

'Getting By', Coping and Resilience in Difficult Times: Final Report

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Recession, Resilience and Rebalancing Social Economies in Northern
Ireland's Neighbourhoods: A Research Project funded by the Office of the
First Minister and Deputy First Minister

'Getting-by', Coping and Resilience in Difficult Times: *Final report*

Paul Hickman, Elaine Batty,
Chris Dayson, John Flint, Mike Foden,
Jenny Muir, Aimee Ambrose,
Steve Green



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April 2015

Disclaimer: This research forms part of a programme of independent research commissioned by OFMDFM to inform the policy development process and consequently the views expressed and conclusions drawn are those of the author and not necessarily those of OFMDFM.

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Executive Summary

Introduction

After the financial crash of 2008 and with the arrival in power of a Coalition Government committed to balancing the books, 'austerity' and public sector spending cuts were the dominant discourses in debates about public policy at the beginning of the 2010s. And across the United Kingdom there was concern about how disadvantaged neighbourhoods and their residents would cope (or not) in the new 'world' of austerity, economic stagnation, declining public sector spending at the neighbourhood level, reducing monies for neighbourhood renewal, reduced funding for the voluntary and community sector (VCS), and welfare reform.

Nowhere was this the case more than in Northern Ireland, where its greater reliance on the public sector made it even more exposed to these changes. This was why in the summer of 2011 the study team, which comprised Sheffield Hallam University, Queen's University Belfast and the University of Sheffield, submitted a research proposal to the Office of the First Minister and Deputy First Minister under its *Equality and Social Need Research Programme* to explore these issues in the context of Northern Ireland. The proposal (and study) was concerned with two issues in particular:

- first, how would 'austerity' impact on the lives of residents in disadvantaged neighbourhoods in Northern Ireland? Would they still be able to 'get-by' or not? And were there any factors that would help them to do so?
- second, at a time when attention was focused on the impact of any decline in public sector spend in disadvantaged neighbourhoods on their economies, whether through welfare reform or a decline in funding to the VCS, would their social economies contribute to any rebalancing of local economies?

This report, which is one of three final reports from the study team,¹ is concerned with presenting its findings in respect to the first issue. The report, which was written in April 2015, draws on data garnered from four case study areas, two of which, because they are interface areas, comprise two distinct neighbourhoods. Three of the case studies may be defined (using deprivation indices) as being 'disadvantaged':²

- Inner East Belfast, which comprises Short Strand and Lower Castlereagh
- Waterside in Derry/Londonderry, which comprises Top-of-the-Hill (which is also known as Gobnascale) and Irish Street; and
- Sion Mills, a village located close to Strabane.

The fourth case study neighbourhood - Erinvale, in the south-west of the Greater Belfast conurbation - is not disadvantaged and was chosen to act as a 'better-off' comparator to the disadvantaged neighbourhoods.

¹ In total, the team has produced six reports.

² See: <http://www.ninis2.nisra.gov.uk/public/InteractiveMapTheme.aspx?themeNumber=137&themeName=Deprivation>

The study ran from March 2012 to March 2015. This report draws on the following data instruments employed by it: two household surveys, one which was conducted at the beginning of the study (the Wave 1 or 'baseline' survey) and one near its end (Wave 2 survey); and in-depth interviews with representatives from key local VCS organisations and residents.

Key Findings

'Getting-by'

Fourteen per cent of longitudinal respondents in the disadvantaged neighbourhoods reported that they were finding it difficult to 'get-by' financially at the time of the Wave 2 survey: four per cent reported that they were managing very poorly; 10 per cent fairly poorly. The overall proportion of respondents struggling to 'get-by' is lower than one might have expected when the following are considered:

- Nearly half of longitudinal respondents reported that their income was less than £200 per week.
- More than a fifth of longitudinal respondents reported that they were behind with at least one bill.
- 37 per cent reported that they routinely run out of money.
- 44 per cent were in receipt of an out of work or severe disability benefit.
- In-depth interviews with panel members revealed that a great many were experiencing severe financial hardship and were clearly not 'getting-by' even though they reported that they were.

There appear to be a number of reasons why perhaps fewer respondents than expected reported that they struggled to 'get-by':

- 'Getting-by' is a subjective concept, with interpretations of what it constitutes varying by household, with it meaning different things to different people.
- The small number of respondents reporting that they were not 'getting-by' may be a reflection of low expectations.
- There was a sense when interviewing some panel members who had endured financial hardship over a long period of time that they had adapted to their situation.
- There was a sense that residents tried not to dwell on their situation, instead focusing on what they perceived to be more important aspects of life which distracted them from their financial predicament.

The proportion of longitudinal respondents in the disadvantaged neighbourhoods reporting that were struggling to 'get-by' financially fell over the course of the study by three percentage points. Most respondents reported that they were 'getting-by' in both waves of the survey.

Only a relatively small proportion - a little over a third (37 per cent) - of longitudinal respondents in the disadvantaged neighbourhoods reported they had savings in Wave 2. This may be an issue in the future as most residents lack a financial 'buffer' to insulate themselves from financial shocks. For those residents who were able to save, credit unions were their preferred saving vehicle.

Understanding 'getting-by'

Logistic modelling analysis revealed that a bundle of factors was statistically associated with 'getting-by' for the two waves. These factors are highlighted in the figure below.

Figure E1: Factors with a statistically significant association with 'getting-by' and their relative importance across Wave 1 and Wave 2 surveys



Residents employed a range of strategies to help them 'get-by', which are outlined in the figure below.

Figure E2: Strategies for 'getting-by'



Exploring resilience

In recent times the concept of resilience has been increasingly used by academics researching poverty and how people on low incomes cope and 'get-by' in the face of adversity (Harrison, 2013). The construct was employed to facilitate the exploration of the experiences of those resident panel members struggling to 'get-by'.

Attention focused on four issues which are contested in the literature on resilience:

- the extent to which resilience is a positive phenomenon, and linked to this
- the extent to which households experiencing financial hardship over time have any agency
- whether resilience is an innate attribute or a process, and something that can be passed on and/or learnt
- whether it is finite or not.

Academics have disagreed about the extent to which resilience is a positive phenomenon and three understandings have emerged. Some argue that it is about 'bouncing back' in response to a stressor; some that it is more about 'flourishing' and thriving in the context of adversity, (Burchardt and Huerta, 2009; Magis, 2010); while others have argued that it is merely about 'surviving' and not 'being overcome' (Batty and Cole, 2010; Athwal *et al.*, 2011). Our research found that the last interpretation applied to residents in our case study areas - there appeared to be no positive connotations associated with their experience of 'getting-by' and they were merely 'keeping their heads above water.'

The question of whether the ability to 'get-by' - or resilience - was an attribute that a subject either had or not, or the process by which subjects responded to a stressor was posed to members of the resident panel. Their interpretation was that resilience was very much an attribute, a characteristic which allowed some people (like themselves) to 'get-by'. A recurring narrative in interviews with panel members was that this attribute was a legacy of upbringing; their upbringing, and in particular, input from their parents had made them 'resilient.'

We found no evidence of resident panel members exerting choice and agency. And a recurring theme to emerge from interviews with panel members was that they 'got-by' not because they made positive choices but because they had no choice.

It is not possible, of course, to establish over the course of a study of this relatively short length whether resilience is finite or not. However, we found evidence to suggest that some residents were standing at the edge of a (financial) precipice, with any more financial shocks or stressors likely to push them over it.

Conclusion

The lives of residents in disadvantaged neighbourhoods are likely to become more difficult in the future as the impact of public sector expenditure cuts and further welfare reforms are felt. However, residents did not share the same view - only 14 per cent thought that their financial situation would deteriorate over the next year. But many of these residents are already experiencing financial hardship and therefore may not be able to cope with future financial stressors.

The research has highlighted a number of theoretical issues in relation to a construct that has become increasingly popular with both policy makers and academics in recent years - resilience. It has found that, counter to the views of early writers in the field, the experience of residents 'getting-by' in challenging circumstances in our case study neighbourhoods was a largely negative one, with there being little evidence of positive connotations associated with it, specifically 'bouncing back' or 'flourishing'.

One of the reasons why narratives of 'bouncing back' or 'flourishing' have not been evident in our data is because most residents were not subject to one large stressor, such as redundancy, but instead were subject to multiple stressors over a sustained (and often, on-going) period of time. Thus for most residents in our neighbourhoods, the episodic, shock paradigm of resilience does not have traction.

Some authors have argued that the 'problem' with resilience is related to language, and have offered alternative descriptors, such as 'resourcefulness'. However, we feel that the 'problem' is conceptual and there are inherent flaws with the construct that no changes in discourse associated with it can mask. Resilience is difficult to define and almost impossible to measure adequately. It neglects structure and suggests that residents living in disadvantaged neighbourhoods have more agency than they actually do. And the suggestion that resilience is in any way a positive phenomenon presents an unrealistic picture of the lives of low income households struggling with the day-to-day grind of simply 'getting-by' - there was no evidence of residents in our case study neighbourhoods deriving any satisfaction from somehow 'getting-by' in very difficult financial circumstances.

However, that is not to say that they did not exhibit a number of positive characteristics that helped them to 'get-by'. These included: adaptability; ingenuity (many residents are highly creative, ingenious and effective money managers); stoicism; resourcefulness; selflessness; and high levels of endurance. But for our panel members, being resilient was not about 'bouncing back', 'flourishing' and 'thriving' in the face of adversity - it was about 'not being overcome', 'getting-by', enduring, surviving, just 'getting on with things', and 'keeping heads above the water'.

Given the fundamental problems with the construct of resilience, and its misuse by some policy makers who have been attracted to it because it is consistent with discourses and notions of self-help - where the 'solution' to the problems of disadvantaged neighbourhoods lies within them - it may be unhelpful to use the term. But while the term may be flawed, it is imperative (in a context of public sector cuts and continuing welfare reform) that research continues into the lived experiences of low income households in disadvantaged neighbourhoods in Northern Ireland (and further afield), whether this research is badged as resilience research or not. Similarly, the support structures that allow residents to 'get-by', such as support from friends and family and the local VCS, should also be researched and understood, as these coping pillars may be eroded in the future.

Introduction

1.1. Context

After the financial crash of 2008 and with the arrival in power of a Coalition Government committed to balancing the books, 'austerity' and public sector spending cuts were the dominant discourses in debates about public policy at the beginning of the 2010s. And across the United Kingdom, there was concern about how disadvantaged neighbourhoods and their residents would cope (or not) in the new 'world' of austerity, economic stagnation, declining public sector spend at the neighbourhood level, reducing monies for neighbourhood renewal, reduced funding for the voluntary and community sector (VCS), and welfare reform.

