available money. But again, she probably had

⁴ See Dagg and Gray 2016b for a discussion of how these social categories were identified.

as much clothes as I had, and she never wanted for food either" (INT.HU.008, husband, grown children not living in the family home).

Interestingly, and with pride, Andrew illustrated how this trait of frugality had travelled through the generations within his family.

But I think I did learn to be relatively frugal. But then it's funny, just only lately and in a situation...Elaine [daughter], she's like her granny and she's like my mother and Rachel's father, she's sharp minded, very independent, but very frugal. And she would for example now, you can see the '97 Fiesta that's out there, the blue car is hers now. Because that one won't pass it's NCT and it costs too much now, and that's the only reason she decided to buy a car. So she was going to buy a car for about 4 or 5 thousand, and I said for f**k sake Elaine, you are going to be doing quite a bit of travelling. And she said, that's all I have the money for now and she won't borrow. And I said look, I'll give you the money interest free, you can pay me back, when you can pay me, but buy a bloody decent car" (INT.HU.008, husband, grown children not living in the family home).

Three household respondents spoke of the benefit of moving from an urban location to the rural location. This move enhanced the lives of their children and often provided greater space for the family to gain a sense of independence from their large family networks that had previously lived close by.

Work was a pronounced ethic in households where respondents had received primary or part secondary education. In these households, respondents spoke of beginning work aged between 13-16 years, and often working two jobs to begin with.

"I was actually working at 5am doing cleaning, then come home and head off to work and do my day's work then with your man, and then start my business at 5 or 6 in the evening and that's the way I started" (INT.HR.003, husband and wife, 4 children).

Those whose businesses collapsed as a result of the crisis spoke of their strong work ethic that intensified as their businesses were folding. Participants talked of 'working round the clock' or 'burning the candles at both ends' in order to make ends meet and to avoid pending collapse and job loss. Again, John contrasted his strong work ethic and the difficulty he experienced securing welfare support as someone who had been self-employed, to others he perceived as having never worked, but who nevertheless secured support.

"I was never on the Dole in my life, I was out working since I was 15 and never on the Dole. And when I do go on the Dole then that's what I get. It's wrong. Like there's lads on the Dole all their lives and there's not a thing said to them" (INT.HR.003, husband and wife, 4 children).

1.7 Overview

It is evident from the above discussion that the symbolic capital of poor and low-income households has been adversely affected as a result of the crisis. Positive imaginings and sentiments for the future emerged from within households that were coping and on a trajectory of change. Conversely, however, household respondents whose circumstances remained straitened, who were over-indebted and struggling to cope, could not envision pathways of progression. Amongst those who were coping, their change of social position and identity necessitated a re-focus of their values and life trajectory in order to avoid a loss of pride and 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. In some cases, participants felt labelled and denigrated, which in turn left them feeling powerless.

2. Socioeconomic Capital

Economic and other everyday practices are embedded in cultural settings and conditional frameworks, including language and knowledge, norms and values. They manifest themselves in social roles, interpretive patterns, behaviour, communication and practices in various ways. This section will focus on consumer practices and decisions, patterns of consumption, the actions and routines of everyday domestic life, as well as alternative and traditional ways of meeting consumer needs. We are particularly interested here in how social and economic relations and practices are embedded in norms, values and feelings.

2.1 Consumer patterns and decisions

By consumer patterns we mean households' decisions about shopping, cooking, and household repairs. This section also explores the earning patterns and decisions of households, both formal and informal. As shown in the national report for WP4 (see Dagg and Gray 2016b), the majority of households that we interviewed were engaged in practices geared towards reducing consumption, especially through bargain shopping. Many of our participants switched to low-cost supermarkets such as Aldi or Lidl, while others talked of shopping around to gain the best bargains and value for

money on expensive items, like nappies or washing detergent. One participant spoke of crossing the border monthly into Northern Ireland when pound sterling was weak at the beginning of the Financial Crisis to buy all her non-perishable goods, and to fill her freezer. The freezer was then stocked as back-up for weeks when finances were low and the ability to buy fresh food was restricted. For those who were very poor, like Jack and Melissa, a weekly grocery shop was not possible. Instead they operated on a day-to-day basis, often purchasing food from the reduced section of the supermarket.

"Yeah well when I go to *names supermarket* I go to the reduced section and buy all the cheap food because I can't, I don't do a big weekly shop because I can't afford it, I work on a day to day basis. I can't. I used to be able to go in and do a big trolley shop but you can't anymore" (INT.HU.007, husband and wife, 4 children).



Photo 3: Consumer patterns and decisions: "Store cupboard"

While the majority of households spoke of a reduced social life, cooking and family meal times did not feature prominently in the narratives of most of our respondents. However, our migrant participants, Rosie and Shane, spoke of almost always eating at home and sharing the cooking duties, while other households spoke of enjoying cooking and proudly not ordering take-outs as indicated by Rachel:

"And we love cooking, we don't get a lot of take aways now. We cook on the range as you see there, stews and that" (INT.HR.001, wife, 3 children).

Household repairs were undertaken by those who were very poor. Jack and Melissa described the poor standard of living within their family home. Nevertheless, Jack boasted about his carpentry skills and the work he has managed to complete with skills acquired through observing and helping his stepfather over the years.

"I got the wall done and the doors of the units.

Did you do all that work yourself?

Yes all in my spare time but I don't have too much of it either.

And did you have carpentry skills before you did it?

No just watched my step father doing up the old house and I used to help him. I always gave him a hand" (INT.HU.007, husband and wife, 4 children).



Photo 4: Consumer patterns and decisions: "Household repairs"

Nancy, who is a full-time carer to her intellectually disabled son, described how she used her respite care payment to carry out necessary repairs in her house.

"*Peter's* respite was €1700 I used to get [it] in June and I used to save it. One year I got the kitchen tiled..." (INT.HU.001, lone parent, 3 children)

This use of welfare payments for contingencies is similar to alternative uses made of the Child Benefit payment to pay household bills.

Household participants spoke of both formal and informal earnings. Informal work was described mainly as a stop-gap until circumstances changed or participants managed to secure something more suitable. Participants spoke of taking on cleaning jobs, of using their hairdressing skills to take on extra clients in the home and over weekends, and of doing small labouring jobs for cash while searching for other work. This kind of work provided extra income that allowed participants to buy something extra for their children, pay something off a mounting utility bill, or, as Sheila says, "...kind of keep money, just to be on the safe side for everybody else", meaning her family.

Participants in paid formal employment were often in precarious, low-paid, or part-time work situations. Unemployed participants whose family circumstances permitted them to work were actively engaged in seeking employment, with some participants were undertaking a training course in order to upskill or transition back into the workplace. Deirdre took part in an activation course after being made redundant from her part-time job, which provided her with the impetus to seek training and qualification in an area of work that she is interested in pursuing in the future.

"It's helped me. It is. I've decided I don't want to do office and business but I'm going into I've actually put my application in for a childcare position which I've always because I minded at home, I done childminding at home and I love working with kids it's kind of giving me that little bit of a boost and confidence to actually go for it. so it's actually with the women's community project, it's a CE scheme so I have my training for 3 years as well with it so please God" (INT.HU.004, wife, 2 children).

2.2. Actions and routines of everyday housing

Participants in households that were very poor, or characterized by low income with apparent hardship, spoke of their necessity to budget and plan ahead. Budgeting was essential in terms of managing utility bills and the remaining weekly outgoings for necessities such as food. Budgets were often kept in physical form, e.g. in little notebooks which the participant updated weekly. For instance, Melissa talked of how she meticulously keeps track of their household spending.

"Well I am because I do out the, don't I *Jack*, I do out every Wednesday I do sit down and I have a little notebook and every Wednesday I put, I have a list of all the bills that are on it. On one side of the book I have all the direct debits what goes out, the day, the date and the amount and then the weekly bills on the other side. I work from the top down like I work with what's on the book" (INT.HU.007, husband and wife, 4 children).

Planning ahead was discussed alongside budgeting practices. This was essential in order to get through certain financially stressful times of year, such as Christmas. Some household participants talked of organising gifts 3 or 4 months in advance, or cutting back on the gifts that they gave, and paying off presents in instalments over the course of this time.

