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## The case of homeless people in Ireland

Mary Murphy, Zuzanna Kucharski, Paul Haughan, Emma Richardson, Kathleena Twomey & Tom Thompson



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## Introduction

Ireland in 2016 is experiencing economic growth, job growth and declining unemployment but the economic crisis has left profound impacts on the lives and future opportunities of many people living in Ireland and particularly on groups who experience structural marginalisation, poverty and disadvantage. This is nowhere more evident than in the thousands of men, women and children who have experienced homelessness. This report analyses the social impact of the crisis (and crisis-related policy reform) on vulnerable groups as well as the impact of growing inequality and social vulnerability on distrust. It does this through a rights and capability perspective. Our first hypothesis was that retrenchment of the state, in conjunction with rising inequality and income insecurity, may have undermined trust, especially among the poor and the ‘precariat’. Our second hypothesis anticipates extensive social damage and explores this through an integrated diagnosis building on the idea of the erosion of/disinvestment in (individual and collective) capabilities and basic social rights in the EU and how experiences of insecurity, poverty and social degradation can be analysed from those perspectives.

A significant level of human rights based analysis of the Irish crisis was prompted by and gathered in the context of Ireland’s reporting to the United Nations International Covenant on Economic, Social and Cultural Rights and Ireland’s testimony to the UN ESCR committee in June 2015. The value added of this report is the gap it fills in personal testimony, participation or voice of the people experiencing extreme disadvantage (EAPN Ireland 2014, CAN 2014), virtually no analysis from an individual ‘capability perspective’ and little focus on resilience strategies (Gray, 2016). This research aims to understand impact of the crisis and particularly how loss of human rights or entitlements relates to loss or gain of individual and collective capabilities. 2014 Eurobarometer research examining how Irish households coped with the economic crisis shows crisis had a tangible financial and material impact along with substantial psychological and emotional impacts, leaving people nervous, anxious, depressed and struggling to sleep. Young people were frustrated and feeling ‘stuck’ and unable to progress, children were either seen as the most affected group, or parents went to great lengths to try and protect their children from the effects of the crisis. The report found, for most, ‘life is much worse since being affected by the crisis’, with less financial and emotional stability, less possibility of planning, and less capacity to enjoy leisure. Some associate crisis with positives including having a closer social circle and people they can rely on; changing how they spend and what they value. Qualitative research data collection with in depth personal testimonials that address rights, capabilities and social investment will add value to our collective capacity to understand this impact.

# 1. Context

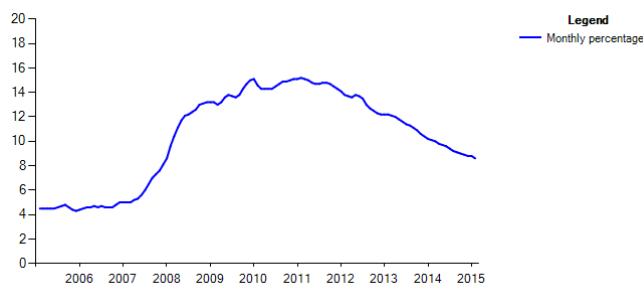
Brief sketch of overall impact of the crisis

Following external shocks, the 2008 domestic banking crisis and collapse of the Irish construction and property industries lead to a 12% reduction of GDP and €30 billion in fiscal consolidation over the period 2009-2014. Impact spread across many facets of life in Ireland, with early Budgets (2009-2010) difficult for many but progressive in their overall distributional impact, and later Budgets (2012-2015) difficult but regressive (Keane *et al* 2015:12). Austerity measures have impacted on Irish economic and social rights (ESR) and welfare (Nolan 2014:36). Ireland was the first of the countries affected by the Eurozone crisis to enter recession. It was the second, after Greece, to be subject to an IMF/ECB/EU ‘bailout’ and Troika involvement which oversaw reductions in social protection expenditure, public service employment numbers, public service pensions, expenditure on goods and services, public capital expenditure and a 12% reduction of the minimum wage. Ireland exited the crisis when it exited the bailout programme in December 2013. No formal social impact or human rights impact was carried out on the programme or budgets, but subsequent analysis shows austerity had a detrimental impact on a range of societal groups who are traditionally recognised as being disadvantaged (IHREC 2015). The cumulative effect of the post-crisis budgets has been regressive in terms of enjoyment of economic and social rights (Nolan 2014). Irish SILC data 2008-2014 (CSO 2015) shows increases in poverty across the main measurements (at risk, deprivation, and consistent) from 2008 to 2013. Deprivation rates rose from 13.8% to 24.5% between 2008 and 2011, to 32% in 2013 before decreasing, and peaked at 63% for lone parents (CSO, 2014). NESF (2013) outlines the significant social impact of the crisis: 10% of the population are estimated to experience food poverty; there is growing use of soup kitchen style food distribution and increased homelessness.

**Table 1.1 Poverty, deprivation and equality, 2008-2014 Source: CSO EU-SILC (various years)**

	2008	2009	2010	2011	2012	2013	2014
At risk of poverty rate	14.4	14.1	14.7	16.0	16.5	15.2	16.3
Deprivation rate	13.7	17.1	22.6	24.5	26.9	30.5	29.0
Consistent poverty rate	4.2	5.5	6.3	6.9	7.7	8.2	8.0
Gini coefficient	30.6	29.3	31.4	31.1	31.2	31.3	31.8
Income quintile share ratio	4.5	4.3	4.8	4.9	5.0	4.8	5.0

Source Irish unemployment 2006-2015 Source CSO, Ireland 2015



Despite high levels of emigration unemployment rose from 6.4% in 2008 to nearly 15% in 2012, but dropped to 8.8% by early 2016. Long-term unemployment (over one year) rose from half of those unemployed in 2010 to 60% in 2012 and dropped to mid 50's in 2016; but 60,000 remain unemployed for more than four years. Ireland scores very high for the number of young people not in employment, education or training (Gonzalez Pandiella, 2013). House-

holds with very low work intensity rose from 14.2% to 22.9% in the period 2007 to 2011 (Watson & Maître, 2013), the highest low work intensity household rates in the EU and associated with a doubling of child poverty. Average disposable income fell from €24,380 to €21,440 in 2008-2011 (CSO, 2014), which peaked at 15%. Joblessness remains closely correlated with low education qualifications and is a largely working class experience.

Crisis had significant gendered impacts (Barry and Conroy 2013) with serious cumulative cuts for lone parents, stagnation in labour market participation by women, and an increased gender pay gap. Families with children are particularly hard pressed, especially those in housing mortgage arrears. The universal Child Benefit was reduced from €166 per month in 2010 to €130 pm in 2013 (with additional cuts to the higher payments for the 3<sup>rd</sup> + child). Social welfare dependent single families with children fared worst of all suffering cumulative annual cuts over the crisis. There were also significant generational patterns to austerity. In early budgets the working age adult social welfare payments were reduced by 8% (from €204 to €188) while social welfare pensions remained protected at €230 for assistance-based pensions while social welfare was more than halved for those under 25 (from €204 to €100). Emigration, unemployment, mortgage arrears and negative equity affect young people and younger households more than older households. There is every likelihood of significant scarring for what has become known as ‘a lost generation’.

The direct impact of recession on mental health saw admissions due to first depressive episodes increase with severe depression associated with economic recession having a higher suicide risk (Thekiso et al., 2013). Health spending has been cut by 27% since 2008, resulting in an 81% increase in the number of patients waiting on trolleys and chairs in emergency departments and reliance on adult wards for children suffering mental-health difficulties and increased waiting lists for youth mental-health services. There is now a €2.50 prescription charge, increased fees to access A&E and new fees including chemotherapy charges. High profile suicides have been linked to recession, job loss, business insolvency and eviction. The National Suicide Research Foundation found an increase in self-harm rates of 31% in men, and 22% in women, between 2008 and 2012. In 2013, 11,061 presented to hospital due to self-harm nationally (199 per 100,000). The male suicide rate is 57% higher over the period amounting to 500 additional deaths, attributed amongst other things to reductions in public expenditure, cuts to welfare, substantial healthcare cuts, falling house prices and personal debt. A Vision for Change, the national policy for mental health services launched in 2006, is unlikely to be implemented (Pillinger 2012) with community mental health services only 75 per cent of what was envisaged in 2006 (IHREC 2015).