Nowhere was this the case more than in Northern Ireland, where its greater reliance on the public sector made it even more exposed to these changes. This was why in the summer of 2011 the study team, which comprised Sheffield Hallam University, Queen's University Belfast and the University of Sheffield, submitted a research proposal to the Office of the First Minister and Deputy First Minister under its Equality and Social Need Research Programme to explore these issues in the context of Northern Ireland. The proposal (and study) was concerned with two issues in particular:

- first, how would 'austerity' impact on the lives of residents in disadvantaged neighbourhoods in Northern Ireland? Would they still be able to 'get-by' or not? And were there any factors that would help them to do so?
- second, at a time when attention was focused on the impact of any decline in public sector spend in disadvantaged neighbourhoods on their economies, whether through welfare reform or a decline in funding to the VCS, would their social economies contribute to any rebalancing of local economies?

This report, which was written in April 2015 is one of three final reports from the study team,³ is concerned with presenting the findings of the study team in respect to the first issue. Although, it may be argued that, to some extent, austerity has impacted on Northern Ireland later than in other parts of the United Kingdom, with public sector expenditure cuts only now beginning to bite in the territory, its residents have undoubtedly had to face a number of economic and financial challenges in recent years. These include: stagnating and declining real income levels; the introduction of some welfare reforms; a relative stagnant economy; falling house prices; and rising food, transport and energy costs.

³ In total, the team has produced six reports over the course of the study, and these are profiled later in this chapter.

The reports draws on data garnered from four case study areas, two of which, because they are interface areas, comprise two distinct neighbourhoods. Three of the case studies may be defined (using deprivation indices) as being 'disadvantaged':⁴

- Inner East Belfast, which comprises Short Strand and Lower Castlereagh
- Waterside in Derry/Londonderry, which comprises Top-of-the-Hill (which is also known as Gobnascale) and Irish Street; and
- Sion Mills, a village located close to Strabane.

The fourth case neighbourhood - Erinvale, in the south-west of the Greater Belfast conurbation - is not disadvantaged and was chosen to act as a 'better-off' comparator to the disadvantaged neighbourhoods. A comparator was included in the study because there is a lack of evidence about how forms of infrastructure, economic and social capital and community dynamics are linked to variable social economy outcomes between more affluent and disadvantaged neighbourhoods, although there is a substantive evidence base relating to the comparative performance, and impact, of policy on different disadvantaged neighbourhoods. For example, Atkinson and Flint (2004) found that affluent and disadvantaged neighbourhoods used very different forms of social capital, and informal and formal social control, to regulate public space. A detailed profile of Erinvale, along with the three other case studies, can be found in Appendix 2.

The research comprised a range of quantitative and qualitative research elements, some of which, in the context of this type of study - policy funded research - may be described as being 'alternative', such as photography (photo novella) and solicited diary keeping.

This research is timely in a number of ways. First, although residents in all parts of the United Kingdom are finding it increasingly difficult to 'get-by', and the issue is not unique to Northern Ireland, it can be argued that its residents have had it 'tougher' than those in other parts of the UK because of its unique circumstances, which, crucially, are likely (in some aspects) to become more unfavourable in the future. These include the relatively high cost of heating the home in Northern Ireland because of its reliance on (relatively expensive) oil, and the comparatively high proportion of its residents on means-tested benefits.

The latter is a particular concern because research by colleagues at Sheffield Hallam University reveals that the economic impact of the welfare reform programme will be greater in Northern Ireland than in other parts of the UK (Beatty and Fothergill, 2013); although there is still some uncertainty about the form that the reforms will take and their timing. Significantly, the two areas that were singled out as being likely to be most badly affected - Londonderry/Derry and Strabane - are home to two of our case studies: Waterside and Sion Mills (further discussion about this research is presented in the next chapter).

Second, although there have been a number of studies into poverty in Northern Ireland, such as MacInnes (2012), relatively few have focused on the lived experiences of its inhabitants. And UK studies that have focused on this important issue have confined their attention to England, Scotland and Wales (see for example, Cole *et al.*, 2011).

⁴ See: <http://www.ninis2.nisra.gov.uk/public/InteractiveMapTheme.aspx?themeNumber=137&themeName=Deprivation>

Third, although there have been studies into the lived experiences of poverty and 'getting-by', relatively few of them have incorporated a temporal, longitudinal element, and sought to explore the dynamics of resilience over time (Harrison, 2013; Pemberton *et al.*, 2013). Furthermore, relatively few have sought to mix quantitative and qualitative research methods with there also being an over reliance on 'traditional' methods, such as the in-depth interview, with comparatively little use being made of techniques such as visual methods and solicited resident diary keeping (Pemberton *et al.*, 2013).

Fourth, relatively little attention has focused on whether place and volunteering/the VCS impact on the ability to 'get-by', and if they do, how they do so. Addressing this 'gap' in knowledge is one of the primary aims of this study.

Fifth, and as will be explored in the next chapter, while major cutbacks to public sector spending in other parts of the United Kingdom were announced almost immediately after the Coalition Government took power, this was not the case in Northern Ireland. It was only in the autumn of 2014 that plans were announced to significantly reduce public spending in the territory (Douglas, 2014). This research, therefore, provides an insight into the capacity of disadvantaged neighbourhoods and their residents in Northern Ireland at a critical juncture, i.e. when public sector cutbacks and austerity 'bite'.

1.2. Scope of the report

It is important to make four points about the scope of the report:

- First, it is important to see it within the broader suite of reports being produced by the study team and it should be read alongside them. The other outputs from the study are:
 - A report highlighting the key findings to emerge from the Wave 1 (or 'baseline') survey of residents, which was published in 2013 (Hickman *et al.*, 2013). The report can be downloaded at: <http://www.ofmdfmi.gov.uk/understanding-higher-levels-of-volunteering-short-strand-and-sion-mills.pdf>
 - A report which explores how residents were coping financially at the beginning of the study, and the extent to which they were 'getting-by' (Hickman *et al.*, 2014). The report can be downloaded at: <http://www.ofmdfmi.gov.uk/getting-by-coping-and-resilience-initial-findings-january-2014.pdf>
 - A report which profiles and explores the VCS of the areas with the most vibrant VCS amongst our case study areas: Short Strand and Sion Mills (Hickman *et al.*, 2015a). The report can be downloaded at: <http://www.ofmdfmi.gov.uk/understanding-higher-levels-of-volunteering-short-strand-and-sion-mills.pdf>
 - A report into the extent to which the (social) economies of our case study neighbourhoods have rebalanced and the role of the VCS within them (Dayson *et al.*, 2015). This report, which has been published alongside this paper, can be downloaded at: <http://www.ofmdfmi.gov.uk/index/equality-and-strategy/equalityresearch/research-publications/esn-pubs/equality-publications-2015.htm>
 - A short report, which has been published at the same time as this paper, which highlights the key learning to emerge from the study as a whole (Hickman *et al.*, 2015b). It can be downloaded at: <http://www.ofmdfmi.gov.uk/index/equality-and->

[strategy/equalityresearch/research-publications/esn-pubs/equality-publications-2015.htm](http://www.ofmdfmi.gov.uk/index/equality-and-strategy/equalityresearch/research-publications/esn-pubs/equality-publications-2015.htm)

- A technical report which presents data generated from the Wave 2 survey of residents. This report can be downloaded at: <http://www.ofmdfmi.gov.uk/index/equality-and-strategy/equalityresearch/research-publications/esn-pubs/equality-publications-2015.htm>
- Second, it focuses solely on the issue of 'getting-by' and socio-economic 'resilience'. The other principal issue which the study is concerned with - rebalancing of social economies - is addressed in the bespoke report on the subject.
- Third, research which underpins this report is not a study of 'community relations' and divided communities, although, of course, these issues did impact on the nature of the data collected as well as on the data collection process. The study team is fully aware of the importance of framing the research and its findings within the unique social, economic, political, historical, and cultural context that exists within Northern Ireland.
- Fourth, the report does not offer reflections for policy to emerge from this element of the research, of which there are many. This is because all of the learning to emerge from the study is presented in the summary, learning report which accompanies this report.

1.3. Approach to the research

The study team adopted a **mixed methods approach** to the research, which is described in detail in the Baseline Report. The research comprised a number of elements including:

1.3.1. Stakeholder interviews

In order to set the research in context, at the beginning of the project in-depth interviews were conducted with representatives from a range of organisations in Northern Ireland with a stake in the study's subject area. These included government departments, VCS representative organisations, social enterprises, and churches. In all 26 interviews were conducted.

1.3.2. Household surveys

Two household surveys were conducted: one at the beginning of the study ('baseline' or **Wave 1 survey**) and one near its end (**Wave 2 survey**). Both surveys were conducted by the Belfast-based market research company, *Perceptive Insight*. Their local knowledge proved invaluable in the sometimes challenging circumstances in which the surveys were carried out, including the protests associated with the 'flag' issue in the East Belfast area during the baseline survey. The surveys for both questionnaires made extensive use of questions used in comparable surveys, such as the Cabinet Office's Community Life Survey (the successor to the Citizenship Survey), the Office for National Statistics' Annual Population Survey, and the Northern Ireland Life and Times Survey. This allowed comparisons with other populations and jurisdictions. The questionnaire covered a wide range of issues including: income, wealth and poverty; housing quality of life; the quality of the socio-physical environment including neighbourhood; infrastructure and amenities; neighbourhood 'likes', 'dislikes', problems' and 'issues'; neighbourhood satisfaction; overall quality of life and well-being; health; residential mobility and immobility; economic activity and worklessness; crime and anti-social-behaviour; education; community participation, volunteering, social capital; and social assets.

- **The Wave 1 (or 'baseline') survey.** This was carried out in the case study areas between December 2012 and March 2013. In all 939 interviews were conducted, with interviews being broken down as follows: East Belfast: 253 (Short Strand: 130; Lower Castlereagh: 123); Derry/Londonderry: 250 (Top-of-the-Hill: 127; Irish Street: 123); Sion Mills: 220; and Erinvale: 216.
- **The Wave 2 survey.** This took place between October 2014 and January 2015. In all 931 interviews were conducted. 511 of these interviews were undertaken with respondents who were interviewed as part of the Wave 1 survey. Members of this group comprise the **longitudinal cohort**. A further 420 interviews were conducted with residents who had not previously been interviewed, with members of this group forming the top-up sample. Given the focus of the report on unpicking change amongst residents in our case studies, the analysis presented is based predominantly on the longitudinal data, exploring the circumstances, experiences and attitudes of the longitudinal sample. However, the full Wave 2 data have been used to update the 'getting-by' analysis presented in Chapter Four. Data from the full Wave 2 sample are presented in the technical report produced by the study team.