"I'm a lot more aware of money, like really aware of money and I kind of try to kind of plan more. I always did plan but I plan a lot more. I started getting my Christmas presents 3 months ago, 4 months ago because I'd have a lot of birthdays up to this month as well so it's made me really aware of money and I have to plan and what I can spare. I have to cut back on things like I can't spend as much on certain things like for presents for people I've had to cut back but it's made me kind of more aware of where my money is going as well and what I'm spending it on" (INT.HU.004, wife, 2 children).

"I'm paying off the few bits now and it's grand. I have it nearly done but he won't be getting what he wants but that's the way it works. I can't afford to be paying off €4-500 for a big playstation for him. Maybe one day he'll get it but he won't go without. He'll be happy Christmas morning" (INT.HR.001, wife, 3 children).

The manufacture and sale of consumer goods and services by households took place at an informal level. One rural household reared turkeys to sell at Christmas time, often selling to family and neighbours, but also advertising through social media. Another rural household sold timber to family and friends, while one young person provided a cheap hairdressing service from her home over the weekends for people in the area that did not have the time or resources to attend a formal salon. In the urban area, household participants described traders from within the community that sold produce door to door and that operated on a credit basis, i.e. you could receive the goods and pay by instalment.

Debt played a central and stressful role in almost all the types of households interviewed. Household items were frequently bought using hire purchase, particularly at Christmas time, and with loans from unconventional moneylenders, i.e. those who do not require a credit check.

"I go to the likes of money lenders to get loans for the likes of Christmas which I have one put in for. Then I'd have to go to the likes of *credit provider* he does no credit check on you. He'd give you stuff. I get €300 a month out of my children's allowance just for furniture because like in the last year alone I'm after going through 3 beds alone for *Cian* because he jumps on the beds and breaks them. And then getting bits around the house, you know yourself" (INT.HU.001, lone parent, 3 children).

This debt was then added to the weekly household budget, often requiring further restrictions on necessities in order to meet inflated repayments. Household members

also delayed debt repayments, using the good will and loyalty they had built up with service providers to buy time before payment was absolutely necessary.

2.3. Alternative and traditional ways of meeting consumer needs

This section refers to the transformation of resources and the development of spheres of consumption in poor neighbourhoods. It explores changes in areas such as trade, services, social infrastructure, culture, entertainment, and leisure.

Designation as part of the RAPID programme in 2010 was a significant transformation in our urban study area. RAPID, the Revitalising Areas by Planning, Investment and Development, is a national programme aimed at improving the quality of life and the opportunities available to residents of the most disadvantaged communities in Irish towns and cities (Pobal, 2015). The programme provides targeted state funding for the development of a local plan to enhance the lives of those living in disadvantaged communities. In real terms, this has provided both urban research sites with Resource Centres that service the entire community, both private and social housing estates. The centres provide childcare, youth services such as clubs and camps, employment positions for those partaking in Community Employment Schemes, space for interest groups and cultural groups to meet, fitness classes, and study groups. RAPID has also stimulated animation programmes, that is, programmes that seek to empower community members to lead themselves. These include the establishment of residents' committees, or encouraging residents to participate in the meetings of other agencies that are involved in the well-being of their area. Animation programmes are intended to ensure that agencies targeting the community have a voice from the area, that they are not disconnected from what is of interest on the ground.

In addition well-maintained common areas and professional sports' fields were evident.



Photo 5: Alternative and traditional ways of meeting consumer needs: "Playing fields" (**researcher's own**)

Together, these core resources contributed to the social infrastructure of the disadvantaged urban areas, enhancing the lives of those within the communities that they served. However, there was little or no participation in cultural activities beyond the community. If the resource centre did not provide it free, then there was no movement beyond the local community to partake in mainstream cultural activities. In this sense, residents living in disadvantaged urban communities partake in a type of constrained cultural infrastructure. They must activate and empower themselves to request particular classes or services, they must assert their interest for cultural activities to be provided to them via the resource centres.

One of our rural areas also had a community resource Centre, which participants referred to as the hub of formal cultural activities for local people. The centre hosted fitness classes, computer classes, parenting and toddler support groups, and music groups. Again, cultural activity for those living in hardship was funnelled through the resource centre, with little participation in the broader cultural realm.

2.4. Overview

In our interviews, the prevalent theme in relation to socioeconomic capital was the requirement for budgeting and planning 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. The targeting of cultural resources through the RAPID initiative ensured that disadvantaged localities

maintained a visible social infrastructure with which residents could choose to engage. However, as we describe in more detail below, it does not appear that this type of engagement has resulted in residents' participation in mainstream cultural activities.

3. Cultural Capital

According to Bourdieu (1986),

'Cultural capital can exist in three forms: in the *embodied state*, i.e. in the form of long-lasting dispositions of the mind and body; in the *objectified state*, in the form of cultural goods (pictures, books, dictionaries, instruments, machines, etc.), which are the trace or realisation of theories or critiques of these theories, problematics, etc.; and in the *institutionalised state*, a form of objectification...' (1986:84).

This section addresses the ways in which our respondents embody a sense of 'self' through an exploration of their descriptions of everyday life. It also examines the nature and understanding of crisis within low income households. Finally, it identifies respondents' participation in cultural celebrations and engagements that contribute to the accumulation of cultural capital.

3.1. Description of everyday life

Our participants' descriptions of everyday life centred around family life; work in the home and the labour market; and financial pressure.

Family routines, particularly in those households with children, dominated participants' constructions of everyday life. People's accounts conveyed a strong sense of the centrality of providing for their children, which in turn was linked to how narratives of hardship prioritized children's needs above those of parents (See the national report for WP4 (Dagg and Gray 2016b, Section 4.1). Evident in these accounts is a sense of drudgery amongst parents who work in the home during the hours children are at school.

"...my routine is get up in the mornings around 7am, dinner or lunch, get princess off for a shower and then bring them all to school, drop them off and then start my cleaning and then iron the uniforms. People would say to me what do you do, come home and watch telly, and I often do. If I have everything done I'll sit on the couch I'll catch up on a program or I'm often on the playstation, I'll watch something. The kids would often say to me it's grand you can just sit on the couch but I don't, the amount

of things that have to get done. Like even the other day like I'm after doing a family tree. I got a load of photos off everyone in our family and *Neil's* for a family tree, cousins and everything and brought them in and they were laughing saying I just meant little matchstick men with their names. But that took me 2 hours to do that, it's just like...homework. Like *Peter's* homework takes 10 minutes because he's brilliant at jigsaws, that's all he gets and then *Cian's* homework could take him 2 hours" (INT.HU.001, lone parent, 3 children).

Similarly, Jack and Melissa, who have 4 children, devote the majority of their day to their children, particularly as two of their children have learning difficulties, which demands a lot of assistance with homework in the evening time. In the account below Melissa conveys a feeling that she lacks opportunity to do anything, or be engaged in anything, beyond the home due to financial constraints. There is a sense that she is just 'passing time' until the children return from school and need her again.

Melissa: Well I get at 6am, we both get up at 6am and come down and make their, cook their porridge or whatever it is. Then I get them up, they get ready for school, I do their lunches.

Around 7am?

Melissa: Yeah around 7am, 7.30am. I get their lunches ready. If their books aren't all sorted for the morning like if they were tired the night before I will organise that with them and I'll have the uniforms and all ready for them. They have to be ready and out the door by 8am because he has to be in.

You drive them to school?

Jack: I drive them to school but it's a roundabout way because I drop the older guys to secondary school first and if we are not out the door by 8:15am we are stuck in the traffic that's coming into town. I get the lads out to the *name's school* first, back in to collect *Ruth*, out to *name's school*. I only have about a 10 minute window to get her to *name's school* and back into town into *workplace*.

Ok, yeah so you can be at work on time.

Jack: Yeah.

Then what do you do once the kids are gone to school?

Melissa: If I don't have appointments there is nothing really to do, you know, there is nothing really for me to do. Realistically I would love to be able to get up in the house and do my jobs but you can't, there is nothing to do, is there *Jack*, there is nothing I can do even if I wanted to do anything in the house there is nothing. It just needs to be all sorted out so there is nothing I can really do.