The political climate in Ireland has been relatively stable in the context of what has been described as the most significant non-wartime collapse of a western economy. Various factors explain relative stoicism including (post colonial) psycho-cultural factors *In Ireland we have a history of internalising anger, which leads to suicide, drug addiction and alcoholism* (Mc Verry 2013:9). Hearne’s (2015) analysis of Irish ‘crisis’ protests shows less passivity than often assumed and some successful ‘single issue’ roll back in intermittent, often locally based diverse campaigns. Anti water charges mobilisations which drew up to 200,000 on the streets on 11 October 2014 contributing to an effective reversal of charges. Despite this momentum, the political climate is influenced by a traditional consensus orientation of trade union and civil society leadership

towards social dialogue relations with the state. Traditional lobbying and advocacy exists alongside street mobilisation favoured by non-traditional civil society and radical left organisations. Society appears characterised by an absence of social solidarity (Carney *et al.*, 2014),

Economic difficulties correlate with mistrust of national governments (OECD 2014:30) with the largest drops in trust in Greece, Ireland, Portugal, and Slovenia. European Social Survey data on political legitimacy found trust in Irish political institutions and satisfaction with government has declined since 2008 and that, while satisfaction with government is increasing since the 2011 election, trust in government continues to decline. Crucially they find social trust is declining for those who did not vote for the parties in power, this suggests a political marginalisation or exclusion of a significant group and a growing anti politics sentiment. Trust in 2015 is similar to levels at the height of the recession with the 2015 Edelman Trust Barometer scoring Ireland second from bottom for levels of trust in 27 countries. Overall we see core values of equality and human rights intact (IHREC 2015) but not applied to more marginalised groups including Irish Travellers, Roma and asylum seekers, and significant mistrust in politics and society stretching to NGOs and traditional media.

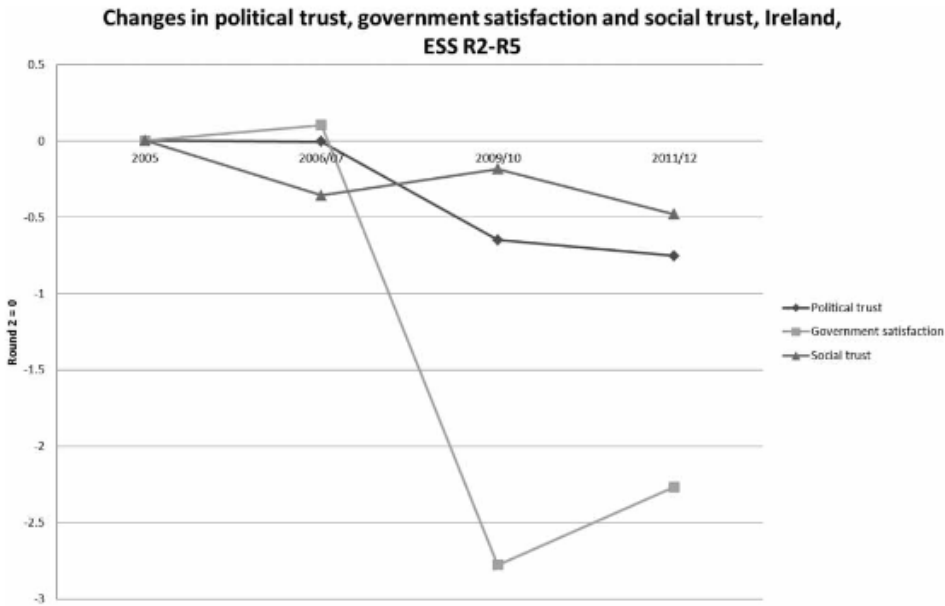


Figure 5. Change in means of latent concepts associated with political legitimacy

Source O Sullivan 2014 P 564

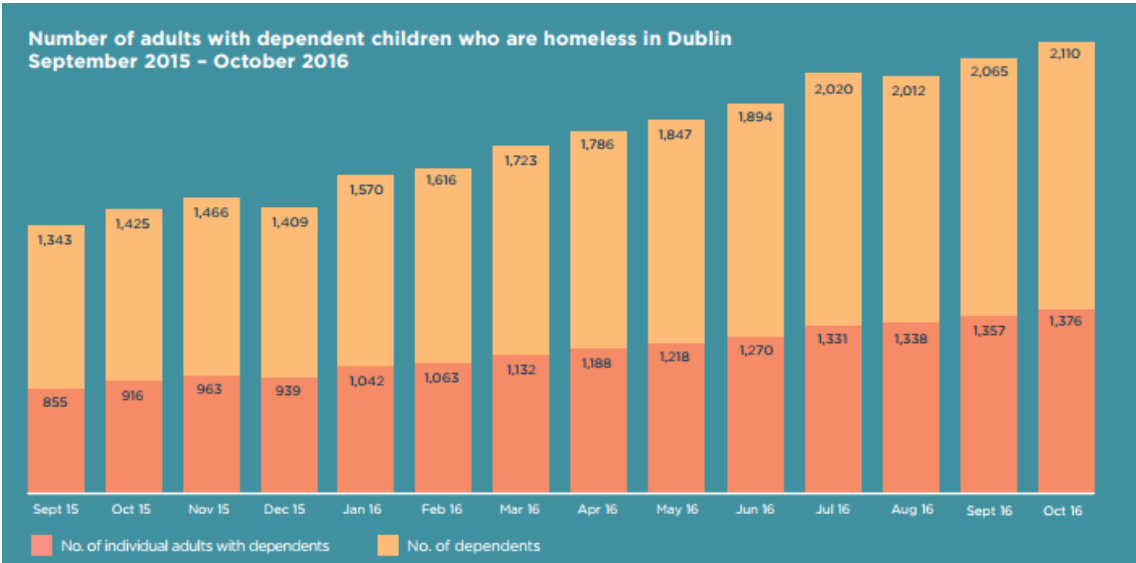
Various ex ante human rights analysis of crisis were generated in the context of the Irish report to the UN Economic, Social and Cultural Rights Committee in June 2015, (IHREC 2015, Nolan 2015, Kerr 2015). There has been less analysis from a social investment or capability perspective however Coping with the Crisis (EC, 2014) highlights various impacts on individual and family capability; loss of income, salary cuts, wages deflation, cost of living, job loss, loss of overtime payment, increases in taxes, etc. and with many relying on start and family support as well as undeclared work or small jobs to not only supplement income but also realise sense of self-worth as a way to feel ‘useful’ to society. Taking on a second job, or partners going out to work, were also common additional coping strategies as was selling or pawning personal or household items, borrowing, using savings and exchanging services or items with friends, family and acquaintances. Debt was associated with negative emotions such as fear and stress, information about choices was crucial and mobility was mixed. To avoid spending too much money people changed how and what they consumed, and spent more time shopping while cutting leisure/recreational activities and medical expenses. Collective capability has diminished through cuts in national and local institutions including the Irish Human Rights Commission and the Equality Authority, National Consultative Committee on Racism

and Interculturalism (NCCRI) and Combat Poverty Agency. Carney et al (2014), Allen (2011), O’Sullivan *et al* (2015), Harvey (2012), Murphy (2012) note, from different perspectives, a decline in the health of civil society, democracy, trust and solidarities across class, gender and generations. Competitive tendering and procurement on social inclusion and community development in Ireland along with cuts, cost savings and efficiencies have eroded collective capabilities (Community Work Ireland, 2015).