1.3.3. Local stakeholder interviews

In each of the case studies interviews were conducted with representatives from key local stakeholder organisations such as VCS organisations, sports groups, churches and local government bodies. As interviews took place in every year of the study, the study team was able to track the experience of key local VCS organisations over the course of the project. In all, nearly 50 local stakeholder interviews were undertaken.

1.3.4. Survey of VCS organisations

In order to get a sense of how the social economy in each of the case study neighbourhoods had changed (or not) over the course of the study, a postal questionnaire survey was sent to all local VCS organisations, whether formally constituted or not, towards the end of the study. In order to allow the findings of the survey to be contextualised and benchmarked within Northern Ireland, most of the survey questions were taken from a questionnaire developed for DETI's research into Northern Ireland's third sector and its potential to become more enterprise-driven. Although the number of responses was relatively small - we received 15 completed questionnaires - because of our close links with local VCS organisations, the principal ones in each case study neighbourhood were represented within this sample.

1.3.5. Longitudinal resident panel

In each of the case study neighbourhoods, at the beginning of the study panels were created initially comprising 20 residents in the disadvantaged areas and 15 in the comparator. The study team followed their lives over the course of the study. They did so in a number of ways, including: conducting in-depth interviews with them at three points (2013, 2014 and early 2015); and conducting photographic (photo novella) and solicited resident diary exercises with them on two occasions. Both exercises were very successful and material from them is interspersed throughout the report.

In order to minimise the impact of attrition, which can be a problem in longitudinal studies, residents were incentivised to take part in the research through the payment of £15 on completion of interviews. While some panel members were 'lost' over the course of the study, attrition was not a major problem and in all, 197 interviews with residents were conducted over the course of the study, all of which were recorded and transcribed.

1.4. Structure of the report

The report is divided into seven chapters, including this one:

- Chapter Two is concerned with highlighting the socio-economic and political context over the course study. In doing so, it highlights the challenges that have confronted residents in disadvantaged neighbourhoods over the duration of the research.
- Chapter Three, which is the first of five findings chapters, is concerned with exploring the financial circumstances of residents in our case study neighbourhoods over the course of the study. Specifically, it is concerned with exploring how they managed financially and the extent to which they 'got-by' (or not).
- Chapter Four is concerned with exploring two issues. First, it identifies those factors which appear to be related to the ability to 'get-by' and identifies which groups had more difficulty doing so. This involved the use of the statistical technique, logistic regression modelling. Second, the chapter is concerned with identifying the strategies employed by residents to 'get-by'.
- Chapter Five is concerned with exploring the experiences of those longitudinal panel members who appeared to be struggling to 'get-by' for all (or most) of the study. A construct that has become widely used in recent times is used as an analytical lens to facilitate this process: resilience.
- As a counter-balance to the thematic analysis presented in Chapters Three to Five, Chapter Six presents the in-depth 'stories' of four residents from our four case study areas: Keenan (from Sion Mills); Tony (Waterside); Coleman (Erinvale); and Collette (East Belfast). These stories further illuminate the issues presented in the thematic findings chapters.
- Chapter Seven is divided into two parts. The first is concerned with exploring how residents in the case study neighbourhoods are likely to fare financially in the (near) future. The second part is concerned with offering reflections on the constructs at the heart of this report: 'getting-by' and resilience.

Economic and policy context

2.1. Introduction

When this research study was conceived in 2011, it was anticipated that the context for residents in disadvantaged neighbourhoods in Northern Ireland would become increasingly economically and socially challenging at both individual household and neighbourhood levels. A number of factors were expected to impact on these neighbourhoods, including a weak economy, rising costs of living and an austerity programme that would result in significant reductions in public and neighbourhood services budgets and delivery, and wage restraint in the public sector. It was also expected that continuing welfare reform, including further limits to payment levels and eligibility, further conditionality and sanctions would affect welfare provision to disadvantaged households. It was anticipated that these trends would require a renewed emphasis on the private sector in Northern Ireland's economy, an enhanced role for the voluntary and community sector and increased reliance on informal social support and coping mechanisms. The research aimed to establish to what extent disadvantaged neighbourhoods were, or could become, resilient in this economic and policy context.

This chapter presents the broader context within which the case study neighbourhoods, and their residents, were located in the period between December 2012 and January 2015. In doing so it provides an account of the landscape within which the findings on individual households and collective neighbourhood trends should be situated. The chapter begins by establishing economic trends over the study period, followed by an examination of changes to neighbourhood public services and welfare reform sectors in Northern Ireland.

2.2. Employment and earnings

Based on data from the Labour Force Survey, at the time the first research survey commenced in December 2012 the employment count in Northern Ireland was 797,000, which represented a reduction from 801,000 in December 2011. However, in the study period up to September 2014 the employment count rose to 824,000, before declining to 812,000 in the period October-December 2014. Taken as a whole therefore, during the study period the employment count has increased between December 2012 and December 2014.

The unemployment rate in Northern Ireland was estimated to be 5.4 per cent in January 2015, with a reduction in the unemployment rate having occurred consecutively for the last 25 months (covering the period of this research study). With regard to the wider local contexts of the case study neighbourhoods, the unemployment claimant count rose between 2012 and 2013 but fell in 2014. This

means that comparing across the entire duration of the study, the unemployment claimant count is the same for Strabane in 2014 as it was in 2012, while there has been a slight reduction in Derry and a more significant reduction in Belfast.

Table 2.1: Unemployment claimant count (percentages)

Case Study Area	2012	2013	2014
Belfast	7.2	7.3	6.5
Derry	8.5	8.6	8.3
Strabane (Sion Mills)	7.3	7.7	7.3

Source: Northern Ireland Statistics and Research Agency

During the study period there has been some, but relatively modest, rebalancing of the Northern Ireland economy towards private sector employment. In December 2012 the employment count in the public sector was estimated as being 214,000 and this had reduced to 211,470 by September 2014. The estimated private sector count increased from 481,650 in December 2012 to 507,690 in September 2014.

Labour Force Survey data indicate that in the period between December 2012 and December 2014 the estimated count of those in full-time employment increased from 596,000 to 625,000. There was an increase in self-employment during this period (108,000 to 113,000) and a rise in the number of temporary workers (41,000 to 48,000) which were anticipated trends at the commencement of the study, although the count of part-time employment actually decreased (193,000 to 182,000). The Office for National Statistics estimates that there are 28,000 workers now on zero-hours contracts in Northern Ireland. In Britain, there was an estimated increase in the number of workers on zero-hours contracts from 1.4m in January 2014 to 1.8m in August 2014 (Northern Ireland is not covered by these latest comparative figures).

The Annual Survey of Hours and Earnings revealed a 2.2 per cent decrease in median gross weekly earnings in Northern Ireland between April 2013 and April 2014 (£366 to £358). In the equivalent period earnings in the UK as a whole rose by 0.6 per cent. Analysis by the Department for Social Development found that median equivalised household income, both before and after housing costs, decreased in 2010-11 and again in 2011-12, but increased slightly in 2012-13.

Therefore, in summary, over the research study period employment levels have increased, with a reduction in unemployment and unemployment claimant counts. This has included a rise in levels of full-time and temporary employment, although there has also been a decrease in levels of part-time working and an increase in the use of zero-hours contracts. There has also been a reduction in average earnings, although the figures are only available to April 2014, but there was an increase in median household income in 2012-13 following decreases in the period prior to the study commencing. There has been a modest rebalancing towards a higher proportion of employment being in the private sector rather than the public sector.

2.3. Heating oil costs

According to the Consumer Council, 68 per cent of households in Northern Ireland use home heating oil. Figures from the Consumer Council reveal the high costs of domestic heating oil, but also indicate that these prices have fallen steeply (by a third) during the research study period, particularly between December 2013 and February 2015. The figures also reveal the rapid fluctuations in price which makes budgeting more challenging for low income households, and also the local variations in price (Tables 2.2 and 2.3). Over 50 per cent of households surveyed by the Northern

Ireland Housing Executive (NIHE) in 2014 in Neighbourhood Renewal areas indicated that they had struggled to heat their homes adequately in the previous 12 months (it should be noted that this was survey participants' self-reported circumstances rather than definitions of fuel poverty based on proportions of income spent on heating costs).

Table 2.2: Average Northern Ireland price for 500 litres of domestic heating oil

Dec 2012	Dec 2013	Dec 2014	Feb 2015
£311.34	£299.65	£219.19	£204.59

Source: Consumer Council

Table 2.3: Average price for 500 litres of domestic heating oil in case study areas

City	Dec 2014	Feb 2015
Belfast	£215.16	£208.36
Derry	£203.62	£203.62
Strabane (Sion Mills)	£221.59	£194.60

Source: Consumer Council

2.4. Housing costs

When the research study period commenced (December 2012), the housing market in Northern Ireland was still in a period of readjustment from the earlier overheating of the market and this trend continued, with average house prices at the end of 2013 being 50 per cent less than in 2007. Data from the NIHE and University of Ulster show that house prices fell by 4.4 percent between Q4 2012 and Q4 2013. But there was an increase in average house prices from £129,000 in Q3 2013 to £141,000 in Q3 2014. There remains a major problem of an estimated 40 per cent of mortgages taken out since 2005 being in negative equity. The composite affordability indicator developed by the University of Ulster (University of Ulster/Housing Executive, Affordability in the Private Housing Market, 2014) found that housing affordability (in terms of both affordability of mortgage repayments and access to deposits) has improved in 2013 compared to 2012. While Belfast remained the least affordable area, there was a considerable improvement in affordability in Derry and Strabane.

According to the NIHE, average monthly rent levels in the private rented sector increased by 0.9 per cent (to £548) in the first half of 2014 compared to the second half of 2013. In the social rented sector, the average weekly rent charged by the NIHE in 2013-14 was £60.88, representing a four per cent increase from 2012-13. Rent arrears in NIHE stock fell by six per cent during this period. The average weekly rent charged by housing associations in 2012-13 (the latest period figures are available for) was £90.67, a five per cent increase from 2011-12. At 31 March 2014, 79 per cent of NIHE tenants were receiving Housing Benefit (84 per cent of these tenants were receiving full benefit). This proportion of tenants has remained constant at between 77-80 per cent since 2002-03. There was a decrease in the number of individuals on social rented sector waiting lists from 41,356 in 2012-13 to 39,967 in 2013-14. There was a decrease of three per cent in 2013-14 in the number of households presenting as homeless to the NIHE compared to 2012-13 (all data relating to the social rented sector are taken from the Department for Social Development Housing Statistics 2013-14).

In summary, there has been an increase in house prices in Northern Ireland during the period of the research. Housing affordability has generally improved, although there remain major problems relating to negative equity and access to deposits. The low interest rates during this period have contributed to these trends (a UK average of 0.5 per cent annually in 2012, 2013 and 2014: Source: Danske Bank). There have been modest rises in rent levels in the private sector and increases of 4-6 per cent in rent levels in the social rented sector. Other indicators of housing affordability, such as waiting lists and homeless presentations also suggest an improving housing affordability situation during the period of this research, although the proportion of tenants receiving Housing Benefit has remained relatively constant.