You are kind of tidying away after breakfast?

Melissa: That's it or I might go out for a walk or like I come into town. I just might come into town for a walk even though I wouldn't get anything but I just might come in and I would go back home and around 1pm if he can't pick *Ruth* up on his lunch hour...

...They come in from 2pm to 4pm kind of staggered do they?

Melissa: Well *Ruth* comes home at, she finished at 2:30pm so by the time I would walk her home it would be 3:30pm and then the other guys finish at 4:00pm. If *Jack* can bring them home he will.

Jack: I can go on my small break.

It's about 5pm?

Jack: Yeah pick them going out, pick them up, it's not as congested in traffic at that time, it's true.

Melissa: Yeah if he can or sometimes they'd have to walk home in the dark and I would go down and meet them. Once they come in at 5pm then you just get them their dinner, its homework then for the rest of the night with them because the oldest lad is doing his Junior Cert as well as the extra help he needs for his memory loss. You are just kind of tied with homework then and its bed again and it's the same thing the next day.

Jack: Yeah.

Melissa: There is nothing there that you can say oh I'm looking forward to this tomorrow.

Jack: Something different the next day.

Melissa: You know, and that's just the routine.

A young participant in the urban area, Lisa, spoke of how her family was not typical of those who were 'troubled', but that they were certainly a home under financial pressure as there is a toddler, a teenager, and 2 independent children in their early 20's still living at home. 'Troubled' here could signify families living in poverty, but it could also signify a lack of cohesion within a family, and difficult family dynamics.

"Family life, it can be ok, we are not kind of like, you know the way you would hear about troubled families the whole time. We don't have much money but we kind of get by, we try to get by but fortunately we are living in our house 20 years now and it is a council house so there is not as much on rent. But if you have a toddler and four teenagers at home, a toddler and three still practically teenagers at home you are still using a lot of electricity and there is still a lot of shopping in that as well. You can still see how it takes a toll on my mother. She would never say but you can actually feel it and you are still trying to help out but at the same time you are still trying to save money so you are kind of caught in between it" (INT.HU.013, single, living in family home).

One young participant in the rural area, Lorraine, spoke of how her parents, who are both unemployed, always seem to be busy around the house. Her father is busy landscaping or looking after the turkeys they rear, while her mother is busy in the garden, or with the upkeep of the house. The proportion of Irish people (aged 0-59) living in jobless households is 13.2%, while those aged 0-17 is 14.9% (CSO, 2015).

"My ma is always working on the house, and then my dad would be working on the house as well, and he'd be out with the animals and stuff like that. He'd be mostly in the garage like, doing bits and pieces. They always seem to find something to do" (INT.HR.009, single, living in family home).

3.2. Understanding of the crisis in particular households

Households that were very poor, but with employed members at the time of the crisis, spoke of noticing a reduction in their wages and struggling to make ends meet, while those of low income with apparent hardship, and in receipt of welfare support, noticed the impact of welfare cuts. Larry, a married father of 2 young children who took early

retirement based on financial predictions prior to the crisis, described the incremental reduction in his salary, to a state where he was robbing Peter to pay Paul, and eventually, robbing them both.

"And then with the cuts...I suppose 2010 is when I saw it, and then I started...and I'd plans - say for here this was my retirement, 2005, and I'd planned on coming out...I had all the paperwork done, I'd every kind of...in my head, I'd everything sorted. I'd asked "Look where are we going?" And then from 2008 say to 2010 I lost €400 a week...

It got to the stage that I couldn't do it and I couldn't even get to work and trying to work out how much was petrol and so things started to get that I couldn't get to work and things from 2010 – 2012 I was struggling to get to work, the fuel, the car and if I've gone to work *Helen* needed the car for the kids going to school or crèche and so we got under fierce pressure and then things started to change in the last year. I don't know the last 2 or 3 years, I suppose from the cut time, I just, work changed for me...it became...and then they brought in the cut of hours that you couldn't work anymore hours but I was happy in a sense with that because I like a life outside of work you can't just work all your life so things just got down, started robbing Peter to pay Paul and then it ended up that I robbed the two of them! It wasn't paying up Peter or Paul this time, I ended up paying the two and then I started getting debts, bills started building up and building up and I started getting fierce in debt and I didn't know what to do and the debts were coming up and I was due retirement in 2012, I'd 30 years done and before...remember that time that '98/'99 time, that time that I was looking to my retirement and I was gearing towards that time, that's when I kind of did my figures and I did my figures...before 2008 I had my figures kind of worked out and I had everything set up, this was the retirement and I could chill out and that was it so that was my retirement plan but I never copped with the degrade...." (INT.HR.002, husband, 2 children).

Participants in households that were very poor, or low-income with apparent hardship, spoke of their understanding of the crisis in terms of added financial pressure and stress. They talked of their struggle at traditional celebratory occasions, like Christmas, to provide for their family or to heat their home.

"So we came to Christmas there with feck all as the fella says and so you're just barely able to feed...you just robbing again and you keep circling around and you keep doing this or you hold back on that and you just...it's very bad you know...
...I'm struggling here with oil as well. So it's gone mad, it's very hard to live and then they're putting on the water charges and all and it's just gone ridiculous. Everything is knitting at you and you're going I've no money and they're just looking at you and you're saying where am I going to pull it out of" (INT.HR.002, husband, 2 children).

Our young respondents spoke of the financial stress they felt their mothers (usually lone parents) faced as a result of the crisis, often describing added underlying tension in their home life as a result of the need to budget and cut back. The unemployment rate of lone parents is currently, 14.7% (CSO, 2015).

"Well, me mothers always been on Benefits anyway, so it's not as if she lost her job or anything like that, or had one to lose in the first place. But they cut down a lot of stuff in the crisis for them, so it was kind of tough on her. You'd notice the difference when it happened, you know, you would notice the difference. I was a little younger when it happened, I wasn't too much younger, but you'd notice it like, it felt like overnight it all changed, you know, just cut down back....

...You would have noticed something different. You would have noticed me mother being slightly more in bad form, she would have been slightly more...you could notice her struggling in a way and stuff like, I didn't really pay too much attention to it, but yeah, you'd notice it, you would definitely notice it like (INT.HU.012, single, living in family home).

For others, overcoming financial stress was discussed in terms of being cautious and budgeting more stringently, often referred to as 'being more aware of money'. For Enid, an immigrant from Eastern Europe, having the freedom to get in her car and get away for a few days, to distract herself from her financial situation, was really important for overcoming her stress. She talked of taking the time to get away, to distract herself from the scenario, and then return to budget and planning once more.

"Well it is a lot of things I still don't know you know because I always was trying to work it out myself, always. I know a lot of people who was like having so much problems and they can't handle. And they like depressed and don't know what to do you know because it is really hard to be alone and these bills to pay, of course a lot of social help and everything. But still bills are very huge and you have to think, you have to plan especially when you have kids you know. And somebody can, somebody don't know how to deal with their problems and they get depressed really and you know a lot of people they are using the tablets to get them feel better and you know to go every day have a...but I don't go for tablets. I think if I have a problem I said I have to go somewhere for a few days. I have to do something and then you come back and it is totally different you know. And then you have to sit, you have to write, you have to plan you have to...I don't know why..." (INT.HU.009, divorced, 1 child).

Household respondents spoke of their 'stupidity' at not recognising the impact of the crisis on their household sooner, of the importance of immediately opening communication channels with creditors to renegotiate debt, and of the difficulty in accepting the transition of their subjective position from worker to welfare recipient. Strikingly, the lack of knowledge by households facing financial crisis and stress for the first time was apparent as they attempted to interact with support services and other institutions. John and Fiona encountered problems when they applied for a third level education grant for their son. Given their restricted financial situation they assumed they would be successful. However, they did not realise that a successful application is also based on the distance a family lives from the college in question. In their case, they lived 44km from the college, whereas the grant is issued to those 45km and over. Similarly,

Larry talked of not knowing that a standing order which bounces three times is cut off and has to be set up once more.