**Bird’s eye perspective on impact of the crisis: Housing and Homelessness**

Irish economic, social and political crises have combined to force more individuals and families into homelessness than ever before. Focus Ireland (2015b) outline two routes into homelessness: - structural/economic reasons: (e.g. insufficient housing, high rent costs, poverty) and/or - social/individual (addiction, mental health issues, relationship breakdown). Recession has caused a significant increase in the number of families becoming homeless primarily due to structural and economic reasons, especially in Dublin. Reduced incomes (CSO 2015; Maitre *et al.* 2014 p. 2), over-indebtedness, (Maitre *et al.* 2014 p. 4-5), increased housing costs and housing shortages (PRTB 2014, Maitre *et al.* 2014) manifest in the worst way in a real denial of human rights and erosion of individual and collective capabilities as people and families experience increased homelessness. A number of crisis impacts and policy responses have particular salience for homelessness.

**Figure 1.1 Homeless adults with dependent children 09/15-10/16: Source: Dublin Housing Executive**



Housing costs have risen as a percentage of average income. In 2004, 23 per cent of people considered ‘housing costs a heavy burden’ but by 2011, this had risen to almost 35 per cent. This combines with an overall shortage of housing units, discrimination in access to and in particular a shortage of affordable and social housing, increases in private rents and a high level of unsustainable mortgage arrears. The residential building sector has not recovered its pre-crash development capacity putting pressure on rental rates across the country. Many landlords (some in arrears and/or subject to repossession) are withdrawing from the market, or are being repossessed by banks, increasingly occasioning evictions. 20,000 new homes each year are needed in order to keep pace with overall rising demand. Government’s Social Housing Strategy 2020 has a target to deliver 18,000 additional social rented homes by 2017, and a further 17,000 homes by 2020, this target will not meet demand and is unlikely to be met.

Available 2011 Census data on homeless is out of date and we await April 2016 census data but Oct 2016 Focus Ireland analysis of new families entering homelessness in Dublin largely comprised migrants,

lone parents and young parents. 783 individual adults with 1608 dependents lived in hotels largely with no family of cooking facilities and 243 families with 502 dependants lived in homeless accommodation, a total of 1026 families with 2110 dependants in Oct 2016. Overall lone parents families comprised up to 50% of the social housing waiting lists and up to 50% of people families in emergency or homeless accommodation ... Focus Ireland (2015) detail 570 young people (July 2015) accessing emergency homeless services also become trapped in homelessness as they rely on reduced rates of social welfare paid to people under the age of 26. While often capable of moving on from emergency accommodation, inadequate income leaves them unable to locate or sustain tenancies.

Rent Supplement/Allowance is a de facto long-term housing income support that compensates for the lack of social housing. 48,000 of 71,500 Rent Supplement recipients were long-term recipients (DSP 2015) and the numbers of recipients increased 60% since 2009. Despite rent inflation the supplement was frozen in 2013 and its value was also reduced through caps on the maximum rent levels allowed. A number of austerity budgets increased the amount of own contribution a claimant must contribute from their own welfare payment. Unrealistic rent caps also mean individuals sink further into poverty as they dig deeper into their own resources to increase the rent supplement to a level adequate to cover realistic market rents. This leaves families and individuals on low incomes uncompetitive when competing for accommodation with people in work (who also appear less stigmatised to landlords). It also leaves many families simply unable to pay the rent. While policy allows a discretionary review for families at risk of homelessness due to the unaffordability of increased rent, this remains an inadequate short gap and the net effect is many families becoming homeless. Homelessness is also exacerbated by the inability to access rent supplement when one adult in the family is in employment or the likelihood of losing the supplement if an individual finds work - even though the income from employment is clearly insufficient to meet the rent. This well known poverty and unemployment trap is to be alleviated by introduction of an employment neutral Housing Assistance Payment (HAP), even though a Homeless HAP is now available overall roll out of HAP is slow and under-invested.



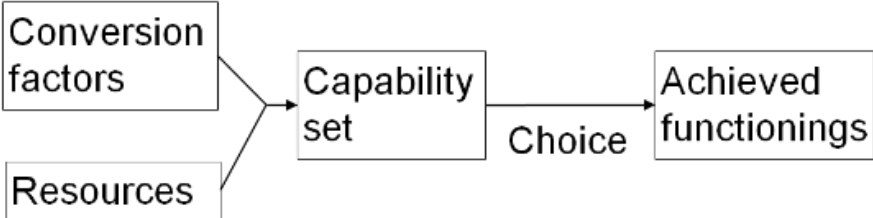
## 2. Theoretical and Methodological Approach: Human Rights and Capabilities Framework

RE-InVEST aims at investigating the philosophical, institutional and empirical foundations of an inclusive Europe of solidarity and trust. To this end it draws on capability and human rights based participatory approaches.

**Human rights** form a common European basis of values and describe core elements of what constitutes well-being and a good life. Human rights are the basic rights and freedoms that belong to everyone. International law, including treaties, contain the provisions which give human rights legal effect. Ideas about human rights have evolved over many centuries and gained strong support after World War II when the United Nations adopted the 1948 Universal Declaration of Human Rights which evolved as universally agreed basic standards that aim to ensure that every person is treated with dignity and respect; they are interdependent and indivisible, meaning that rights are linked and not protecting one right may impact on another, they belong to all people without discrimination. Human Rights include Civil and Political Rights, such as the right to life, the right to a fair trial and the right not to be subjected to torture; and economic, social and cultural rights, such as the right to work, to join a trade union, to housing and health, to education, and to an adequate standard of living. Specific groups are protected in specific treaties such as women, children, people with disabilities, minorities, and migrants. Human rights are transformative. For vulnerable groups the usage of a rights-terminology has changed perspectives, by empowering people, by increasing awareness and creating tools to address compromises of these rights.

**Capability approach** as developed by Sen (1999) and Nussbaum (2011) defines a person’s well-being in terms of ‘what a person can do’ or ‘the beings and doings (the functionings) a person achieves and her capability to choose among different combinations of such ‘functionings’. Resources and conversion factors are preconditions or necessary for leading a life one values and has reason to value (Figure 2.1). Resources refer to the material conditions of a person: her income, the goods and services she disposes of. Conversion factors help her to convert resources into ‘doing and being well’. There are personal conversion factors such as skills and bodily features, social conversion factors such as social norms and social institutions and environmental conversion factors such as climate and geography. In the end both the achieved functionings as well as the freedom to choose a life one values matters.

Figure 2.1 Resources, conversion factors, capability set and achieved functionings



**Methodology - Participatory Action Human Rights and Capability Approach (PAHRCA)**

RE-InVEST makes the links between rights and capabilities, with capabilities or resources and conversion factors understood as essential to turn abstract rights into real entitlements, ‘to have the capability to make rights real and live a life one values’. Central to such concepts are agency, participation, and voice and these can be realised at an individual and collective level. This theoretical framework translates into our choice to work, to much as possible, within a transformative and participative methodology paradigm to answer core research questions, conduct our analysis and formulate potential solutions. This qualitative, participatory research is not suitable as a means to "validate" or "prove" hypotheses and we make no such positivist claim. As a qualitative research it is combined with quantitative data to deepen understanding of precisely how austerity impacts on rights and capability. While specific choice of methods will be determined by the specific sub questions or hypotheses of research questions, key principles inform the design and delivery of the method. As a participative research the validity of our methodology lies in the co-construction of knowledge by a mixed group of researchers: academic researchers, NGO’s and people experiencing poverty working through an iterative and ongoing process of action, knowledge creation and reflection. This practical utilisation of a capability approach in research methodology is a core outcome of the project, it is not just instrumental in facilitating a more grounded empirical answer to research questions but permeates our whole project. In the Irish case the NGO or civil society organisations and the representatives of vulnerable groups participating in the process will be associated until the very end of the project, and participation will enhance not only validity but our collective ‘capabilities’ to transform social environments.