2.5. Other costs

Prior to the research commencing, households in Northern Ireland, and the rest of the UK, had been experiencing rising costs of living. According to analysis by Richard Ramsey of Ulster Bank, there was a 19 per cent rise in the costs of goods in Northern Ireland between August 2007 and January 2013. The UK Consumer Price Index was 18.8 per cent during this period compared to a UK average rise in wages of 10 per cent (with many individuals actually experiencing pay freezes or reductions). There were 30 per cent increases in housing costs between 2007 and January 2013 and a 34 per cent increase in the costs of food and drink. However, during the actual period of the study between December 2012 and January 2015, these trends have changed significantly.

According to the Office for National Statistics figures for the UK (not disaggregated to Northern Ireland), inflation, measured by the Retail Price Index (rather than Consumer Price Index), during the period of this research was three per cent in 2013 and 2.4 per cent in 2014. There was differentiation, however, in costs for different items, as set out in Table 2.4.

Table 2.4: Retail Price Index 2013 and 2014 (UK)

Item	2013	2014
All Items	3	2.4
Food	3.7	0
Housing	2.1	3
Fuel and light	7	4
Clothing	7.7	8.3
Motoring	-0.1	-0.8
Fares and Other Travel	3	3.4

Source: Office for National Statistics

Although lower than the period prior to this research commencing, these increases were still higher than average wage increases during this period. In general the UK RPI has been falling for most items during the period of the study, notably for food, fuel and light and motoring. However, there have been increases in RPI for housing, clothing and travel other than motoring.

Although there are no robust figures available, it is widely acknowledged that Northern Ireland, like the rest of the UK, has experienced a significant rise in the number of individuals using food banks. The Trussell Trust has estimated that at least 11,000 individuals have used food banks and a research project by the Citizens Advice Bureau and University of Ulster Students' Union into food banks in Northern

Ireland has identified at least 25 food bank projects (<https://cabfoodbanksuu.wordpress.com/>).

2.6. Neighbourhood services

There is no robust measure of the infrastructure of local neighbourhoods. However, one proxy is to use the household surveys undertaken by the NIHE in Neighbourhood Renewal areas. These ask residents about their perceptions of whether their neighbourhoods are getting better or worse (though caution should be taken given the small sample sizes). The most recent surveys, undertaken in 2014, reveal a similar pattern. In Inner North Belfast 28 per cent of respondents thought their neighbourhood was getting better, compared to 24 per cent who thought it was getting worse. In Inner East Belfast the figures were 20 per cent and 24 per cent respectively, while in Outer West Derry they were 25 per cent and 16 per cent. Therefore, there is no strong perception that, during the study period, neighbourhoods are regarded by their residents as getting worse (although these figures are drawn from neighbourhoods where renewal is taking place). A small proportion of residents reported declining numbers of shops or fewer activities for young and elderly residents. But the figures do not appear to indicate a general pattern of declining services and neighbourhood infrastructure.

However, it is likely that more significant and visible impacts to local neighbourhood services and structure may occur in the near future. Health spending in Northern Ireland is protected in the 2015-16 budget but due to increasing demand it is anticipated that savings of £260m will have to be made and there is a funding gap of £160m. There is also a £160m funding gap in education, with proposals to reduce pre-school education, Sure Start, IT services and healthy eating programmes. The Department for Regional Development has also indicated that there may need to be above-inflation rises in bus and train fares, reduced services on some routes and reductions in road repair and maintenance programmes. Libraries Northern Ireland was required to implement a budget reduction of 4.4 per cent in 2013-14 and of 7.7 per cent in 2015-16. These reductions have, to date, been met through measures such as laying off temporary workers and reducing opening hours, rather than through closures. The Police Service of Northern Ireland has also had a £38m reduction in its budget, although it has pledged to retain neighbourhood policing teams, instead abolishing response teams. The Department for Social Development has to make total savings of £99m. It is not yet clear how these reductions will impact on neighbourhood renewal programmes.⁵

These challenges may be combined with future cuts to provision for voluntary and community organisations in Northern Ireland, particularly as they are more reliant on direct funding from government than elsewhere in the UK (Acheson, 2014).

2.7. Welfare reform

Components of welfare reform were introduced later in Northern Ireland than in the rest of the UK (see Hickman *et al.*, 2014). The Welfare Reform Bill was first introduced in October 2012, shortly before the first wave of survey fieldwork on this research study. A number of differences in the implementation of welfare reform for Northern Ireland had already been negotiated with the UK Government at this point.

⁵ At the time of writing, the Northern Ireland Executive's budget 2015-16 is still in the process of being agreed. All information in this report relating to the 2015-16 budget is based on draft estimates. Figures are included to give a general idea of the likely financial situation, which is also dependent upon decisions relating to the introduction of social security changes in the Welfare Reform Bill and the implementation of other financial measures included in the Stormont House Agreement.

The intended implementation timetable was an uprating of benefit payments by one per cent (as in the rest of the UK) from 1 April 2013, a benefit cap of £26,000 per household from spring 2014, the Personal Independence Payment to replace the Disability Living Allowance from spring 2014 and the introduction of Universal Credit from the summer of 2014. Therefore, with the exception of the uprating of benefits, these proposed welfare reforms had not been implemented during the period of the research. The Stormont Agreement in December 2014 set out a timetable for the Welfare Reform Bill to be implemented by 2016-17 at the latest. It is also proposed that the existing Social Fund be replaced by a Discretionary Support Scheme, changes to Employment Support Allowance and the introduction of further sanction and hardship allowances. It is not clear whether the Removal of the Spare Room Subsidy or 'bedroom tax' will be introduced as part of the Welfare Reform Bill.

The impacts of the reforms in Northern Ireland, based on the original timetable for implementation, have been estimated by Beatty and Fothergill (2013). This study found that the reforms would remove £750m annually from the Northern Ireland economy (equivalent to £650 per annum for each working age adult) and that this per working age adult impact would be greater than anywhere else in the UK, with Belfast being hit harder than any other city in the UK. Derry and Strabane, the localities of our other case study neighbourhoods would also be severely affected. This study estimated that in terms of the one per cent benefit uprating, which had been introduced, this would affect Northern Ireland more than other parts of the UK because of the higher proportion of the population claiming benefits.

In addition to these proposed reforms, there has been increasing use of conditionality within the welfare system, including the implementation of benefit sanctions on Job Seekers Allowance and Employment Support Allowance. There is a growing evidence base in the UK and internationally, about the impacts of these sanctions on individuals and households (See Scottish Government, 2013). This evidence suggests that it is the most vulnerable and disadvantaged individuals and households who are most likely to be sanctioned. Although research has identified some short-term positive outcomes from sanctions, it has also found significant negative effects including further debt and hardship, poor mental and physical health, negative impacts on children and a risk of individuals' increasing involvement in crime or informal work.

The 2014 Annual Report of the Citizens Advice Bureau (CAB) Northern Ireland reported that in the period between April 2013 and March 2014, 63 per cent of enquiries related to benefits, with a further 10 per cent relating to debt. Of the benefits enquiries, the majority of these related to Employment Support Allowance, Disability Living Allowance, Incapacity Benefit or Housing Benefit. The CAB reported an increase in the number of enquiries about benefits from approximately 110,000 in 2012 to 320,000 in 2014.

2.8. Conclusions

This chapter has described the broader economic and neighbourhood services changes and trends that have occurred in Northern Ireland during the period of this study. At the commencement of the study, the economic recession had resulted in declining incomes, with increasing living costs exacerbating the challenges for low income households. It was anticipated that between December 2012 and March 2015 the situation for low income households and disadvantaged neighbourhoods would become even more challenging with lower incomes, rising costs and major negative impacts of public spending austerity and welfare reform.

However, a more complex picture has emerged during this period. By the end of the study period employment trends were increasing and unemployment was falling. The

previous sharp increases in living costs, for example, in heating and food have also declined or reversed in the final months of the study and there has also been a recent improvement in housing affordability.

However, it is also evident that many low income households continue to experience severe challenges, evidenced by the growth in the use of food banks, the increase in zero-hours contracts and the rapid rise in enquiries to the Citizens Advice Bureau Northern Ireland about benefits and debt. Recent research found that a majority of households in surveyed disadvantaged neighbourhoods reported that they struggled to heat their homes adequately.

The 2015-16 Northern Ireland Executive budget which requires significant reductions in departmental spending, and the introduction of welfare reforms (with the evidence of the impacts of these reforms elsewhere in the UK) suggest that the resilience of households and disadvantaged neighbourhoods will face even greater challenges in the years ahead than during the period of this research study.

'Getting-by'

3.1. Introduction

This chapter is concerned with exploring the financial circumstances of residents in our case study neighbourhoods over the course of the study. Specifically, it is concerned with exploring how they managed financially and the extent to which they 'got-by' (or not). It does so by drawing on data garnered from the two household surveys, with attention focusing on those residents who were interviewed in both surveys, and qualitative data generated by the in-depth interviews with resident panel members.

The chapter is divided into six sections, including this one. Section two highlights the income levels of residents drawing on data from the household surveys to do so. Section three examines indebtedness. It highlights the proportion of residents who were behind on their bills, disaggregating the findings by payment type, and explores the extent to which they routinely 'run out of money'. Section four examines the issue of savings, identifying the proportion of residents with savings and their size. Section five provides an overall assessment of the extent to which they are 'getting-by', while the last section provides a summary of the key findings to emerge from this chapter.

3.2. Household income

Respondents to the surveys were asked a number of questions about their income, including the size of their (household) income. In line with (Northern Ireland Multiple Deprivation Measure)⁶ deprivation data, analysis revealed that a large proportion of households in the disadvantaged neighbourhoods have relatively low incomes. As Table 3.1 reveals, 46 per cent of longitudinal respondents to the Wave 2 survey reported a household income of less than £200 per week. The proportion of longitudinal respondents falling into this category has risen since the Wave 1 survey, when 42 per cent responded in this way.

The Wave 1 survey revealed that income levels varied by area, with, as one might have expected, respondents in the 'better-off' comparator, Erinvale, reporting the highest income levels. However, while 40 per cent had a household income of at least £500, it is also important to note that more than one in four - 28 per cent - 'got-by' on less than £200 per week. With regard to the response for the disadvantaged neighbourhoods, the area that stands out is Top-of-the-Hill, where more than half - 59 per cent - of longitudinal respondents in the Wave 1 survey reported that their household income was less than £200 per week.