"My new year's resolution was to try and sort out...we've after getting caught out with a few things, we've no bins at the moment, electricity is screaming at us and we're hoping to pay some of that today and pay the bins. What happens is a standing order apparently if they are refused 3 times its cancelled and I didn't know that but I know it now so of course just at Christmas ... " (INT.HR.002, husband, 2 children).

3.3. Understanding of crisis and its definitions

When asked about their understanding of the Financial Crisis of 2008, our participants framed their answers in terms of their personal experience of dramatic economic and social change. They responded by talking about job loss, the lack of employment opportunities, the level of blame that could or should be attributed to politicians or society in general, a lack of financial security and the need to increase their budgeting skills, a lack of state resources through severe cutbacks, and the feeling of abandonment and lack of support from the government especially by those who had small businesses, or were self-employed at the time the crisis hit.

However, for our participants, crisis was not framed solely in terms of the financial crash. Rather, participants spoke of health issues within the household, especially children; death of a family member; crisis pregnancy or miscarriage; and relationship breakdown or divorce; all of which disrupted the stable dynamic of the household. These crisis events often required the disbursement and depletion of household resources, negotiation with support services, and increased financial stress over a period of time. For instance, Nancy talked about receiving the diagnosis that her child, Peter, who has a serious intellectual disability, compounded with the break-up of her relationship. The occurrence of both events knocked all sense of routine for her:

"Then*Peter* got diagnosed with [intellectual disability] six years ago so I had to, even though I was out in *homeware store* for so long they wouldn't give me the time off for his appointments, there was loads of speech and psychiatrists and all this and so they wouldn't give me the time off so I ended up having to go off sick from there and then I was just that annoyed over it. Me and *Neil* split up, I found out he was cheating on me. So that ended, everything happened after he was diagnosed but ended up then financial repossession of the house and having to give that back... They put me on Zanax because I went to counselling after *Peter* was diagnosed, they advised it and brought their father for maintenance. He got married, he went out with a girl 2 weeks after we broke up, no 2 years on and off we were trying to make things work but it never would have worked and then we broke up the last time and 2 weeks later he started going out with someone... It wasn't even that I think whatever life is going to throw at you it's going to happen, it's just I found when my routine broke up with

work I was bad. I tried to kill myself and everything. I did, I had it really hard. Everything just happened all of a sudden. He was gone, I was left there with the kids..." (INT.HU.001, lone parent, 3 children).

Nancy's son's diagnosis occurred in 2008, at the same time as the Financial Crisis, yet this event stands out as the principal source of turmoil and crisis in her life. By the time we interviewed her in 2014, her sense of routine and daily structure, family support, and health service support meant that she is coping well with her circumstances in comparison with the account of her reaction to the event outlined above.

"I plan everything day to day. If you asked me *Nancy* what do you do on a Wednesday I'd be able to tell you what I do on a Wednesday, I'm just routine. The girls would laugh at me, I've everything planned out... At the end of the day money doesn't bring happiness but it does help" (INT.HU.001, lone parent, 3 children).

3.4. Participation in culture

Our respondents took part primarily in cultural activities that could be categorised as 'pop culture.' The majority of both urban and rural respondents named the cinema, watching movies, or having a movie night as their primary form of entertainment, family get together, or outing. The cinema was also the most widely used resource in terms of cultural infrastructure, along with the urban arts centre.

"Movie nights. Yeah they are our...movie nights. We get a pile of stuff we have from the freezer like spring rolls and pizza, put a blanket on the ground in sitting room. I know it sounds real simple but it's great craic now. Popcorn and stuff. Sometimes we'd bring the kids to the cinema when the moneys' in because it's 60 or 70 Euro to bring all of us to the cinema. *Sam's* 19 now so he doesn't want to come anywhere. *Heather's* nearly at that stage but...so usually it would be that" (INT.HR.012, wife, 4 children).

Participants also spoke of watching sports as a household activity and as something that provided an opportunity to get together with family and friends in a local pub (bar). One retired respondent in the rural area spoke of her love of reading and of going to see theatrical plays at the local arts centre. Participation in local events centred on St. Patrick's Day celebrations, when many urban and rural localities organise parades through the town or villages. These parades can involve community groups, arts groups, local school children and school musical bands. One household was very active with the local cubs and scouts, which provided entertainment and outings for their children.

Younger respondents in the urban area spoke of learning musical instruments such as guitar or piano, and using the local youth club which had space for young people to rehearse music, as well as musical instruments for them to practice on.



Photo 6: Participation in culture: "My guitar"

Women played an active part in interest groups. Older participants were members of active retirement clubs, the Irish Countrywomen's Association (ICA), or local community groups. These groups provided community support, friendships, and cultural outings for older people who could otherwise be isolated in rural localities. Sheila, a young respondent gaining a hairdressing qualification talked of her mother's participation in the local community centre:

"...actually there's a women's group of a Tuesday, like, and my mother goes to that. And every Tuesday evening we do something different, like you cook maybe one Tuesday, the next Tuesday you do meditation, the following Tuesday you could do flower arrangements, or do something for the village, like. So it's good for obviously older women that don't work or anything, and my mother loves it, she'd never leave it. They done knitting one week, and that's why when my mother came home with all the wool, I was like "Can I have some of that?" (INT.HR.010, single, living in the family home).

3.4.1. Religious, traditional and spiritual practices

When questioned about religion the majority of our respondents reacted positively, asserting that they may not go to mass every Sunday, but certainly went occasionally, and definitely attended any religious sacraments, as well as specific religious feasts such as Christmas or Easter. Our respondents were all of the Roman Catholic faith, apart from members of a household of a Central European origin who were Christian Orthodox. Over 3.8m people in Ireland, or 84.2% declared themselves Catholic in 2011 (CSO, 2012). Interestingly, participants articulated a strong connection with their grandparents' religious practices. Many had memories of attending mass with their grandparents or praying with them in the evening time. In these instances, respondents spoke of trying to maintain their religious devotion in their grandparents' honour, through a sense of duty and respect to their memory, and also as a way of keeping them in their thoughts. Our young respondent, Rachel, talked of taking walks in her locality with her sisters that ultimately end with them going into the church to light a candle for their grandmother, or visiting the family grave and sitting for hours chatting. Below, both Nancy and Deirdre (respectively) talk about memories of their grandfathers, with Deirdre in particular expressing a feeling of obligation to maintain, for her children, the sense of religion that was passed to her.

"So what was your granddad like?

He was lovely, he was my godfather as well, that was mammy's father, he was decent, he was really good natured.

And would he have been around a lot when you were young?

Yes I used to go to the cathedral every Saturday night, I always went along to do it because I was his goddaughter, so I would go up to the Cathedral with him on Saturday night to the mass and sit down at the back of the church and he'd have stories of years ago. It was good like, I have good memories of him" (INT.HU.001, lone parent, 3 children).

"I don't really, I should because my Grandad went religiously every week and he brought us when we were kids every week to Mass. We used to hide from him! But I do take them Christmas, I take them Christmas and I keep saying I have to take them once a month just for my Grandad because my Grandad only passed in August so I keep saying I must for him because he went religiously every week" (INT.HU.004, wife, 2 children).

Two of our respondents combined religious and spiritual practices. Larry began meditating in the early 1990's and has maintained this as his daily spiritual focus. However, since his early retirement his financial situation has deteriorated and he described a return to organised religion and church, particularly at times when he is feeling alone and suffering a sense of loss. He described having to put his home up for

sale recently and wandering into the Cathedral looking for some sort of sanctity and recognition to help him cope.

"Yeah, that's where I'm at, it's sad, do you know what I mean, trying to think of this day, anyway I felt very lost. I'm trying to think, it was something I had to do...it's like...it's taken a bit just to [unclear 01:16:24] we could say after January, they were at me to sign the thing on the mortgage, and I kind of went, "Hold on, I'm not surviving", you know "why am I paying out €900 and not surviving, I need something else", so then the crunch with the place so that's where it kind of came...one of the days I was in town and I just came out, and I was just headless, like I am a bit now, but I was really lost and really lost, and I said I'd go into the Cathedral. I like going into churches, you know, and I went in anyway and I decided to go to St Anthony, cos he helps find things. So I went over to St Anthony, and I says "I'm looking to find meself, help me find me", and lit a candle, and went over, and they have...do you know it in *midlands* Cathedral, they have on the side, what's it called, side room or over like this, see that in the corner...