Participatory action research views participants as co-researchers who have special knowledge about their own situation. Hence they are not only ‘interviewed’ but take part in research by engaging in, examining, interpreting, and reflecting on their own social world, shaping their sense of identity. Crucial for this kind of knowledge generation is the “merging” or “crossing of knowledge” that comes from three parts: scientific knowledge as gained by researchers; knowledge which the poor and excluded have, from their firsthand experience, of the twin realities of poverty and the surrounding world which imposes it on them; and the knowledge of those who work among and with these victims in places of poverty and social exclusion (Figure 2.2).

**Figure 2.2 Merging of Knowledge**



While flexible PAHRCA entails a process of seven steps (Murphy and Hearne 2016) including commitments to action and outcomes, to ensure PAHRCA engagement is significantly deeper than data extraction.<sup>1</sup> This participatory approach commits to not only document specific problems but to actively work toward change using the empowerment principles associated with PAR<sup>2</sup>. This approach was utilised to engage with specific research questions analysing the social impact of the crisis (and crisis-related policy reform) on vulnerable groups as well as the impact of growing inequality and social vulnerability on distrust. The first hypotheses is that retrenchment of the state, in conjunction with rising inequality and income insecurity, may have undermined trust, especially among the poor and the ‘precariat’. The second hypotheses is that the crisis caused significant social damage and eroded investment in individual/collective capabilities and basic social rights.

In Ireland we proceeded by engaging with Focus Ireland, a registered charity that works to prevent people from becoming, remaining or returning to homelessness, and who work with over 10,000 people in Dublin, Waterford, Kilkenny, Cork, Sligo and Limerick. The NGO has a strong research tradition, a well developed research ethics and a commitment to advocacy. Having established contact in October 2015 we recruited peer researchers to collect and analyse data for the national report and to participate in subsequent RE-InVEST work (2017- 2018). The longer term ‘legacy’ aim is to embed a more participatory culture in Focus Ireland’s approach to internal customer relations and external policy and advocacy work. The four self-selected peer researchers (present and previous customers of Focus Ireland services who had experienced housing exclusion) met with the Maynooth team for six 2 hour sessions to develop peer research skills. We collected our data in one small Irish town and two cities outside Dublin, the input of four Dublin based peer researchers brought this perspective. All participants in the research were invited via contact with a Focus Ireland key worker and all access Focus Ireland housing support services. The personal testimonials are from individuals who have experienced and continue to experience vulnerability in relation to housing, poverty, unemployment and mental health. To maximise participation and voice we visited each research site twice for two hours on each occasion, once to enable reflection and collect initial data, and then two weeks later to develop our analysis and deepen participation. We used a variety of timeline exercises, cartoons, role plays, focus groups and qualitative interviews to gather data. Ethics procedures were fully observed and anonymity guaranteed. All group and individual interviews were recorded, transcribed and analysed using inductive manual coding with the active involvement of the peer researchers. In writing the national report participant voices are central and we avoid potentially exclusive scholarly language. All participants are invited to the May 2016 national launch of the research and to stay engaged with the RE-InVEST project.

- 
1. Identify and meet partner NGO/gatekeeper, 2. Preliminary ‘meet ups’ (for trust building if necessary), 3. First meeting with participants – trust building, 4. Developmental: implement developmental human rights & capability approach, 5. Inquiry/data gathering, 6. Identifying patterns (key issues and themes of concern to the group) and 7. Undertake action/outcome.
  2. Positive discrimination in the allocation of time and resources, with priority being given to the weakest participants in the process; effective investment in the research capacity & capability of those groups; phasing in of joint collaboration to the highest possible levels; adaptation of analytical instruments and language; interculturally (& gender, age, etc.) sensitive approaches, including mediation and training of all participants; continuity and feedback at all stages of the research; empowering, dialogical and reflexive approaches; communicative democratic decision-making.

**Figure 2.3** Peer Researchers training in Maynooth University



**Table 2.1** Research Participants in 3 locations AC, BD, CL

	Men	Women	Age-Range	Total
A C	6	1	21-45	7
B D	5	3	35-60	8
C L	5	1	30-60	6
Peer researchers	2	2	29-50	4

### 3. Findings

Findings are presented in two sections. Two biographical narratives, 1 female and 1 male, were selected from 18 participants. Their experiences portray the multidimensional accounts of the main events in the past 8-10 years and as such illustrate the vertical damage of the crisis in terms of social disinvestment, rights and capability. The subsequent thematic analysis of qualitative data is in four sections, human rights, individual capabilities, collective capabilities and resilience. Within each section findings are grouped under key headings, including social welfare, jobs, housing, and health.

#### Biographical Narratives

##### Pat

I wasn't always dependent on losing my payments or whatever. I worked since I was 13. In 2008 I was studying for my Leaving Cert and in 2009 I entered a 3 year degree course and basically I couldn't get a grant so I had to work full-time. It got really tough but I just went on with it and the middle of my third year it got to be too much. I felt like anytime when I looked any support grant wise, money wise, to pay for it, it just denied. When I graduated, I couldn't get a job after my degree so basically I just had to do job bridge internship.

Employment services, that was grand, they all were offering job bridge, jobs plus, work placement, work experience, ... etc. I mean I've graduated; I've done work experience in my course, why do I have to keep doing this. Also, it's not realistic. I couldn't have friends over during the crisis because it was all about money. When I didn't have money anymore, and the whole stress with everything, I didn't see people as often.

There was no accommodation and any accommodation that was available was too expensive. My landlord was receiving benefits and was getting cash off me, so I couldn't sign on to rent allowance, if I did he would have to get rid of me and I would lose a flat. This was the 3<sup>rd</sup> flat I moved into from the span of 4 months. It was hard. I didn't have enough money for food. I just had to deal with it, just the way it is. Prescription charges affected me. When I was receiving jobseekers, it was another thing to pay for, so I had to scrap and save. I never bought any clothes and I was wearing the same clothes all the time. It was really tight you know. Trying to figure out the cheapest places to go and buy the cheapest things. If I didn't have money for my medication. I went through a stage where I didn't want to take them anymore. I got pissed off with the whole thing and I just ..yah you know..yah.

In 2013 I had a mental breakdown, two actually. I'm at a stage now that I feel like I can move forward. The thing I'm worried about is that I feel like now I do have to depend on Disability Allowance to stay well and at the same time be able to work. I never was dependent but now with things gone ... you are in college and you think there is a job opportunity giving you hope at the end of it ... but there is no hope. What comes after that is addiction, poverty, living in and eventually going homeless. It's horrible. People commit suicide, people overdose.

I felt like I lost my self-confidence, my self-esteem and self-worth. I had to just settle for second best and I kind of feel like I just kind of wanted to escape reality all the time because I couldn't deal with it. It was too much. It reached a crisis stage, it reached a point where I didn't want to be on this planet anymore. That's when the doctors started to help me, but I kind of wish it happened sooner. It kind of doesn't make

sense, why people have to reach a crisis to get offered support and not before they reach that crisis. You have to reach to that level, that frustration, that anger, for people to genuinely help you. A lot of people throw themselves in the river and die, is that the stage you have to be at for them to help you. Over the last few years it has gotten better.

What I noticed more is that lately, because I wanna move on, I try to use my supports a lot better. I go to the patient clinic, I try to use that more, but it seems like nearly every single day I have to go to that now. Or nearly 2 times a day. It is getting a bit scary. But it is working, they work. But like I'm not the only person in recovery, there are others. These people that are supporting us, they won't be able to offer that support to everybody, and losing their benefits. I live alone, I have my own apartment, I am in recovery from severe mental health issues. When I had a few breakdowns I had to take some time off and had to focus on myself. I am doing well now.