⁶ See: http://www.nisra.gov.uk/deprivation/nimdm_2010.htm

A similar pattern emerged in the Wave 2 survey with longitudinal respondents in Top-of-the-Hill being most likely to report that they had an income of less than £200 per week: more than eight out of ten (84 per cent) responded in this fashion. And Erinvale had the highest proportion of residents with an income over £500 per week: 33 per cent.

Table 3.1: Household income by case study neighbourhood (percentage of longitudinal respondents)

What is the total income of your household from all sources before tax and national insurance contributions?

	Belfast				Derry/Londonderry				All disadvantaged areas				Total			
	Short Strand		Lower Castlereagh		Irish Street		Top-of-the-Hill		Sion Mills		Erinvale		w1	w2		
	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2						
Less than £200	51	58	38	47	38	25	59	84	35	32	28	17	42	46	39	40
£200-£299	30	24	12	12	32	26	24	10	17	16	19	12	23	18	22	17
£300-£399	8	14	12	14	10	17	9	6	19	20	7	24	13	16	11	17
£400-£499	7	1	15	18	7	15	0	0	8	13	6	15	7	10	7	11
£500 or more	3	3	23	10	13	17	8	0	22	19	40	33	15	11	21	16
Unweighted base	52	62	25	45	51	56	31	45	86	94	77	75	245	302	322	377

Source: Wave 1 and Wave 2 surveys of residents

3.3. Indebtedness and bills

Respondents to the Wave 1 survey were asked whether they were currently behind with any household bills, specifically: rent or mortgage; electricity bill; gas bill; other fuel bills like coal and oil; telephone bill (including mobiles); childcare bill; internet bill; Sky/cable TV; and another bill (specify). Table 3.2 below presents a consolidated response to the question. It reveals that a sizeable proportion of longitudinal Wave 2 respondents were in this position: 14 per cent of respondents in the disadvantaged case study neighbourhoods reported that they were behind with at least one bill.

In both the Wave 1 and Wave 2 surveys the proportions varied markedly across the case study neighbourhoods from 33 per cent in Lower Castlereagh in the Wave 2 survey to two per cent in Top-of-the Hill in the same survey. As one might have expected, the level of indebtedness was lower in Erinvale where six per cent of longitudinal respondents to the Wave 2 survey reported that they were behind with at least one household bill.

In terms of change across the two surveys, the data for Top-of-the Hill are interesting, with the proportion of respondents falling from 16 per cent in Wave 1 to two per cent in Wave 2. While there may be a multitude of reasons for this change, and small numbers mean the findings should be treated with a degree of caution, the presence of a debt advisory service within the area may have contributed to this.

Table 3.2: Proportion of respondents who are behind with household bills by case study neighbourhood - aggregate (percentage of longitudinal respondents)

Which, if any, of the following household bills are you currently behind with?

	Belfast				Derry/Londonderry								All disadvantaged areas		Total	
	Short Strand		Lower Castlereagh		Irish Street		Top-of-the-Hill		Sion Mills		Erinvale		w1	w2	w1	w2
	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2				
Behind on at least one household bill	22	23	26	33	10	15	16	2	6	5	4	6	15	14	12	12
Not behind on any household bills	75	67	64	58	88	85	84	92	89	91	91	94	81	80	84	83
Don't know	3	9	8	9	0	0	0	1	4	4	4	0	3	4	3	3
Refused	1	1	2	0	2	0	0	6	1	0	1	0	1	1	1	1
Unweighted base	95	95	50	50	67	67	64	64	111	111	124	124	387	387	511	511

Source: Wave 1 and Wave 2 surveys of residents

Respondents were also asked if they were behind on the following bills and payments: credit or store cards; hire purchase agreements; bank or finance company loans; credit union loans; money lender loans; pay-day loans; Social Fund loans; loans from friend or relatives; catalogues paid by instalment; something else (specify); none of these. As the consolidated table below illustrates, 13 per cent of longitudinal respondents to the Wave 2 survey in the disadvantaged neighbourhoods reported that they were behind with at least one type of payment. Again, the proportion was higher in Lower Castlereagh (29 per cent) with residents in Short Strand also more likely to be experiencing this form of indebtedness (21 per cent). As was the case with household bills, respondents in the comparator area were less likely to report this form of indebtedness, with only four per cent doing so.

Comparing Wave 1 and 2 data revealed that the proportion of longitudinal respondents behind with an 'other bill' or payment' increased by three percentage points over the course of the study: at Wave 1, 10 per cent fell into this category.

Table 3.3: Proportion of respondents who are behind with 'other' bills and payments by case study neighbourhood (percentage of longitudinal respondents)

Which, if any, of the other things below are you currently behind with?

	Belfast				Derry/Londonderry								All disadvantaged areas		Total	
	Short Strand		Lower Castlereagh		Irish Street		Top-of-the-Hill		Sion Mills		Erinvale		w1	w2	w1	w2
	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2				
Behind on at least one other type of payment	17	21	19	29	2	15	11	7	4	2	7	4	10	13	9	11
Not behind on any other types of payment	78	73	71	59	94	85	89	87	90	97	90	95	85	82	86	86
Don't know	3	4	8	12	2	0	1	0	5	1	2	1	4	3	3	3
Refused	1	1	2	0	2	0	0	6	1	0	1	0	1	1	1	1
Unweighted base	95	95	50	50	67	67	64	64	111	111	124	124	387	387	511	511

Source: Wave 1 and Wave 2 surveys of residents

When the data for household and other indebtedness were combined they revealed that around a fifth (21 per cent) of longitudinal respondents in the disadvantaged case studies were behind with at least one bill or payment at the Wave 2 survey. The proportion of all respondents falling into this category increased by two percentage points over the course of the study.

Table 3.4: Proportion of respondents who are behind with any bills or payments by case study neighbourhood (percentage of longitudinal respondents)

	Belfast				Derry/Londonderry								All disadvantaged areas		Total	
	Short Strand		Lower Castlereagh		Irish Street		Top-of-the-Hill		Sion Mills		Erinvale		w1	w2	w1	w2
	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2				
Behind on at least one type of bill/payment	29	31	29	50	10	24	19	9	7	6	9	8	18	21	16	18
Not behind on any	67	59	61	39	88	76	80	82	87	90	84	91	78	72	79	77
Don't know	4	9	8	10	0	0	1	1	5	4	5	1	4	5	4	4
Refused	1	1	2	0	2	0	0	8	1	0	1	0	1	2	1	1
Unweighted base	95	95	50	50	67	67	64	64	111	111	124	124	387	387	511	511

Source: Wave 1 and Wave 2 surveys of residents

When the results were broken-down by specific bills/payments, the most commonly-cited by longitudinal respondents to the Wave 2 survey were: *'telephone bill, including mobiles'* and *'rent or mortgage'* which were both cited by five per cent; and *'credit or store card'* (four per cent). Perhaps surprisingly given the growth in the numbers of pay-day lenders in recent years, just one member of the longitudinal

cohort (0.2 per cent) reported in the Wave 2 survey that they were behind with a pay-day loan.

Table 3.5: Proportion of respondents who are behind with household bills/other bills and payments - all bills (percentage of longitudinal respondents)

	Total	
	Wave 1	Wave 2
Telephone bill (including mobiles)	2	5
Rent or mortgage	5	5
Credit or store cards	3	4
Loans from friends or relatives	2	3
Credit union loans	2	2
Social Fund loans	4	2
Catalogues paid by instalment	2	2
Sky/cable TV	2	1
Council rates	0	1
Money lender loans	0	1
Electricity bill	4	1
Other fuel bills like coal and oil	2	1
Hire purchase agreements	0	1
Internet bill	0	1
Bank or finance company loans	1	1
Gas bill	2	1
Pay-day loans	0	0

Source: Wave 1 and Wave 2 surveys of residents

Members of the resident panel were asked a series of questions about their approach to paying their bills and being in debt. Those respondents who reported that they were behind with some of their bills/payments were asked how they felt about this. The response varied considerably. Some took a phlegmatic approach and appeared unconcerned about their debt. Others took a very different view and worried about it:

[I was] devastated. [Being in debt] was a terrible thing. A very worrying thing.
(Mona, 35-44, looking after home and family, Erinvale, first interview)

Another respondent highlighted how much he disliked being in debt:

I don't like being in debt. I always like to have a bit of money put to the side for emergencies such as washing machine breaks, roof needs fixing, things like that.
(Daniel, 35-44, working full-time, Short Strand, first interview)

And another was struggling to repay accumulated debts:

I'm actually paying back more rent and more rent arrears and things, so they're taking an awful lot of my money... the debt I did get into's all coming back now and it's all got to be paid back now and there's no getting out of that. (Clarissa, 55-64, long-term illness, Short Strand, third interview)

Finally, Vicki from Top-of-the-Hill expressed how 'stressed' being behind on her rent made her feel:

I hate that - not being on top of my bills and stuff. So that's stressed me out since Christmas. Maybe I missed one [rent payment]. (Vicki, 30-34, full-time education, Top-of-the-Hill, first interview)

Panel members were also asked whether they employed any specific strategies in terms of managing their debts. As will be examined in the next chapter, many appeared to adopt a strategy which saw the payment of certain bills prioritised over others, with rent and fuel bills being the highest priority:

...you've only just paid your electric bill and put money in the gas and it runs out, too quick, especially when it's so cold. You spend a lot of money on your electric and gas. (Stacy, 65+, Lower Castlereagh, third interview)

Panel members were also asked how they paid their bills. They gave a range of answers with the method employed to (a large degree) being shaped by the bill in question. For example, pre-payment cards were a popular way of paying gas and electricity bills, while oil (particularly when the amount purchased was small) was often paid for in cash. In light of the introduction of Universal Credit, with its reliance on electronic forms of payment, it is interesting to note that many members of our resident panel conducted many of their transactions in cash.

Respondents to the household surveys were asked: *'How often, if at all, in the last 12 months, did you (and your partner) run out of money before the end of the week or month?'*⁷ As the table below illustrates, more than a third (37 per cent) of longitudinal respondents in the disadvantaged neighbourhoods reported in the Wave 2 survey that they had run out of money 'very often' or 'fairly often'. Given that many (44 per cent) of these residents (or another member of their household) were in receipt of some form of out of work or severe disability benefit,⁸ this raises the question of how they will fare if/when welfare reforms are introduced and the real value of many benefits decreases. The proportion of respondents running out of money fell slightly (by two percentage points) over the course of the study.

⁷ Respondents were instructed to 'include times when you have run out of money and had to use your credit card, an overdraft or borrow to 'get-by'.

⁸ That is: Income Support, JSA, Incapacity/Severe Disablement Benefit, or ESA.