...kind of an alcove...

Yeah it's an alcove but it's open plan, right in front of you there's doors there on the left, you know there's the statue there. So in there there's a...where the sacrament is... where they keep the Eucharist and all that stuff, they keep it in there. So you go in there and you're kind of sitting...so I went in there and I picked up... and I was reading...[unclear 01:18:04] I was the only one there, oh no there was a woman up...picked up and looking...so the next thing I sat there, and I felt the presence, and it was lovely. So I came out much better. Yeah I went up to St Anthony "I'm lost, help me", you know. First time, good one wasn't it?" (INT.HR.002, husband, 2 children).

Respondents also spoke of the importance of Sunday as a family day, a day to visit extended family members, take out grandparents, and visit family graves. This ritual was emphasised by John and Fiona, who had a still born twin, and who had also recently lost Fiona's sister. The ritual of visiting the grave enhanced their strong sense of family while also helping them cope with their grief.

John: ...we always on a Sunday now was kind of family day, we'd visit people on a Sunday, and we'd go out to the graveyard every Sunday, and it was kind of just the thing we done, and we made a routine of it...

Fiona: Yeah, you know, we'd go out with flowers and you know we'd always spend a bit of time out there. And all the kids knew like, it was just a family thing. We just...you know you kind of get on and you deal with it" (INT.HR.003, husband and wife, 4 children).

For those who did not attend mass regularly, religious celebrations remained significant, including christenings, communions, confirmations, weddings, and Christmas time. These occasions served as important family bonding events, often with emigrant family members returning home to celebrate a sacrament, or Christmas, with all the family. They were also sometimes characterized by status competition with other

family members. Respondents described how siblings celebrated particular occasions in ways that contrasted with what they were capable of planning, and how such situations incurred additional financial strain. Nancy described the strain of Christmas imposed by her sisters and their lack of empathy for her financial and marital status.

Usually at Christmas I get my mother a bottle of Bailey's and Daddy a bottle of brandy and they'd be happy with that because they know I haven't got it. But the girls don't think like that, they just put pressure on you -we have to get them this and one year they got them tickets for [US city] and I was like f*** sake, like it's lovely to get it for them but we all had to put in the money and they don't plan it out and give you time, they just tell you we need it for such a day. So it's just pressure with money. Everything is money, money, money...

... But it's alright for all of them, they've all got the fathers up there with them and they're all getting the money like they're all working, everyone of my sisters work and their fellas work and they're all getting that money and then they're all putting pressure on me then" (INT.HU.001, lone parent, 3 children).

Lastly, respondents from the Travelling Community spoke of their devotion to their faith, highlighting a tradition of attending mass every day, novenas, and frequent annual pilgrimages to holy locations such as Knock, Co. Mayo.

".... I go to mass every Sunday.

In the cathedral?

In the cathedral and I do *rural location* every Tuesday Novena. My mother is very religious; she goes to mass every day so religion has been a big part of our life as well. That's Knock. [Unclear 00:32:16] my daughter, the son himself. We go to Knock a few times during the year as I said it's very...and even the son in law he comes to mass with us every Sunday. Whenever we are going to Knock, he looks forward to going to Knock" (INT.HU.005, separated, one child at home).

3.4.2. Leisure time and hobbies

This section includes use of new media and the internet, hobbies, and sport. Computers, smart phones, and tablets were visibly present in the households of our respondents. Older respondents spoke of getting the internet set up in the home as a 'major step' and using applications such as Skype to communicate with their children who have emigrated, or other family members who live abroad. One younger participant, Sheila, when asked what she did in the evenings, spoke of being 'always on the laptop', mainly watching music videos on Youtube, but also using Facebook.

For Nancy, a social media application such as Facebook is her 'social life', her source of 'gossip'. She claimed to constantly click on it as the application was on her smartphone. Interestingly, however, her use of Facebook allowed her to objectify herself, compare herself to others, putting her under excess pressure at times like

Christmas when people on her "friends" list would start posting what "Santy" (Santa Claus, or St. Nicholas) had already done (in terms of spending on gifts).

"You see people there especially on Facebook, people would be saying oh the big red fellas done and Santy's done, it's depressing. They did that 2 months ago and I'd be like Oh God and then I'd be sitting here thinking about it, and when I stress I break out, my face does be destroyed" (INT.HU.001, lone parent, 3 children).

Her account also highlighted the misrepresentation of people's real lives on virtual social media sites like Facebook and its consequences. For instance, she talked of people in her locality whose circumstances would be known to her, but who represented a different side of their story for their Facebook audience. Nancy distained this freedom to falsely portray their lives amongst members of her community that she does not know intimately. She described how she would ring her 'good friends' to chat about such misrepresented status updates. Notably, she mentioned groups perceived to cause difficulty within the community, such as drug dealers and Travellers. In this way, Nancy and her circle engaged in practices of distinguishing themselves from less desirable others.

"...these ones that are running tattoo parlours and people are going in and getting drugs and they are constantly putting pictures up of what they've bought and what they have and what they haven't got. I know another girl that's in a relationship with a fella and the biggest drug dealer in town and she had a picture up there a few weeks ago of a child with a load of €50 notes on her saying oh she's flush. Like you're not stupid, she's a lone parent"

"And the same with the Travellers they're going around in these big cars and they're putting on you-tube that they're putting €10,000 for a fight, none of them are working and there's not a thing being done about it. It's awful annoying, that's what gets to me like and then they're going around like it's ridiculous" (INT.HU.001, lone parent, 3 children).

Lastly, Nancy also spoke of how time on applications such as Skype or Facetime were becoming substitutes for face to face visits from the father of two of her children.

In terms of hobbies, respondents spoke of cooking, baking and crochet as being of particular interest, with crocheting being a group activity rather one taking place within the home.



Photo 7: Leisure time and hobbies: "Home baking for children"

One household was heavily involved with Scouts. The father was a Scout leader, ensuring weekend activities and outings for both himself and his children. Sport was an important source of leisure. The Gaelic Athletic Association (GAA) was central to community life in rural areas; household participants spoke of being more active within their local community when their children were playing gaelic football or hurling. Boxing, swimming, soccer, and exercising at home were all other ways that participants incorporated sport into their lives.

Households with children organised their free time around them, including visiting family members in another location as a day out or weekend away; or taking their children for walks in the forest or out to the lakes after school and at weekends during the summer time.



Photo 8: Leisure time and hobbies: "Family time in the forest"

Younger participants spoke of walking, exercising or playing a musical instrument as activities to pass the time. Vacation and travel, especially overseas, was spoken of as a rare treat by the few participants who had been holiday. However, this had often occurred a few years ago rather than recently. Household participants also spoke of attending local bingo nights, or simply ordering a Chinese take-away and drinking a bottle of wine together as their form of relaxation.

3.5. Overview

Narratives of everyday life emphasised the centrality of family and providing for the needs of children. Financial pressure was a dominant theme as respondents struggled to make ends meet. Women who worked in the home alluded to a lack of opportunity to participate in activities during the hours children were at school. The crisis was experienced in households through a reduction in salary amongst those who were working, and the increase of financial pressure over time as further salary cuts, and welfare cuts were introduced. Respondents spoke of becoming more cautious with

money, and exploring new ways to overcome financial stress. Crisis, however, was not just understood in financial terms. In addition, health issues, bereavement, relationship breakdown, and crisis pregnancy or miscarriage, all contributed to a sense of instability in household dynamics. Lack of knowledge by those who were encountering severe financial distress for the first time was evident as it took them time to learn what support services to interact with, and more importantly, how to interact with them.

Cultural participation was mainly confined to the sphere of pop culture - going to the cinema or watching sporting events. However, our younger respondents were engaged in playing musical instruments within a limited environment such as a youth club, while similarly, older respondents talked about taking part in activities within active retirement clubs. As highlighted in Section 2.3, 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.