I try to kind of stay away from people that are toxic. It's gotten a lot better and that's because I made personal decisions. Relationships with family and neighbours has improved. My trust in the government won't change, it just seems to me like whenever I watch ... they talk more about it then doing anything about it ... if you want to get more social housing, why don't you on a construction site and dig a hole instead of running around with a sheet of paper talking about how great you are. I know it sounds a bit unrealistic but that would give me a bit more hope about what they can do. Even if I participate in this election the result is that we will still end up with somebody corrupt - I think it should be an independent party. Last night I was watching a political show and there was all these politicians and they are all that talking about fantasies. There was this one guy who was independent and he just looked like the rest of us, I was just thinking if that guy is able to talk in a way we could understand.

I'm sober in recovery and sober. I think that helps me feel secure in my life. I am able to manage stress better. If I don't have that, then, it would be like a crisis. I can achieve my goals in time. I want a proper paid job and like proper money and be able to afford a car and a house. You know what I mean, that's the life my parents lived. It wasn't a high life and it was manageable ... most are suffering from some illness, so sick. Like, it's just hard ... (laughs) they should call it the great depression part 2.

## **Pablo**

I'm Pablo, I'm 27. In 2008 I was in drug addiction and I can't remember very much but I was on job seekers allowance and rent allowance. There was no problem with my payment back then, the social welfare people didn't really care about courses and annoying me. It was still a struggle supporting myself with that amount of money. By 2009 I was in my first homeless shelter. I was only considered a statistic in the government's eyes, found it very hard to get help. Services were also harder to get.

In 2010 I found a home with a girlfriend and ended up having twins, because we were going to claim social welfare together they cut our money even more ... so we had lie to them to keep our single payments. Drugs took off then in a big way I suppose the most important for me was my drug addiction.

In 2011 rent allowance was cut. Then took 20 euros off my rent allowance, so I couldn't afford the apartment which led me to the criminal activity to afford the apartment which led me to be in trouble with the Guards, it was only then that they would help me with my addiction, because I was on probation. I came out of my first treatment and I relapsed, I lost my Community Employment (CE) scheme, my rent supplement, my dole got cut to €144. I appealed it 3 times, because even if they gave me €188, it's an extra €40, that I could of paid for my 3 children that I found it financially difficult to support ... me and my ex-partner were on and off at the time but I still had to support them, with maintenance and stuff they needed every week. To be honest it led me to criminal activity to be able to support my children. I was eventually then made homeless, I couldn't afford rent anymore, and I had to live with nuns, and a non-profit, got a place and I couldn't afford it and I ended up homeless.

Since then I have been in and out of institutions, like my girlfriend, for mental health and drug addiction, I didn't take any notice of what was going on with the government but I knew I was getting screwed.

I was hitting a brick wall. I also had to find money to pay for the treatment centre, because the government wouldn't pay for it. Because I wasn't in trouble and on probation this time around, they wouldn't pay for it and like do they want me to go smash I window to be able to get help. If I have to pay for treatment centre all in one go, I have to pay 16 grand. I'm a drug addict how am I going to find that kind of money. In 2014 I went to a charity organisation to be able to pay for the treatment, a 3 month residential one.

I've been with Focus Ireland from about 2 months before the treatment centre. I'm on the youth housing project with Focus until September and they have really helped me. No one else was listening to me. That's basically it. I'm 22 months clean and I haven't looked back since. I still find it hard today to manage it but the only thing that was able to take me out of the hole was Focus, they gave me an apartment that I was able to bring my kids to, and rent isn't astronomical, it's in the middle of town, it's from a non profit organisation and instead of ripping out a whole house and building it from scratch, you can still move into the house. I am really grateful for the apartment that Focus gave me but it's a 2 bedroom with the second room a box, so I can't fit there with three children. The government just brushed me off and I'm still pissed at them. Whereas here I have a name.

2016 I'm on Community Employment now, I didn't want to go back and sign on, I wanted to keep going. The only reason why I'm getting the extra time is because of addiction issues, and going to treatment. For a normal person, they only get a year or maybe two, but because I am a recovering drug addict, I get 3-4 or maybe 5. Why can't a normal person get it, so they can stay on it for 4 years and feel secure, you know what I mean.

It is very good for me, I have 3 kids that I mind full time and it gives me a break from them for 4 hours a day while they are in school. When I finish I go collect them from school whereas, if I had to go back and sign on, I would left with 4 hours a day because I couldn't seek full-time employment. Back to the dole then, or I would have to get full-time employment. Forcing someone to do something they don't like, and wasting that year. If you took your time and make me decide what I want to do. I still don't know what I want to do, but I'm on that road to knowing, you know. When they push you into something, you become more stressed, and for me then I may relapse and that would be more trouble for the dole whereas if you just left me on the CE scheme and a little bit of patience I would be grand. It should be that you want to stay, no problem, until you get your feet on the ground.

I would like to get a house that I can call my own. I know I can go out to work, but at the time I didn't have the capability to nor did I have the skills. I applied for numerous jobs but they say I don't have the experience. You are stuck between a rock and a hard place. I'm going to college in September, Focus Ireland has helped me to do, it costs €950 euro's, the government won't help, Focus Ireland said they would help me with the money and my CE scheme employer said he may be able to help me as well. I'm going to college, no matter what to do 'youth and community work'. My counsellor that I've been in contact since I was 13 she is going to help me as well. When I get my qualification I can go work. I have long term goals, and I'm going to make it happen.

## Analysis

### Impact on Human Rights

Participants identified a number of areas where they felt their rights were being eroded. These included an inadequate standard of living with decreased social welfare supports, access to proper health services especially in mental health services, access to secure and fair work, education and adequate housing.

**Social Welfare** UNHD Article 3: Everyone has the right to life, liberty and security of person.

Many participants felt social welfare cutbacks had impacted their own daily lives and others in their communities. Participants could not maintain an adequate standard of living and struggled with trying to pay for

food, clothing and housing. For participants under 25 years of age the social welfare cutbacks significantly impacted. Michael, Jimmy, Fiona and Pat noticed that with the cuts and growing costs of goods and increasing taxes, they had to prioritize which daily essentials to pay for and how they would be able to scrap and save.

*'Signing on hit me like a ton of bricks, and there was a queue a mile long waiting to sign on. It was catastrophic, it was really a wakeup. (John)'*

*'There are other younger people that are living on their own now, and maybe their dole should be more because they have their own responsibilities. Like I get 144 and the heating allowance, I just about make it. (Matteusz)'*

Fear of loss of their payment was a concern amongst participants who were feared also they might be switched from disability allowance over to other schemes which may not offer the same support, or not be able to access the appropriate payment.

*'Last year they took a lot of people off disability allowance, just like that and it was very hard for all those people. What I would fear for myself is that they can do that again. They can leave people out in lurches and I would be like crap, what can I do now. (Pat)'*

*'You get afraid to lose rent allowance if you get a job then you can't afford a place and go homeless. (Paul)'*

**Health Article 25:** *Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, ...*

Prescription charge increases left participants unable to afford their medications and having to discontinue medication, managing left them in embarrassing situations. Others spoke out about hospital wait times and the need for improvements in health services.

*'The prescription charges, it's scandalous what they are charging now. I was supposed to be taking medication for epilepsy and now I don't bother taking it. (Paul)'*

*'Prescription costs would be up to 7.50 euro and I would only have a fiver. And she would smile and say, okay maybe the next day and I would just leave. I would be standing waiting in the queue then my face would be red of embarrassment because I don't even have enough for my medication. (Anne-Marie)'*

Service standards and quality in mental health care need improvement, health practitioners focus more on the use of medication and the "quick fix" approach in mental health service delivery.