Table 3.6: Proportion of respondents who have 'run out of money before the end of the week or month' in the last year by case study neighbourhood (percentage of longitudinal respondents)

How often, if at all, in the last 12 months, did you (and your partner) run out of money before the end of the week or month?

	Belfast				Derry/Londonderry								All disadvantaged areas		Total	
	Short Strand		Lower Castlereagh		Irish Street		Top-of-the-Hill		Sion Mills		Erinvale		w1	w2	w1	w2
	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2				
Very often	9	36	18	19	12	4	45	13	15	6	2	2	18	16	14	13
Fairly often	29	19	29	14	24	4	14	54	13	16	16	7	21	21	20	18
Hardly ever	28	13	25	28	21	2	23	31	8	25	20	12	20	19	20	18
Never	33	27	26	39	43	90	19	0	59	48	59	75	39	41	44	49
Don't know	1	4	1	0	0	0	0	2	6	5	3	3	2	3	2	3
Unweighted base	95	95	50	50	67	67	64	64	111	111	124	124	387	387	511	511

Source: Wave 1 and Wave 2 surveys of residents

The response to this question varied markedly by area in both the Wave 1 and 2 surveys. In Wave 1, while roughly half (58 and 47 per cent respectively) of longitudinal respondents in Top-of-the-Hill and Lower Castlereagh reported that they did often run out of money, only 28 per cent of residents in Sion Mills did so. And not unexpectedly, residents in Erinvale were least likely of those in all the study areas to report this - only 18 per cent of respondents did so. In the Wave 2 survey, the highest proportion was recorded in Top-of-the-Hill (67 per cent); the lowest in Irish Street (eight per cent).

A number of resident panel members reported that had they had run out of money in the last year, despite appearing to be extremely competent money managers, and applying a number of inventive and ingenious strategies to 'make ends meet'. For example, Miriam from Erinvale (35-44), reported that she was *"usually skint by the end of the week"* while Gail, who is in her mid-twenties and lives in Top-of-the-Hill, noted that she ran out of money *"every fortnight"*, usually by £20 or £30.

3.4. Savings

Respondents to the household surveys were asked whether they had any savings. As the table below reveals, only a relatively small proportion - a little over a third (37 per cent) - of longitudinal respondents in the disadvantaged neighbourhoods reported they had savings in Wave 2. This may be an issue in the future as most residents lack a financial 'buffer' to insulate themselves from financial shocks. As one might have expected, residents in the comparator area had the highest proportion of 'savers' of all the case studies - 45 per cent⁹ reported they had some savings - although 17 per cent did not, leaving themselves vulnerable to future financial shocks.

⁹ It is important to note that a relatively high proportion of respondents in Erinvale did not 'declare' their savings in the Wave 2 survey: 19 per cent responded 'don't know' with an identical proportion refusing to answer the question.

Table 3.7: Proportion of respondents with savings by case study neighbourhood (percentage of longitudinal respondents)

Thinking about all your saving accounts, assets and investments, what would you say is the current amount or value held by you (and your partner or spouse)?

	Belfast				Derry/Londonderry								All disadvantaged areas		Total	
	Short Strand		Lower Castlereagh		Irish Street		Top-of-the-Hill		Sion Mills		Erinvale		w1	w2	w1	w2
	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2				
Nil/no savings	57	78	56	58	36	32	72	46	52	47	13	17	54	53	44	45
Less than £3,000	25	14	27	35	31	42	16	33	17	24	18	21	22	28	21	26
£3,000 or more	11	2	2	1	4	13	1	0	12	22	38	24	7	9	15	13
Don't know	3	1	7	2	8	4	4	1	4	0	12	19	5	1	6	6
Refused	6	5	9	3	21	9	8	20	16	6	19	19	12	8	14	11
Unweighted base	95	95	50	50	67	67	64	64	111	111	124	124	387	387	511	511

Source: Wave 1 and Wave 2 surveys of residents

Most panel members reported that they had no savings. And just finding enough to 'get-by' was a struggle for many of them:

I have no savings at all. Whatever I get every week, I portion it out for oil, food, bread money. Everything. (Ruby, 25-29, not working, Irish Street, first interview)

Another member, Cameron, reported in his Wave 1 interview that his wife had recently spent her savings:

Well, she used to have a wee savings upstairs which was for the like of that...that type of thing. But that's all away now. With the way the general situation is I think everything's getting dearer, she was saying. She used to maybe have [some savings] for everything like that; for a washing machine or a fridge. But not now...We'd just have to do without until we got the money together. (Cameron, 65+, retired, Short Strand, first interview)

Without the financial buffer that savings provide, a number of panel members reported that they did not know how they would cope with an unexpected financial outlay or 'emergency'. And when asked what they would do if their washing machine broke down, many had no idea:

I don't know. I hope it doesn't break down. (Bob, 65+, retired, Sion Mills, first interview)

I'm not sure actually, start to panic? I would say if that went this month we'd be using me Mum's washing machine until we could put enough money by. It would take nearly two months before we could pay for another washing machine or something. (Rich, 30-34, working part-time, Irish Street, first interview)

For those who were able to save, credit unions were the preferred saving vehicle. They were very important to residents and provided a vital lifeline to save and access loans. Many residents in all the case study areas had an active credit union account or had previously had one. There were a number of reasons why credit unions were (relatively) popular. First, there was a consensus that they offered the lowest interest rates to borrowers, as Bob and Steve noted:

The interest on the loans is very low and compared to anything else - banks or anything. (Bob, 65+, retired, Sion Mills, first interview)

Put it this way, it's a hell of a lot better than going to a bank to borrow...they [credit unions] are handy and they don't charge the same rate as the bank would. (Steve, 65+, retired, Sion Mills, first interview)

Second, credit unions were seen as being more trustworthy than banks, a view which was expressed by Grant, who also highlighted the issue of interest rates:

If I was to start saving I would definitely open a credit union account. ...Yeah, I have a bank and a building society account and I would trust my money a lot more in a credit union. [It] Just feels safer. And if you do get a loan it's a better rate. There's not as much to pay back and you borrow against your savings. (Grant, 16-24, working full-time, Top-of-the-Hill, first interview)

Third, many panel members reported they appreciated the 'local' nature of credit unions, which enabled them to have easy access to make payments or withdrawals. Furthermore, the community focus of credit unions was also welcomed: *"It's a community thing most of the people on the committee and that are living in the district."* (Dylan, 45-64, unemployed, Short Strand, first interview)

Fourth, credit unions were perceived to be more 'flexible' when it came to lending and more likely to lend to low income households: *"I don't think a quarter of people would get a loan in the bank as would get in the credit union"* (Shirley, 35-44, looking after family, Short Strand, first interview). Finally, one panel member preferred credit unions to banks because it was more difficult to withdraw funds from them, an attribute which would make him less likely to spend his savings:

To get it [money] isn't easy. There's no card or anything. You have to go in the credit union and take it out. That's a good thing. So it's a bit harder to get your savings out. ...Yeah, in the bank I would just spend it. Like online banking, I can just transfer it to my other account any time at all. No, it's far better where I can't get at it. (Bob, 65+, retired, Sion Mills, second interview)

3.5. An overall assessment of 'getting-by'

3.5.1. Getting-by results

Respondents to the household surveys were asked to provide an overall assessment of how they were managing financially i.e. how they were 'getting-by'. Table 3.8 presents the response to this question.

Table 3.8: How poorly or well respondents are managing financially by case study neighbourhood (percentage of longitudinal respondents)

Taking everything into account, how well or poorly are you (and your partner) managing financially these days?

	Belfast				Derry/Londonderry								All disadvantaged areas		Total	
	Short Strand		Lower Castlereagh		Irish Street		Top-of-the-Hill		Sion Mills		Erinvale		w1	w2	w1	w2
	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2	w1	w2				
Very well	11	12	16	31	17	48	16	20	50	29	31	39	25	27	26	30
Fairly well	48	41	21	46	53	28	41	50	20	52	46	45	36	44	38	44
Neither well or poorly	25	24	30	7	17	12	16	11	16	9	12	8	20	13	18	12
Fairly poorly	14	14	22	5	5	8	13	15	6	6	7	5	11	10	10	9
Very poorly	1	8	12	9	7	2	14	2	1	2	2	2	6	4	5	4
Don't know	1	1	0	1	0	2	0	2	6	3	2	1	2	2	2	2
Unweighted base	95	95	50	50	67	67	64	64	111	111	124	124	387	387	511	511

Source: Wave 1 and Wave 2 surveys of residents

The table reveals that 14 per cent of longitudinal respondents in the disadvantaged neighbourhoods reported that they were finding it difficult to 'get-by' financially at the time of the Wave 2 survey: four per cent reported that they were managing very poorly; 10 per cent, fairly poorly. In both the Wave 1 and Wave 2 surveys, these proportions varied by area. In the Wave 2 survey, the highest proportions of respondents managing poorly could be found in Short Strand (22 per cent) and Top-of-the-Hill (18 per cent). Perhaps not unexpectedly, the lowest proportion was found in Erinvale. However, seven per cent of residents there still reported that they were struggling to 'get-by', supporting the assertion that poverty is not confined to disadvantaged neighbourhoods.

The overall proportion of respondents struggling to 'get-by' is lower than one might have expected, given that:

- as noted earlier, nearly half of longitudinal respondents reported that their income was less than £200
- more than a fifth of longitudinal respondents reported that they were behind with at least one bill or payment
- 37 per cent reported that they routinely run out of money
- as noted earlier, 44 per cent were in receipt of an out of work or severe disability benefit
- in-depth interviews with panel members revealed that a great many were experiencing severe financial hardship and were clearly not 'getting-by' even though they reported that they were.

This therefore begs the question, why is the case? Why do relatively few respondents report they are struggling to 'get-by' financially? There appear to be a number of interconnected reasons for this.

First, 'getting-by' is a subjective concept, with interpretations of what it constitutes varying by household, with it meaning 'different things to different people'. This may partly explain why some residents reported that they were 'getting-by' when an objective assessment of their situation would draw the conclusion that they were not. They could not afford to eat 'properly', have heating on, go out or go on holiday, all of which it could be argued, are markers of not 'getting-by'. But still they reported that they were doing so. One of the reasons for this might be the interpretation applied by these residents to not 'getting-by', which appeared was an extreme situation which involved losing one's home or being made bankrupt.

This point is illustrated by Table 3.9, which highlights the financial circumstances of respondents who reported that they were 'getting-by' well and those that reported that they were struggling to 'get-by'. As the table reveals, nearly one in five (18 per cent) respondents to the Wave 2 survey who reported that they were 'getting-by' were behind with at least one type of bill or payment, and a third routinely ran out of money.