Religion and religious practice remained prominent in the lives of our respondents with the majority claiming to attend mass for religious sacraments and celebrations such as Christmas. Some respondents carried through memories from childhood of attending mass with grandparents, and maintained their religious practice in their honour. New media featured in the narratives of respondents 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.

As highlighted in our fieldwork report for WP3 (Dagg and Gray, 2016), our research site is well resourced with high quality sporting facilities. Our respondents took part in boxing, rugby, soccer and GAA activities, as well as using local nature resources to enjoy forest walks and lakeside barbeques.

4. Social capital

Social capital is understood as the accumulation of actual or potential resources from strong relationship networks of reciprocity i.e. membership of groups. These relationships can take the form of material or symbolic practices, or institutionalised

acts. For Bourdieu (1986, p. 89), 'the volume of the social capital possessed by a given agent thus depends on the size of the network of connections he can effectively mobilise and on the volume of capital (economic, cultural or symbolic) possessed in his own right by each of those he is connected to.' This section therefore explores the family, community and neighbourly and institutional relationships of our respondents.

4.1. Identity and social affiliations

While the interviews sought to explore participants' feelings of belonging within their community, there was, in fact, more evidence of participants engaging in 'othering'. This aspect of exclusion is characteristic in the construction of unities, or collectivities; the negative aspect of identification appears when *the Other* is depicted as a threatening *stranger* (Simmel, 1950). In the social sciences the 'Other' usually refers to someone constructed as unlike and distanced from "Us" (Schütz and Luckmann, 1980), for example with respect to national identity. The Other is often depicted as a group outside the set of norms considered to be representative of the Us. The excluded is thus represented by how they differ, so becoming the stranger (Simmel 1950). In this sense, within our interviews the "foreigner" became the stranger within disadvantaged communities, together with Travellers. In trying to represent the social categories they belonged to participants differentiated themselves from those who were seen as less worthy and of lower status, even if their formal status or living conditions were similar to their own, indicating a sense of hierarchy within disadvantaged communities. 'Othering' mainly occurred when people talked of receiving welfare benefits, cuts to their welfare benefits, or difficulties in qualifying for welfare benefits.

Here is the voice of Nancy, lone parent to three young children, complaining about the lack of obedience by 'foreigners' to local governance within her social housing estate, in this case, the practice of paying for 'bin tags' if you want the County Council to empty your bins., According to the RAPID co-ordinator it had taken a long time to secure compliance from residents to this simple initiative.

"Well I've lived here all my life y'a know what I mean, in *names housing estate*, so to be fair I know nearly everyone but since the last 5/6 years I know it sounds shocking but the amount of foreigners they're putting in, they're putting in loads of them and I notice it as well there's a load of them on the road up here and they do not put a bin tag on their bins and their bins get collected, I just can't understand that at all" (INT.HU.001, lone parent, 3 children).

There is resentment about the amount of knowledge the 'foreigners' have of the welfare system, knowledge that has often taken generations to accumulate and circulate amongst those seeking welfare support.

"I honestly think the foreigners are trained before they come here, honest to God because I was told that before. I know a fella that does taxi driving and he picked a fella up one day...my friend now her two sisters work in the social welfare office and they're in *midlands region* and they said it that the foreigners know everything. They'd actually be able to tell them more what they're entitled to and what they're not entitled to and it's like when they come over they're given a booklet this is what you can get off Ireland" (INT.HU.001, lone parent, 3 children).

These themes were similarly articulated during interviews with other participants.

4.2. Description of self and the family

This section draws upon how respondents described themselves and their families in various settings, interactions, or in relation to particular practices. In general, respondents mainly described the type of dynamic that occurred within their household, that is, how their family functioned together, its pitfalls and successes. Overall, households with children described their need for a sense of routine; health issues that affected their family; and their closeness with extended family members in their locality. Health issues of children within households posed stressful scenarios for parents. For instance, John and Fiona claimed that such scenarios demanded great effort to strengthen the family as a unit. This meant making sure they communicated well between themselves, and in relation to their children, it meant involving them as much as possible in each other's lives and maintaining an atmosphere of light hearted humour for the benefit of the family. For those who were struggling, particularly those who were very poor, a poor family dynamic was described and a lack of cohesiveness with extended family members. One young participant, Lisa, talked about feeling bullied and picked on by her mother's boyfriend who is often drunk in the home.

"Like I was in 6th year and I was half way through my leaving cert and my mam's boyfriend was drunk and he came up to the house and usually if he comes up to the house drunk he used to always pick on me for no reason at all, just pick on me and the two brothers were living in the house at the time and their room was downstairs, only one lives there, and the four of us were in there watching a film and he came in and he was giving out about me. I wasn't even that long home, I was in school studying, came home anyway and he was giving out about me for no reason at all, I walked into the kitchen, he started shouting at me for no reason at all, I just got at drink of water and walked back into the room, he was talking about me and I just started crying for no reason at all" (INT.HU.013, single, living in family home).

Young people spoke of being affected by alcoholism in their family, usually referring to one, or both, of their parents. Ben talked about how his extended family had helped them out over the years,

"Yeah, there would have been an extent to helping out like, my ma seemed to have sort of an alcohol problem like as well you know, she was kind of an alcoholic, like my da was as well for a long time as well. You know, so alcohol in the family as well doesn't really give you a great...you know, growing up and seeing it and everything like. So they tried to help her that way and they tried to help me da, the other guys, you know like. They do still talk to me da, if you know what I mean, I personally I just don't want to, d'you know. But yeah, they've been in and out trying to help that sort of way, but alcohol's kind of a disease as well isn't it, it's not really a thing, so it's kind of hard to help isn't it?" (INT.HU.012, single, living in the family home).

4.2.1. Mutual assistance and care

Mutual assistance and care within the family was directed mainly towards elderly family members, and towards children in the form of childcare. Family members stepped in to help one another out in times of stress. For instance, Aisling helped her sister out when she was going through a rough period by taking in her daughter and looking after her until she had recovered.

"...she's only one daughter but she was kind of going off the rails when she was young and she lived up at them end houses...the ones that is all together and she couldn't get no good with the daughter so I took her over and I reared her and now she's settled with a fella and she has her own little girl as well" (INT.HU.005, separated, one child at home).

Likewise, Nancy talked of her sister entering into a formal paid agreement set up by the HSE (Health Service Executive) called "shared break"; this gives her time off from her role as mother and carer of her intellectually disabled child. In this case, agreeing to the shared break entailed taking in her sister's daughter in return!

"...the social worker came in and she offered me, it is called "share break. It is where you pick a family member and they take them four hours a week off you so my sister Debbie does that now so she had him for four hours. And I got landed with my niece then" (INT.HU.001, lone parent, 3 children).

Family members looked after elderly relatives when they lived close-by, particularly when one partner had passed away, or when one became ill. Grandparents also featured heavily in the accounts from our younger people, with two respondents in particular viewing their grandmother as a second mother.



Photo 9: Mutual care and assistance: "Extended Family"

4.2.2. Social roles

For some of our respondents, it was evident that the male breadwinner model remained dominant in the household, regardless of whether the male was employed or unemployed.

"She is the budget keeper and I get the money in" (INT.HU.007, husband and wife, 4 children).

This model also seemed to remain the case even when men enjoyed their new roles caring for their children within the home. Rachel described how her husband, who is unemployed a few years now, remains a 'worker', yet enjoys spending time with his children.

"He's a lad that likes to be on the go the whole time. He loves the kids, he loves staying at home with the kids but if there's any work to be had he'd be out there doing it but there's not, compared to years ago, it's ridiculous the way it's gone" (INT.HR.001, wife, 3 children).

Similarly, Sam recounted how he does not regret his time being unemployed as it has given him the chance to spend quality time with his children.

"... the last five years I was home with my boys, I was there nearly every day. I could bring them to school, I was there when they were home, I could do the homework, the

cooking the little bits and pieces and if I had been working five days a week I would have lost all that" (INT.HU.006, husband, 3 children).