*'You would go see a psychiatrist and they would just say oh take that pill for a while. You would be lucky to get 10 minutes with them. You would see a different psychiatrist every time, there was no consistency. I just felt like a zombie. (Johnny)'*

*'Like day centres, no they didn't really offer help. They would just ask what I was doing during the week and that was that. It was a standard check-in and checkout I would spend, like 5-10 minutes, that would happen every 3 months (John).'*

*'They just tell you to take a tablet but won't even look at you.'*

**Employment:** *Article 25: Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.*

Many participants lost their jobs, and experience a lack of job opportunities and training, others feel forced into inappropriate courses. Job precarity was a concern for participants who found many jobs on the market that were low pay, part-time work on a temporary contractual basis with reduced social security. For others, on disability allowance or lone parents, meaningful part-time employment was hard to find.

*'I thought I would leave school and just start working. But then after 3 months I lost my job (Matteusz)'*



*'Every place was closing down. People were out of work. There was fucking doom everywhere. Everyone had their own problems. They didn't talk (Shawn).'*

*'I would win a lottery if I'm offered a contract, if it's after 6 months, then what do you do then, you go back on jobseekers, there is a cycle again of deterioration, mental break down, then drink because of how you are feeling. (Pat)'*

Participants experienced multiple barriers to accessing decent employment, including transport, childcare, eligibility criteria, information and discrimination. Adult education and training through employment centres was perceived to not always lead to employment opportunities.

*'You need the money for clothing for your child to go to school. What am I gonna do in September for the crèche, for 5 days it's 35 euro, how is a single parent going to afford that, I can't afford that. (Ann-Marie)'*

*'A lot of people are unemployed, factories closing down, you know. Not being able to afford transport to other cities. Say they wouldn't have a car and if you have children, you may have to bring them to school or something. It's just bloody unfair, it really is (Fiona).'*

*'They put me forward to do gardening at schools and all that. But they said because I have a criminal record, that I can't be around schools so I can't do it. What really pisses me off is that I haven't been in any trouble for the last 4 years so how long will this go on for. (Matteusz)'*

**Education:** Article 26: Everyone has the right to education.

Nicola, James and Pat spoke about the lack of funding in education in terms of teacher and school resources and the availability of grants for students. Others felt education was not relevant or aligned with the needs of the current job markets. A number of participants who experienced homelessness continued on with school and other activities in an effort to stay productive

*'I have all the qualifications on paper and it feels like toilet paper because you can't get work with it. (Jimmy)'*

*'I was in college while I was living in the homeless shelter. People were like to me, like you gotta get out of there, but it was grand. But umm yah it was weird like that. (Jimmy)'*

**Housing:** Article 25: Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, ...

Participants found it difficult to pay rent and mortgage payments for their homes and a scarcity of homes in their budget available to them. John for example experienced landlords not accepting tenants, who were on rent allowance, others lied to maintain rent allowance.

*'Houses around are really hard to get, it's really tight ... The injustices like houses being reposessed and that type of thing and poor families having nowhere to go and being back at their parents, that makes me depressed. (Fiona)'*

*'First you ask if you accept rent allowance, they say no and that's the end of story, you know what I mean. (John)'*

*'I'll be telling lies now from the people I rent off, you are allowed a maximum of 375 euro a month and mine is 425, so I have to be telling lies, everyone does it. It's quite stressful. (Fiona)'*

### Impact on Individual Capabilities

Participants found it more difficult to cope with their everyday circumstances, experienced deteriorating mental health with some having contemplated suicide and others experiencing drug or alcohol addictions. Relations with immediate family were strained with a number of participants experiencing relationship breakups and losing contact with their children. All the participants experienced homelessness with some participants

experiencing long-term unemployment and dependency on NGO supports. Participants did demonstrate adaptive resilience and some felt able to progress in their lives, however options narrowed and dreams and wishes were reduced to short-term goals; finding security in their lives - securing long-term part-time employment, finding stable housing living within their means and keeping on with staying active within their communities.

### **Mental Health and Suicide**

For most participants, the economic crisis affected how they felt about themselves. All reported increased feelings of stress, anxiety and the deterioration of their mental health. For a number of participants reported how crisis triggered increased thoughts of suicide.

*'The crisis knocked me. It knocked my confidence. My mental health was impacted a lot. Ideas of suicide. A lot of years in my life mentally and physically and the recession did impact it. (Johnny)'*

*'The crisis it made me worse, it made me suicidal. I didn't want to live anymore. I found myself homeless. I couldn't understand how this happened to me. I didn't see it coming...it came. (Shawn)'*

### **Housing**

Participants experienced homelessness, many experienced feelings of helplessness and felt they wouldn't be able to manage finding a place to live without the support of a local NGO. Others in hostels found that participating in activities kept them feeling productive, and some struggled to stay in education and training while homeless.

*'I would of experienced homelessness if left to my own devices. If you can't get a job, you are really struggling to negotiate with landlords. (John)'*

*'I was in the women's hostel. We would have activities like jewellery making and baking, not every single day but most days and that was very productive. It gives you that kind of feel good factor. When you are down and destitute, with absolutely nothing going for you, it gives your self-respect back a little bit (Fiona).'*

### **Addiction**

Many participants discussed their struggles with various forms of addiction. With job loss and homelessness addiction became an increasing challenge and a means of coping with unemployment. Some found it difficult to access help to recover from their addictions, others managed to draw on inner resources to find help in getting treatment and recover.

*'When you are used to be working and all that, then you don't you feel like you have nothing to do, you just sit around all day. I started to drink more heavier to forget about all this. (Tom)'*

*'Some people are in addiction and they don't know how to get out of there, they want the help but they don't know who to turn to because the government doesn't tell people that there are places or treatment that you could get into. (Pat)'*

### **Losing Family and Friendships**

Many participants discussed how relationships with family came under pressure at the peak of the crisis, money and addiction being a frequently cause of conflict. Some relationships ended in divorce, and contact with children was lost. Bandit left America because he had no health insurance, his marriage was wrecked, he left behind relationships and things broke down, but he had family networks in Ireland that were important. Others felt isolated from their immediate families due to their struggles with mental health issues which they could not openly discuss.

*'I kept drinking. I could see no way out. My marriage was finished. I couldn't let you know so I drank more and more.'*

*'Post crisis, I haven't seen my children face to face in about a year and a half (Paul).'*

## Emigration

Emigration was seen as a possible way of dealing with the crisis but none of the participants decided to emigrate and one had returned from living abroad.

*Looking back now for me, moving back to Ireland something I regret doing. I had a better life, better social life over there. I was working all the time as well. Think if I would have known that things were so bad, I don't think I would of come back. (Tom)*

*I didn't want to be here, I wanted to emigrate for a better life. New beginning, new place of origin. (Johnny)*

## Leisure/Activities

Most participants reported adjusting their spending on leisure and social activities in response to the financial crisis. However, many participants adapted and found new activities and forms of leisure and entertainment through accessing support services such as NGO that were free for them to join.

*Oh yah where I am living there are blokes where we play 45 on a Thursday, we play poker on a Friday. Every morning there are fresh coffee scones. (Paul)*

*For fun ... I walk the dog, I have a Yorkshire terrier, I adopted him, he's a great little fellow. I would love to go to the cinema every once in a while, but with the kids coming every week, I just can't afford it. (Fiona)*

## Impact on Collective Capabilities

Participants perceived there to be a number of changes within their communities, with increased rates of alcohol, drug and gambling addictions along with suicide incidents. Participants described increased hostility within their communities with growing rates of crime and violence which contributed to a climate of fear and discrimination against migrant/refugee communities. Participants perceived stigma and growing class discrimination towards the homeless or individuals with mental health illnesses. Many participants felt disenfranchised from politics but contemplated voting in elections. All participants found their comfort, structure and stability with NGO's and felt able to progress with such support services. Many joined various courses and activities delivered by non-profit organisations and most found new social networks within these organisations.

## Community

Participants felt that their communities were undergoing many changes during the economic crisis including spikes in the occurrences in alcohol and drug abuse and gambling addictions, and less social activity as a result of the crisis. Others noted the frequent cases of suicide in their town and the stigma attached to the issue.