Table 3.9: The characteristics of respondents who reported that they were 'getting-by' and not 'getting-by' (longitudinal sample)

	Disadvantaged areas		
	Not 'getting-by'	'Getting-by'	Comparator total
Wave 1			
Household income less than £200 per week	72	36	28
No savings	87	47	13
Behind on at least one type of bill/payment	49	11	9
Run out of money very or fairly often, last 12 months	86	30	18
Unweighted base	58	323	124
<i>Unweighted base, income question only</i>	36	209	77
Wave 2			
Household income less than £200 per week	60	44	17
No savings	71	51	17
Behind on at least one type of bill/payment	39	18	8
Run out of money very or fairly often, last 12 months	58	33	10
Unweighted base	50	330	124
<i>Unweighted base, income question only</i>	39	258	75

Source: Wave 1 and Wave 2 surveys of residents

The table above also supports the notion that 'getting-by' is an elastic concept, encompassing a range of interpretations. On one end of the spectrum, some residents are 'getting-by' with relative ease: they have savings; never fall behind on bills or run out of money; have a reasonable income; and they have very little or no debt. Residents falling into this category reported being able to save on a regular basis, and were able to take holidays or fund financial 'emergencies', such as buying a new washing machine or replacing heating. Stephen explained that his family was managing well:

We live week by week. But I pull in good money. But it's up and down cos it's a business. So we don't have a lot of money and then it comes in waves. Food,

entertainment, the list goes on. We don't have lots of savings but it does take five or six grand a month to keep us all. I think that would be the compromise in lifestyle. Everybody just gets what they need to. If there's a school trip they'll go on a school trip. If they need clothes they get clothes. If we want to go on holiday we still go on holiday. If we need a new car we can afford a new car...we're quite privileged. I find myself quite lucky. (Stephen, 35-44, working full-time, Erinvale, first interview)

On the other end of the 'getting-by' spectrum were residents who reported that they were 'getting-by' but were only able to do so by making adjustments to their budgets and lifestyles. They were just able to keep on top of bills, manage loan repayments and keep up with the cost of living. Sharon from Sion Mills was typical of panel members who fell into this group. She noted in her second interview that she managed to 'get-by' financially: *"I am managing yeah but it's tight. I'm not in debt".* However, she then continued to note that she regularly 'did without' and 'made do'.

We have no luxuries, furniture's all second hand, everything's handed down, we haven't bought anything new for this house in years. It would be nice to have a nice new suite but things like that you just make do with cos that's all you have...When we're in Asda to get groceries you'd love to go and buy yourself something but it's not there so you just have to do without. So is that getting-by or not? I don't know. (Sharon, 35-44, unemployed, Sion Mills, second interview)

She also noted that she could not afford to address her property's damp problem, which was having an adverse effect on her health:

There's still the damp and broken windows and broken doors that all still need to be fixed. That's on the list to do but it's getting the money to do it. I really want to try and get the damp fixed but I keep saying next year we're going to get this house fixed, but hopefully something will turn up. It gets so damp it's affecting my asthma as well. The plaster's falling off the wall, and the longer you leave it the more damage it's going to do and dry rot will set in and destroy the whole house.... I've been saying it for too many years now but I keep hoping, I don't know where to cut back to get the money to get it. (Second interview)

Second, the small number of respondents reporting that they were not 'getting-by' may be a reflection of low expectations. An assessment of 'getting-by' is derived by comparing financial expectations with achievements. It therefore follows that, all other things being equal, residents with low expectations will be more likely to record higher 'getting-by' scores. In-depth interviews with panel members revealed that many had very low financial (and life course) expectations and there was a sense that their financial predicament was to be expected.

There was also a sense that some panel members also 'managed' their expectations. For example, this certainly appeared to be the case for Tony from Top-of-the-Hill who reported:

It [getting-by] is to keep your head above water and keep going. Trying to make do with what you've got and not look for anything more than what you have. (Tony, 45-64, long-term illness, Top-of-the-Hill, third interview)

Keenan managed his expectations by reminding himself that others were in a more difficult position than themselves. And Sharon from Sion Mills did the same:

I have but I always think we have enough, too, we're not down and out. I always think they're for people worse off than me. It's never come to that, we might have that [tea and toast] for four days. I don't know, I think I'd find it hard to go

in cos I always do think it's for people more in need... I think that's for people who have nothing, we'll always have cereal or toast or something. We get in a couple of loaves and a couple of cartons of milk and that's the week's shopping, that's the best you can do. (Sharon, 35-44, unemployed, Sion Mills, second interview)

There was a sense amongst panel members that struggling to 'get-by' was ordinary for people like them, commonplace, and, in line with the findings of Batty and Cole (2010), not something that should evoke strong emotions and anger. Amanda felt that working class people like herself and her neighbours had come to accept living in financial hardship as the norm:

It [the recession ending] doesn't affect me. The working class people have had these gaps between who has and who hasn't, it's always been there. I think working class people are inclined to accept things better than those who have money who are afraid of losing their money, we've learnt how to rob Peter to pay Paul and watch what we're doing with our money, I think that's why we succeed that wee bit better. We're learnt how to accept things. (Amanda, 65+, retired, Lower Castlereagh, second interview)

In a similar vein, Nigel from Lower Castlereagh and Julia from Sion Mills noted:

Well, you have to cope with it, you have to accept that you can't go out and do the things you want to cos your finances don't allow it so you have to curtail your outgoings. (Nigel, 45-64, working full-time, Lower Castlereagh, second interview)

You just get on with it and do what you have to. (Julia, 45-64, working part-time, Sion Mills, first interview)

And Sharon from Sion Mills noted:

I think you accept it [financial hardship] eventually; just accept that this is how you live and it's ok. I do think it becomes acceptable after a while... you always have your wishes and dreams but then there's reality. (Sharon, 35-44, unemployed, Sion Mills, third interview)

Third, there was a sense when interviewing some panel members who had endured financial hardship over a long period of time that they had adapted to their situation.

[I] just get used to it. I tend to now just take every day as it comes and some days are better than others but I think it's up to the individual to make it better and not to blame this one and that one because it's like no-one told you to have all these children and it's your fault you're in this position or whatever. So I just take every day as it comes and just get on with it and if I am feeling a bit down I ring my friend or go round for coffee. Money does help but it's not the be all and end all, cos I think the more people get the more greedy they would become as well. Say instead of getting £140/week you get £200/week so then that's still not enough, what is enough? With the elections one of the politicians was talking about what's enough to live on and they reckon they could live on a couple of pound a day, and I was, are they kidding, nobody could live on a couple of pound a day. (Zara, 35-44, long-term illness, Lower Castlereagh, second interview)

Yeah, but then you get used to it, too. So you think: 'it's all right as well'. That's what you do. That's ok. This is how you're living. (Sharon, 35-44, unemployed, Sion Mills, second interview)

Fourth, there was a sense that residents tried not to dwell on their situation, instead focusing on more important aspects of life which distracted them from their financial predicament. This certainly appeared to be the case for Keenan from Sion Mills who noted:

I can't see a change in the foreseeable future...No I won't allow myself to think like that [give in]. You always get a wee buzz out of something and forget about it for a while and life goes on. (Keenan, 35-44, unemployed, Sion Mills, second interview)

In a slightly different context (managing his budget), Kevin noted that he sometimes spent his money on more important items than day to day necessities:

There is days that I look at the four walls and go 'why do I bother? Why am I still here in this situation?' and at weekends, say I had a couple of pounds in my pocket, maybe think of having a drink, it does depress you, but it wouldn't affect me to the fact that I'd want to take action on it. I know where my boundaries are...Some of them [bill reminders] I do ignore...the way I look at things is there's more important things to keep me surviving day by day. A debt can be paid off over time, day by day you have to be there now, people don't like me when I say that but that's the way I am. I go for the now and then rather than later. (Kevin, 25-29, unemployed, Sion Mills, second interview)

3.5.2. Changes over time

The proportion of longitudinal respondents in the disadvantaged neighbourhoods reporting that they were struggling to 'get-by' financially fell over the course of the study by three percentage points, as Table 3.8 reveals. Again this is perhaps surprising as:

- The proportions of respondents with income less than £200 and who reported that they were behind with at least one bill or payment both rose.
- Panel members reported in their first two interviews that oil, food, and petrol prices had risen.

Table 3.10 below provides further insight into change in relation to 'getting-by'. It highlights the number of longitudinal respondents falling into four groups, those who reported that they were:

- not 'getting-by' in both the Wave 1 and Wave 2 surveys
- not 'getting-by' in Wave 1 but 'getting-by' in Wave 2
- 'getting-by' in Wave 1 but not 'getting-by' in Wave 2
- 'getting-by' in both waves.

Table 3.10: 'Getting-by' over time (longitudinal cohort)

Unweighted counts				
Wave 1 status	Wave 2 status	All deprived areas	Comparator	Total
Not 'getting-by'	Not 'getting-by'	7	0	7
Not 'getting-by'	'Getting-by'	48	9	57
'Getting-by'	Not 'getting-by'	43	9	52
'Getting-by'	'Getting-by'	276	102	378
Don't know		13	4	17

Source: Wave 1 and Wave 2 surveys of residents

The data are noteworthy in a number of respects:

- Only seven longitudinal respondents reported themselves as not 'getting-by' in both surveys. This is surprising as one of the key themes to emerge from the resident panel was that the financial circumstances of many members experiencing financial hardship at the beginning of the study did not improve over time.
- (Positive) stasis is the dominant feature of the table - the proportion of respondents whose reported positive financial circumstances did not change over the course of the study is very high: 276 reported that they were 'getting-by' in both surveys.
- The proportion of respondents who reported their financial circumstances had improved outnumbered those who said that it had deteriorated. Again, this is perhaps surprising as only a small minority of panel members reported their financial situation had improved. However, the finding may be a result of respondents adjusting to their situation, becoming more tolerant of poverty, and lowering their expectations.

Interestingly, moving from one state to another does not necessarily correspond to changes in other financial indicators, which supports the assertion highlighted earlier that 'getting-by' is a highly elastic term and the notion that people's assessment of what it means to be managing 'well' or 'poorly' changes over time. Taking, for example, running out of money:

- Of those that moved from 'not getting-by' to 'getting-by' in their own assessment of their circumstances, less than a quarter (24 per cent) also saw a positive change in how often they run out of money (from 'very/fairly often' to 'hardly ever/never').
- Of those that moved from 'getting-by' to 'not getting-by', 29 per cent saw a negative change in how often they run out of money (from 'hardly ever/never' to 'very/fairly often').

As a result, there are large differences between the two 'getting-by' cohorts in Wave 2: those that have always reported that they manage relatively well financially, and those that previously said they managed poorly. While only 26 per cent of the former group (those consistently 'getting-by') said they ran out of money very or fairly often, the same was true for fully 72 per cent of the latter group, despite now no longer seeing themselves as managing poorly. This is, in fact, a considerably higher proportion than for those moving in the other direction, from 'getting-by' to 'not getting-by', of which 53 per cent said they ran out of money very or fairly often.