Men were more in control of the household finances than women, as some women referred to their partners as 'very good with money' and of taking care of the 'main bills' while they were responsible for the shopping and weekly needs of the children. Here is Rachel again:

"Would you say you're good at budgeting?"

I'm not, my husband is. You could never give me money, God no, he's brilliant. Once he gets **his** money that's it, once the bills are paid and the shopping's done. That's it" (INT.HR.001, wife, 3 children).

And Deirdre:

"No. I kind of do the shopping on my end. He would pay the main bills but I do the shopping or if the kids needed clothes or things like that that would be my responsibility" (INT.HU.004, wife, 3 children).

Our female respondents spoke of a lack of long-term financial security as they did not have pensions set up, of sacrificing their jobs to prioritise minding their children as financially it was more expensive to remain in their jobs, which in turn led to a feeling of loss of independence. In the accounts of participants whose businesses had collapsed, or those who suffered over-indebtedness, it was primarily women who stepped in to renegotiate terms or take control of budgeting and management of the household finances. This was supported by the director of MABS (Money Advice and Budgeting Service), who found that it was primarily women who approached the agency seeking advice and help, while men were unable to talk of their debt, or financial stress.

4.3. Vision of family life and relationships

The visions of family life were diverse and dependent upon the internal dynamic and socioeconomic status of the family in question. However, households depicted caring and supportive close family networks, particularly when children were involved. Celebrations such as birthdays or religious feasts were important occasions for families to reunite and bond. Households also spoke of stressful family life brought about by their children's ill health. However, they described the necessity of 'keeping the kids right' in order to ensure that family life would progress as routinely and successfully as possible. John and Fiona, whose children suffer a variety of illnesses, both physical and mental, talked of the importance of keeping the family stable.

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

And even though it's a struggle bringing them in and out to different appointments and that. But if we don't get them right now they will probably unfortunately end up stuck in a rut like us, where we are now. We have to keep them going because like people say your health is your wealth. But even your mental health is a big thing" (INT.HR.003, husband and wife, 4 children).

Family life was not always depicted as close and cohesive. Some respondents spoke of constant bickering amongst siblings; a feeling of family members being separated in terms of closeness to one another as well as spatially. There were also several cases of relationship breakdown, which brought forms of emotional hardship along with financial stress. In these cases, respondents spoke of blaming themselves; of their partners stripping them of possessions; and refusing to pay maintenance. There were also cases where separation was amicable and partners played an active role in the maintenance of the household and care of the children. Interestingly, one of our young respondents, Lisa, envisioned breaking the family cycle of unstable and failed relationships, of having a stable job and only the amount of children she could realistically support, understood as being able to say 'yes' to their needs.

"Hopefully with culinary arts, get a really good job, get a nice house and then hopefully be in a stable relationship and hopefully have at least one child and it is kind of like I don't really want kids unless I have a really good job so I am not struggling. They are going to need this and they are going to need that when they are going to school, there is everything to pay for and I want them to go to good schools as well and whenever they need something you are able to say right... With my mother having no money saying, 'look I can't pay for it, I don't have the money.' I want to actually say to them, 'yes no bother I will get it for you.' And just make sure they have everything they need. I kind of want a stable relationship because I kind of wouldn't want my own kids going through what I went through because if that happened you know what they are feeling but at the same time you have to deal with a partner that you have probably been with for some while and having kids with them and you are like well I have to deal with seeing them the whole time. But then at the same time I am going to know what my kids are going through and I think that puts you through a lot of pain because you are taking their pain and your own pain and you just don't want that for them. If I could help it I would never put a child through divorce or anything like that if I could help it because it is not fair on them, what they feel" (INT.HU.013, single, living in the family home).

4.4. Neighbourly and social relations

Neighbourly relations were discussed both positively and negatively. Positively, people talked about doing jobs for neighbours and getting compensated with an item they

needed in return; of neighbours calling around in times of difficulty and bringing something thoughtful like bread and milk; of dropping neighbours children to school; and of neighbours getting together and helping to put up a fence and getting paid with ham sandwiches. Conversely, people also spoke of not knowing their neighbours at all, stating that this was a relatively new phenomenon; mentioning the number of 'foreigners' now living in their area; a lack of empathy towards others; and a sense of greed and competitiveness that had built up during the Celtic Tiger years that isolated neighbours from one another.

People also spoke of feeling isolated within their community arising from particular incidents. Jack and Melissa recounted how Jack was reported to social services for causing harm to his children when in fact he was playing with his children in the green area of the housing estate.

"When we moved up first I got involved with the community part of it and helping out and, you know, like all the do you pick up litter and all that sort of thing. One incident there happened afterwards. I was out playing with the kids which I do, I'll fall down and let them bounce off me and like at that time, not now that they are teenagers but that time it was great, they were bouncing off me and everything and someone up there reported me for thinking I was too rough with them in the field. I would run over and fall over them and they would think that was great because I fell and they would jump on me but someone reported me for saying I was physically hurting the kids out in the field. That hit me, that hit me hard" (INT.HU.007, husband and wife, 4 children).

Similarly, Maria talked of her husband being reported as "working" to social welfare. Officials produced photographs of her car leaving their estate in the morning time as evidence, when in fact it was Maria leaving to go to college at the time.

Social support was multifarious, including neighbours; charity organisations; educational support; community services; health services; financial services; as well as family and friends. Family and friends played an important part in the well-being of households. Grandparents maintained close relationships with their grandchildren, often providing childcare. Respondents spoke of family members frequently 'checking-in on us', particularly during difficult times. Friends played a crucial role in times of relationship breakdown, often providing greater empathy than family members who may not have had a similar experience. Both family and friends supplied knowledge of

job prospects in the local area, while friends were important for allowing respondents take time away from family, to go for a walk, the movies, or engage in some kind of sport.

Community support included resource centres, local politicians, local County Council, drop-in centre for substance abuse, and activation course supervisors. As concluded in the national report for WP4 (Dagg and Gray, 2016b), many of these community services contained supportive individuals who acted as 'weak-ties' for our respondents, providing information, care, and links to wider networks of support. Aisling, a member of the Travelling community, talked of the director of her local resource centre, how she circulates information to those who may be interested.

"Well any courses that came up I tried to go on them. And *Pamela* is very good here, if there was anything coming up that she thinks you'd have an interest in or to better yourself she'd kind of always call you down to get involved in it" (INT.HU.005, separated, one child at home).



Photo 10: Neighbour and social relations: "Local Resource Centre"

Respondents also mentioned the importance of different forms of educational support. Aisling, again, talked of the importance of her son's teacher in recognising his learning difficulty and in suggesting getting him assessed for dyslexia.

"...he has an extra help teacher and she really, really is helping him. She is the one that got him diagnosed with dyslexia because she has two sons with dyslexia and dyspraxia and it was her that mentioned dyspraxia to me because I wouldn't have understood the symptoms.....she's very helpful now and she's trying to help him now in any way she can... She said she thought he had dyspraxia so she gave me the number to ring so I rang them...I couldn't get them until Monday but they rang me back...I left a message and they rang me back..." (INT.HU.005, separated, one child living at home).

Young people spoke positively of their experience of programmes such as Youthreach (provides basic education opportunities for people who have left education without any

formal qualification) and their progression through the local Training Development Agency. Lisa, spoke of her experience of self-harm during a difficult period in her teenage years and how this was spotted by her teacher who provided care and support. Lastly, John and Fiona, talked of writing to their son's college, outlining their financial situation and lack of state support by the grant system. To assist, the college discretely provide their son's lunchtime meal for free.

"Even the school, we actually wrote a letter to the school. Now the school are actually supplying him with lunches because we explained our case. Now that sounds simple but it's probably...

He's [director] very good because he's doing it so discreet like. He's actually giving him his lunch in the office. He goes up on a Friday and gets his money back for his lunch. It's worth about €20 a week to him which is a lot of money because it saves him going out anywhere and boys love their food" (INT.HR.003, husband and wife, 4 children).

Charities provided support when respondents felt 'there was nowhere else to turn', whilst neighbours stepped in to collect children from school, or watch over them when they were outside playing. This sense of community support was further reinforced by rural respondents who described how they did the lotto together, or managed a Garda (police) alert system, and were welcomed to the rural location with brown bread and apple tart when moving from an urban location. Rachel described the support she receives from her neighbours.