*I don't know if they are related but I do feel like crisis has spiked alcohol abuse. From 2011 onwards, there have been betting shops in every small village. We see lots of gambling addictions. We never expected heroin to come to our town, and that is prevalent. (Peter)*

*You will see people spending much more time at home and see people walking, literally walking around the streets aimlessly with nothing to do and nowhere to go. I work in a hotel and I would see local people coming for meals during the week and then they would reduce it to once a week, to every two weeks to once a month. Even pubs for that matter, drinking and all of that a lot of it stopped. (Michael)*

## Safety/Crime

Many noted a growing prevalence of crime and violence during the economic crisis recounting their own experiences as victims of the violence and experiences of fear and worry. Bandit recounted his own experiences of fear of violence in his neighbourhood and how he felt 'in the sense of being mad at people's

behaviour’, when ‘they stay up until the middle of the morning talking and I can’t get a house’ He felt ‘I could get attacked myself, they could come inside the door’.

*‘I think more theft is due to poverty; people are stealing because they need things. They are willing to take a day in prison for a small theft. (Peter)’*

*‘It was just bad you know the crime and violence, one day there was a proper altercation outside my home with shouting and screaming and it made me pretty nervous. I stayed in the home for about 2 or 3 days. I didn’t know if the garda came, I was too scared to look outside the window. (John)’*

### Politics

There were various levels of political participation amongst the participants across all three research sites. While most lost faith in the government, some participants distanced themselves from political activities while others got more politically involved in their communities by joining marches or political organisations.

*‘I didn’t vote, I just don’t give a shit about that stuff. (Kitkat)’*

*‘I went to a water protest. We met up and started burning water bills and talked about how we aren’t paying it. We used skits and things like that. People were angry but it was effective and it got people’s attention. (Pat)’*

*‘I remember doing a course the national learning network and the government were trying to cut the benefit. All the national learning network centres wrote a letter to the government and they said okay we won’t take it away right now. (Jimmy)’*

### Changes in Attitudes

**Some saw** the economic downturn leading to a rise in negative sentiments towards migrants and refugees and perceptions migrant workers were taking over the jobs of Irish nationals. Others voiced anger at elites while others focused on the issue of class discrimination. Many participants experienced a loss in trust in various state institutions during the economic crisis.

*‘I was very pissed off because the money was gone and everyone was getting unemployed...everyone..as regards to Europeans, and I have a thing here on my arm, “Guaranteed Irish”, I put that on in 2009 because I thought it was migrants that caused the crash. But it wasn’t, it was bankers that caused the crash. I am a lot better today than before and I don’t feel as ... what the word I’d be looking for..biased as I once was because when people came over here there was plenty of work and it wasn’t the Europeans fault that it went down. (Paul)’*

*‘I mean there is more work to be done on equal opportunities, to be politically correct about it. It’s the old school regime, if you are born into money you stay with the money, but if you aren’t born into you...well too bad. (John)’*

*‘All these governments and all these voting and all these politics, and stuff like that it’s for the rich. we have not seen any of it, you know what I mean. (Jimmy)’*

### Family/Friendships

Despite the various obstacles and hardships that the participants faced during the economic crisis, most participants learned to draw support from friends, extended family and neighbours, which they saw as foundational to being able to cope with what they were going through. Friends helped some navigate the social services needed, others had ended friendships that would impede drug recovery process

*‘I have good relationships with friends, in that aspect, I have good support there. I have a lot of good people in my life and that means a lot to me. There is help out there and I will make use of the services available to me. (Johnny)’*

*‘Where I grew up and the people around me we would just be seen as a burden. You just have to drop those people to move on. I just don’t want to relapse and a lot of them are using. (Kitkat)’*

## NGOs

Participants valued services and supports from NGOs compared to state services for homelessness, albeit they saw how austerity measures challenged civil society organisation and the communities they serve. Despite the various cuts that NGOs were undergoing, participants believed that the support they were getting from such organisations were necessary in their lives, and felt NGO support meant they were able to move on and progress in their lives. Some felt like they owed their lives to NGOs.

*From 2006-2011 I was working in community development projects. I struggled all the time with funding and staying employed. People felt really robbed by cuts, their voice was very squashed out. The community cuts were just horrible. (Peter)*

*The traveller agency groups are now gone. You get angry, I get angry from that point of view when you see the cuts in teacher supports. You want travellers to do well, and when is that going to happen. (Peter)*

*They give me a lot of tenancy support. They would be a voice for us tenants, because who would listen to us tenants really. They would just tell you to get out and that's the way it is (Michael)*

*If it weren't for Focus, I would be dead, you know, I would be dead. (Shane)*

## Resilience

We can distinguish between adaptive resilience (individual coping) and transformative resilience (changing society). Participants had in common an experience of or threat of homelessness often accompanied by nervous breakdown, addiction, family breakdown or suicide attempts. All survived and drew on their inner resources to tap into collective capabilities to recover and access housing. Their resilience was evident in many ways.

## Leisure

Spending time on activities provided participants with feelings of comfort and sense of purpose. Jimmy became musically inspired during his time at a homeless shelter and how he has continued this passion by getting involved in a homeless choir.

*People always ask me where does my music come from, and I will never forget till the day I die, I was sitting inside the room and I was listening to one of the dance beats and I just started writing lyrics. At the moment I'm involved in choir ... even if you are homeless, and there is no work, there's still activities, happy things to do out there, you just have to get yourself involved. (Jimmy)*

*Courses I'm doing at the moment and boat building. We actually built a boat. (Tom)*

*In Youthreach we would play soccer against other youth reaches, or mountain biking, so the proper activities were very good for your mental health. (Mateusz)*

## Autonomy/Dreams

Some had felt dependent and reliant on the organisations that supported them through their hardships while others spoke about their career goals and ways of gaining more independence and had clear hopes and dreams.

*Today? I feel independent when I'm with Focus Ireland. I do my best to do my best to do things on my own, but I rely on the help of Focus. (Shane)*

*I would love to open up more small businesses that would give me more independence, Ireland for me is a good country because there is a sense of freedom. Freedom of movement, freedom of speech, freedom of participation and that's what I appreciate. (Michael)*

*I think this is the life I wanted to live, no matter how bad my head was I was always trying to do my best. I am good as can be. (John)'*

### ***Stability and Progressing in Life***

While many described frequent feelings of insecurity and instability throughout the crisis, but having gone through the crisis, many participants spoke about finding stability in their lives and new feelings of structure and comfort from where they could focus on immediate goals; health, education, career as a starting point.

*Hopefully have some green and buy a house and finish a course I did in the past and follow up on that and be like happily ever after, but to keep doing music, (Jimmy)'*

*For me my five year plan is to go back to college, and hopefully in 5 years hopefully I can get a permanent home. (Pablo)'*

*Like every morning I'm waking up and thinking what am I gunno do. We were in the middle of it and we are in the end of it now. (Jimmy)'*

*I am stable now, I sort of have a routine for each day. I have structure in my life now. (Paul)'*

*My health is better I suppose. The addiction is gone, I have a home, and I am trying to transfer now so fingers crossed so hopefully I'll get a house sometime. (Anne-Marie)'*

### **Conclusion: The Social Damage of the Crisis**

This report analyses the social impact of the crisis (and crisis-related policy reform) on vulnerable groups as well as the impact of growing inequality and social vulnerability on distrust. It does this through a rights and capability perspective.

The first hypothesis was that retrenchment of the state, in conjunction with rising inequality and income insecurity, may have undermined trust, especially among the poor and the 'precariat'. Our analysis confirms the findings of O'Sullivan et al (2014), the Eurobarometer (2015) and the Edelman Trust (2015) all of which found a loss of trust in national government and other key institutions. Participants experienced this loss of trust at a general level but also quite personally in a diminished trust that the state would guarantee access to social rights it was previously trusted to deliver. Attitudes to political parties and politicians were often negative however participants still voted and some participated in other political actions including protests. Social tensions were evident with negative comments about local anti-social behaviour however there was also evidence of solidarity with others experiencing cuts (young people, Travellers, lone parents). Anti-migrant sentiment was evident but so was evidence of nuanced views on migration with greater resentment for banker and elites. We find high levels of trust in NGO's and an optimistic eagerness to contribute to society.