"The girls on the street, they have a little residence area, we have a big involvement in that as well. We do the lotto every week, it's so good out here, if anything goes wrong you just call her, it's a Garda elect in case anything happens. We were welcomed with brown bread and apple tarts and it was lovely, completely different to *Midlands town*, I had great neighbours and friends in *Midlands town*, but it's completely different" (INT.HR.001, wife, 3 children)

Lastly, health services also provided supportive individuals who assisted households in overcoming the bureaucracy involved in getting particular health issues addressed. John and Fiona talked about the paperwork involved in applying to have their daughter assessed for an intellectual disability. The application entailed co-ordinating with her teacher and her counsellor; however, it was their daughter's speech and language therapist who guided them through the process.

Fiona: ...we're still trying to get help for poor *Sheena*, there's so much paperwork involved in it, deadlines, we've missed our deadline, she's meant to have...her evaluation was meant to be done by January, and the deadline was basically yesterday, but it was changed to Monday because [overlapping 00:11:48].

John: But we have all our end done, the counsellor has all her end done, the teachers has all their end done...

Fiona: Yeah it just needs an assessment.

John: Needs an assessment.

Fiona: So that was all last week, there was nothing only trying to get paperwork and phone calls and still it didn't get...well lookit, the bit of paperwork we had has gone in and... keep your fingers crossed...

Well we have a brilliant speech and language therapist in [midlands], *Samantha*, and she's the one that kept the ball rolling, and she's...you know she's kept on top of it, told us what to do...

John: She's brilliant...

4.5. Civic commitments

Civic commitment mainly presented itself in the form of local governing. Within disadvantaged areas respondents talked of participating in local residence committees, which in turn fed into the local RAPID meetings (see section 2.3). Participants also volunteered their time on committees of the local community resource centre. For example, Maria is the treasurer, a member of the finance committee and staff liaison committee of her local resource centre. She was also a member of the parent's council. Two participants spoke of wishing to take part in the water charges protests that were occurring around the time of interview. Another rural participant spoke of becoming a political activist by joining the political party Sinn Féin and attending local meetings.

Generally, however, there was a lack of engagement and participation in national government amongst our respondents -with the exception of protests against the introduction of water charges - and an even further sense of distance from European affairs.

4.6. Social emotions

There was a spectrum of emotions articulated by our respondents in relation to the macro-social crisis, or the crisis in their own lives. Those who experienced redundancy, like Deirdre and Jacinta, felt belittled and disheartened as losing their jobs meant a loss of security in Deirdre's case, whereas Jacinta felt a loss of dignity. As discussed in Section 1.4, Jacinta talked about how much she detests queuing for the dole, the indignity of it.

Loss of trust was prevalent amongst participants whose businesses had collapsed during the crisis and who were now suffering over-indebtedness. The feeling of loss of trust was tied to a sense of disbelief about the actions of others, particularly when debts were

left outstanding for work completed. In these cases, loss of trust and disbelief resulted in low self-esteem for the individual. Seamus, who was a highly skilled carpenter and foreman on many lucrative construction projects talked about how he felt when people just refused to pay him for work he had completed.

"Yeah I always was but all of a sudden the bottom seemed to just come out of my world. I just seemed to collapse. Maybe it was struggling all me life, you know trying to always keep things going and I never, I was always a half full glass, my glass was never half empty, it was always half full, it was always very positive and my children are all the same now, they'd be all positive, it just seemed to take a toll, I just couldn't believe that people would treat me so bad, that would, I mean the jobs that I had done had been entered in architectural competitions...

...Well I think the fact that I had trusted people, I had put my trust in them. And for them to look me straight in the eye, just like I'm talking to you now, and say "You're not getting paid". I couldn't believe it, it was like a big slap across the face....

...Jesus, that would definitely do me damage. I mean, I never realised what it was to have low self-esteem. I never knew what that was. Cos I've never had it, I've never had low... I was always number one like you. Out there, get the job done, blah, blah, blah. Stop looking for problems, solve the problems, get the thing done. Fix it whatever it is. But to be down there in that low place, that was ...it opened up a different world to me. I now can understand when people say they're feeling down. I know now what it is" (INT.HR.006, husband, grown children not living in family home).

Maria, whose business with her husband collapsed at the beginning of the crisis oscillated between a sense of blame and self-blame. She attributed blame towards state institutions that offered financial credit freely but had not protected them when they were overcome with debt. In accepting personal fault, she articulated self-blame, which she described as her 'stupidity' and 'recklessness' in regard to her finances during the boom years.

For those who were very poor, like Jack and Melissa, there was a profound sense of despair and unhappiness as they felt trapped by their choices. In their case this meant remaining in a house and community that they do not feel they belong to, nor have they hope of achieving any quality of life for themselves or their children.

"I would just move out of there altogether because when you are not happy in a place you have no interest in a place. You can see it in the kids, the kids are not happy. They are always saying 'Oh why can't we move out of here' and, you know, it's just not a life for them. You need the kids to be happy, you need to be happy. For them to be happy you need to be happy and if you're not happy they're not happy. They don't even, they keep asking, and I would in the morning if I could but I can't. That really does get to you as well, you know, it does get to you that you can't. You are going

back up there again to that place, you know, so I don't know" (INT.HU.007, husband and wife, 4 children).

Perhaps the most extreme case was Larry, who when interviewed was in the process of putting his new home, recently built for his early retirement, up for sale. He described feeling adrift, using a photograph of a bend in the road to illustrate the analogy that he just had no idea what was around the corner.

"I'm selling the house, I have to sell it, banks are at me. So that's where I'm at. And I'd say the last while here, the last couple of weeks, probably since you're gone, I'm very down. I'm stressed out, I'm all over the place, and I'm up one minute, down the next minute: all over the place. And so it's taken me a while to accept that I have to sell it... I just took the sign because you'd see it...I think I got a picture where you can see the bend. I was kind of worried, the only reason I took the picture is I don't know what's around the bend, what's around the corner, I suppose, as what's around the bend. That got me..." (INT.HR.002, husband, 2 children).



Photo 11: Social emotions: "Feeling adrift, not knowing what is around the bend"

4.7. Overview

Our exploration of the relationships amongst our respondents indicates that social capital can be accumulated at various levels. Social cohesion amongst designated neighbourhoods of disadvantage remains hierarchical despite targeted social programmes and resources. Familial relationships function to assist in private household scenarios, such as relationship breakdown or substance abuse, where family members

can easily 'step-in.' However, we found that familial resources often necessitated problematic reciprocation, and were affected by the distance of family members.

Traditional gender roles were evident. However, 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.

Respondents were active in engaging with social supports within their communities. Important were the weak-ties with people who went beyond the call of duty to assist households in stabilising their circumstances. As illustrated in the accounts above, this was often in the form of information, access to a wider network of support, or financial assistance. Although some respondents felt isolated within their community, 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.

Social emotions in relation to the crisis, or crisis, were turbulent, depending on the position the individual was 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.

5. Conclusion

This paper has 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 (those who were working), and an increase of financial pressure over time as further salary cuts, and welfare cuts were introduced. Crisis, however, was not just understood in financial terms. Additionally, health issues, bereavement, relationship

breakdown, and crisis pregnancy or miscarriage, all contributed to a sense of instability in household dynamics.

Narratives of everyday life emphasised the centrality of providing for family, especially children. Coping with reductions in **socioeconomic capital** was prevalent, as a majority 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 amongst designated neighbourhoods of disadvantage remains hierarchical despite targeted social programmes and resources. Familial relationships function to assist in private household scenarios, such as relationship breakdown or substance abuse, where family members can easily 'step-in.' However, we found that familial resources often necessitated problematic reciprocation, and were affected by the distance of family members.

Respondents were active in engaging with social supports within their communities. Although some respondents felt isolated within their community, 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. However, 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 were conversely met with a sense of generational loss among 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 trajectory in order to avoid a loss of pride and 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.

Social emotions in relation to the crisis, or crisis, were turbulent, depending on the position the individual was 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.

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