We confirm the second key hypothesis, an integrated diagnosis building on the idea of the erosion of/disinvestment in (individual and collective) capabilities and basic social rights in the EU. The crisis and both EU and national government policy responses to the crisis has had direct impact on human rights. Basic economic, social and cultural rights in particular are more difficult to realise with real consequences for access to social protection and adequacy of income support, on access to jobs and quality of jobs, on access to and the cost of appropriate quality health services, and on access to social housing. The diminished access to rights has real consequences for people's individual capability and capacity to progress, make plans and make choices. This manifests in different ways but three consequences were frequently discussed: early intervention, access to services and the role of NGO's in generating collective and individual capability.

### **Early intervention**

Biographic narratives highlight how personal crisis is triggered or deepened by the absence of early intervention. Across a wide range of services, including social work, mental health, child services, labour market,

education, addiction, health participants described how earlier intervention would have mitigated crisis. Services were unavailable when first needed, often on accessible when a crisis is full blown with often devastating consequences to health, family life and a persons belief in their own capability. Focus Ireland report 'Come back when you are Homeless' (2015b) also stresses the core need to prevent homelessness. The EU Social Investment Package (SIP) highlights the degree to which investment in early intervention and prevention is cost effective generating subsequent savings in public expenditure as well as gains in personal and community well being<sup>3</sup>.

#### **Integrated and personalised service delivery**

Participants related how statutory delivery of key services presented obstacles to realising rights and entitlements and offered little to enable personal capability. Statutory cost saving initiatives have removed front line personnel replacing them with automated information services and web based access points, presenting new obstacles and barriers to have individual needs heard, assessed and met. Trust in state services appears low. Insecurity about entitlement impacted on personal capabilities though less risk taking or though pressure to take up inappropriate offers of labour market programmes. These findings have relevance for design of social policy and the Social Investment Package. On the one hand SIP stresses streamlining and integration of benefit administration, these means more than One Stop Shops <sup>4</sup>. However appropriate delivery requires integration at a high level in policy design. This can generate cost effective social outcomes.

#### **NGOs, individual and collective capability**

We can distinguish an empowering organisation which enables and supports the empowerment of the individuals in the organisations through building personal capability or individual conversion factors of members, clients, employees form an empowered organisation is an organisation that succeeds in achieving its goals (e.g. better living conditions for their target group) amidst other organisations and policy makers at the local and above-local level; collective conversion factors.

These 'enabling niches' as described in the empowerment literature in community psychology are pivotal in enabling capacity to realise and maintain access to key services including housing, mental health interventions, education and employment services. Key workers and anchor points seem crucial in enabling individual functioning. The NGO method of delivery with a focus on empowerment and gradual independence was seen as crucial in building personal capacity and capability. Some identified how increased pressure on NGO's to meet new needs associated with crisis meant more competition for the (diminished) resources of NGO's and that this added to their own personal crisis. The Irish crisis has been associated with a significant and disproportionate decrease in funding of NGO's particularly those working with vulnerable groups including people with disabilities, Travellers, women's refugees and migrants groups (Harvey, 2014).

Collective capability is also realised through interaction with NGO's (including Focus Ireland). We find evidence that the erosion of collective capabilities is reflected in the fragmentation and weakening of public services alongside less support for and more pressures on civil society organisations. Transformative resilience also featured in personal life stories, people grew collective capabilities, and participated in protest activity, arts, music, culture and social activity and consciously sought to restore and grow their own capability and in turn seek opportunities to add to collective capability.

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3 In The Netherlands € 1 saved €2.20 in public expenditure and 2006 Social Housing evictions reduced to 70% of the 2005 level. Scottish 2010 data shows temporary accommodation costs of £5300 per household per year could be avoided through successful eviction mediation costing £600. In Austria eviction prevention cost €370 per person compared to reintegration costs of €5520 per person. SIP (2013).

4 One Stop Shops are a way of delivering social policy in an integrated fashiopn so the end user of the public services only has to engage with a limited points of service provision, for example an unemployed person can access income support, education and training and employment services from one point. SIP (2013).

## Lessons for Policy and Practice

The findings reinforce the need for guaranteed rights and for social investment and a strong social state but for careful consideration of how rights are delivered and accessed. The EC Social Investment Package (2013) can be (re)designed to ensure social policies and their modes of delivery practically safeguard/strengthen individual and collective capabilities. Despite emerging recovery, Irish headline indicators (emigration, deprivation, very long term unemployment) remain high and there has been an intensification of the neoliberal model of privatised welfare. Social disinvestment, the significant decline in social investment or active disinvestment in various sectors is manifesting in significant pressure on resources.

In 2014 total investment was 17% of GDP in Ireland, the fourth lowest in the EU, government investment is less than 2% of GDP. Ireland is one of the most youthful nations in the EU-28, there is clear need to invest in the future. Absence of investment translates into severe pressure on key infrastructure including not only social housing, but broadband, transport, childcare, health and community services, and all aspects of education; this impacts significantly on individual and collective capabilities to improve participation and quality of life and translate human rights into entitlements. Below we briefly address policy recommendations in housing, health, employment and social protection.

### Housing

The most immediate way to mitigate housing pressure and enable access to affordable social housing is to increase the state housing benefits 'Rent Allowance' and Housing Assistance Payment as well as to increase the stock of social housing for low income families through direct build, better allocation of voided houses, better maintenance supports, utilising ghost estates, using NAMA property, and encouraging downsizing choices for older people. Participants supported less commercial developments and more social housing as well as more homeless support special initiatives.

### Health

Participants prioritised lowering prescription charges and thresholds and investment in talk led mental health services. They stressed reducing wait times, with more time for doctors with their patients to ensure full recovery, prevention of over medication and more suicide prevention programs. Policy should ensure free health care for lower income groups, waiting lists for hospitals need better management to address the trolley problem and eliminate overcrowding. Reapplication for the medical card needs to be made easier.

### Jobs, training and labour market

Better career guidance information centres in schools, more apprenticeships and training centres to provide adequate training could enable transition from education into jobs. Labour market programmes should be voluntary with more options and choices and flexibility about the length to which people can be retained on programmes like Community Employment. Work experience programmes should have higher allowances, adequate monitoring and more protection for worker rights. Transition supports from welfare to work need to be enhanced, for example by reintroducing a 3 year back to work allowance. Disability allowance could be used more creatively to fund suitable quality part-time jobs, and social welfare could be used more to create quality jobs with decent contracts, and to enable support for voluntary job sharing.

### Social Welfare

Capability and risk taking is enhanced by income security and by addressing concerns and anxieties about the potential loss of payments in the context of disability allowance reviews and more general sanctions in job seekers payments. There is a need to redress cuts for younger people and to restore the full rate for under 25's and other cuts (fuel allowance, Christmas bonus, phone allowance). The need to restore lone parent allowance and extend childcare was also highlighted. More generally there were appeals to assess the individual needs of people and to enhance service delivery with less forms and more accessibility.



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## RE-InVEST - Rebuilding an Inclusive, Value-based Europe of Solidarity and Trust through Social Investments

In 2013, as a response to rising inequalities, poverty and distrust in the EU, the Commission launched a major endeavour to rebalance economic and social policies with the Social Investment Package (SIP). RE-InVEST aims to strengthen the philosophical, institutional and empirical underpinnings of the SIP, based on social investment in human rights and capabilities. Our consortium is embedded in the 'Alliances to Fight Poverty'. We will actively involve European citizens severely affected by the crisis in the co-construction of a more powerful and effective social investment agenda with policy recommendations.

<http://www.re-invest.eu/>

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