Table 3.11: Proportion of respondents who have 'run out of money before the end of the week or month' in the last year by 'getting-by' status over time (percentage of longitudinal respondents)

How often, if at all, in the last 12 months, did you (and your partner) run out of money before the end of the week or month?

	All disadvantaged areas		
	W1 Not 'getting-by'; W2 'Getting-by'	W1 'Getting-by'; W2 Not 'getting-by'	W1 'Getting-by'; W2 'Getting-by'
Very/Fairly Often (Wave 1)	89	40	29
Very/Fairly Often (Wave 2)	72	53	26
Positive change	24	16	18
Negative change	7	29	15
Unweighted base	48	42	268

Source: Wave 1 and Wave 2 surveys of residents

Similarly, when looking at savings:

- Only 18 per cent of those that moved from 'not getting-by' to 'getting-by' also saw a positive change in their savings (from none to some), and 12 per cent went from having savings to having none.
- Of those that moved from 'getting-by' to 'not getting-by', only 14 per cent saw a negative change in their savings (from some to none).

Again, there are differences between the two 'getting-by' cohorts in Wave 2. Nearly half (49 per cent) of those consistently 'getting-by' had savings at Wave 2, compared with only 21 per cent of those that had moved from 'not getting-by' to 'getting-by'. Their subjective reassessment of their circumstances did not necessarily reflect greater financial security.

Table 3.12: Proportion of respondents with savings by 'getting-by' status over time (percentage of longitudinal respondents)

Thinking about all your saving accounts, assets and investments, what would you say is the current amount or value held by you (and your partner or spouse)?

	All disadvantaged areas		
	W1 Not 'getting-by'; W2 'Getting-by'	W1 'Getting-by'; W2 Not 'getting-by'	W1 'Getting-by'; W2 'Getting-by'
Some savings (Wave 1)	13	33	43
Some savings (Wave 2)	21	30	49
Positive change	18	6	16
Negative change	12	14	13
Unweighted base	46	31	195

Source: Wave 1 and Wave 2 surveys of residents

3.6. Summary

Nearly half - 46 per cent - of longitudinal respondents to the Wave 2 survey reported a household income of less than £200 per week. The proportion of longitudinal respondents falling into this category has risen since the Wave 1 survey, when 42 per cent responded in this way.

When the data for household and other indebtedness were combined they revealed that around a fifth (21 per cent) of longitudinal respondent in the disadvantaged case studies were behind with at least one bill or payment at the Wave 2 survey.

A little over a third (37 per cent) of longitudinal respondents in the disadvantaged neighbourhoods reported they had any savings in the Wave 2 survey.

Fourteen per cent of longitudinal respondents reported that they were finding it difficult to 'get-by' financially at the time of the Wave 2 survey: four per cent reported that they were managing very poorly; 10 per cent fairly poorly. The overall proportion of respondents struggling to 'get-by' is lower than one might have expected. This is because:

- nearly half of longitudinal respondents reported that their income was less than £200 per week
- more than a fifth of longitudinal respondents reported that they were behind with at least one bill
- 37 per cent reported that they routinely run out of money
- 44 per cent were in receipt of an out of work or severe disability benefit
- in-depth interviews with panel members revealed that a great many were experiencing severe financial hardship and were clearly not 'getting-by' even though they reported that they were.

There appear to be a number of reasons why fewer than expected respondents reported that they struggled to 'get-by':

- 'Getting-by' is a subjective concept, with interpretations of what it constitutes varying by household, with it meaning different things to different people.
- The small number of respondents reporting that they were not 'getting-by' may be a reflection of low expectations.
- There was a sense when interviewing some panel members who had endured financial hardship over a long period of time that they had adapted to their situation.
- There was a sense that residents tried not to dwell on their situation, instead focusing on more important aspects of life which 'distracted' them from their financial predicament.

The proportion of longitudinal respondents reporting that were struggling to 'get-by' financially fell over the course of the study by three percentage points. Most respondents reported that they were 'getting-by' in both waves of the survey.

Understanding 'getting-by'

4.1. Introduction

The previous chapter explored the financial circumstances of residents in the case study neighbourhoods and found that many experienced financial hardship, with some struggling to 'get-by' for the duration of the study. The first part of the chapter examines why this was the case. The second part of the chapter is concerned with identifying the strategies employed by residents to 'get-by'.

4.2. Factors influencing residents' ability to 'get-by'

Both qualitative and quantitative research techniques employed by the study team shed light on why some residents find it difficult to 'get-by'. For example, in-depth interviews with resident panel members revealed high (and rising) food prices and (in the first two and a half years of the study) petrol and oil prices to be major contributory factors:¹⁰

Well, I know I'm struggling, especially with the price of oil and stuff. I can't just go and buy 500 litres of oil. I'm just buying wee drums as we go. I'm sure there's a lot of people probably in the same boat. Everything's gone through the roof with price. (Ruby, 25-29, single person with children, not working, Irish Street, first interview)

Definitely, and it's got worse these last couple of years. They [prices] have doubled from when I originally started to shop on my own when £20 a week would have done you for your groceries like you bought your lunches and things like that as you needed them each day. But your main groceries, that's doubled. (Finlay, 65+, retired, Short Strand, first interview)

The diesel and the petrol - now the price of them is unbelievable. They've really gone up. (Finlay, 65+, retired, Short Strand, first interview)

I'm not a great shopper, but I do notice the shopping. I need a car, so petrol and stuff, so definitely [prices have gone up]. And I know everywhere else, I've rates and stuff to pay: they're bumped up and insurance policies or anything they've put a bit extra, things like that I would notice. (Howard, 65+, retired, Irish Street, first interview)

¹⁰ Further discussion about these important issues can be found in the first report on 'getting-by', which can be downloaded at <http://www.shu.ac.uk/research/crest/sites/shu.ac.uk/files/getting-by-difficult-times.pdf>.

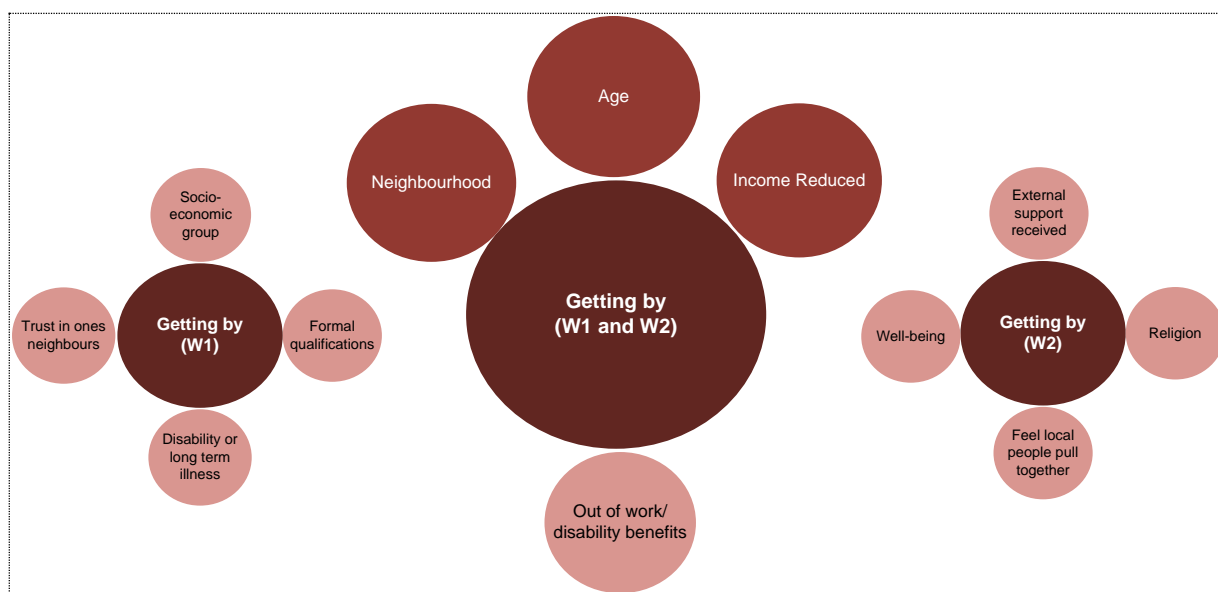
For some, converting from heating oil to gas had made budgeting easier:

We got the gas aye, it's a lot better, you just pay it as you go along. The hardest part we had was trying to make the money up for the oil, say you were getting 500 litres, it was hard to get the money up for it so with the gas as you pay as you go, that's the way we normally budget our things which seems a lot easier.
(Cameron, 65+, retired, Short Strand, third interview)

The quantitative research technique, logistic regression modelling, was used to identify those factors which were statistically associated with the 'getting-by' variable. The analysis, which was undertaken separately on data from the Wave 1 and Wave 2 surveys, focused on the response to the question used throughout the study to measure 'getting-by': *Taking everything into account, how well or poorly are you (and your partner) managing financially these days?* Two models were developed for each wave of survey data: one for all residents in our sample, including those from Erinvale, and one for the disadvantaged neighbourhoods only.¹¹

The results are presented Figure 4.1, with shading and circle size used to denote the strength of association: the darker the shading and greater the size of circle, the stronger the statistical relationship.

Figure 4.1: Factors with a statistically significant association with 'getting-by' and their relative importance across Wave 1 and Wave 2 surveys



Source: Wave 1 and Wave 2 surveys of residents

Across the two survey waves and the four regression analyses undertaken three factors consistently emerged as being particularly associated with 'getting-by' amongst our survey participants - place (i.e. neighbourhood); age; and a reduction in income - with a variety of other factors emerging in either Wave 1 or Wave 2:

- **Place:** Neighbourhood emerged as being an 'important' factor impacting on 'getting-by'. Specifically, respondents from Sion Mills were most like to be 'getting-by' even when Erinvale was included in the model, with those from Lower Castlereagh and Short Strand being least likely to do so.

¹¹ More information about this modelling exercise can be found in Appendix 1.

- **Age:** Respondents aged 60 and over were most likely to be 'getting-by', with those aged between 16 and 29 and aged between 30 and 59 being much less likely to be 'getting-by'. Panel members who fell into the first category include Fiona and Alana. Fiona, who was still working even though past retirement age, reported that: "*We are better off than we've ever been...I don't think we'd struggle cos we don't have a mortgage or anything.*" (Fiona, 45-64, working part-time, Erinvale, first interview). Alana reported that she was in a similar position - she revealed that she was "*comfortable*" and had a cushion of savings, pensions and previous investments to fall back on: "*I'm not saying I'm rich, but I'm comfortable and I can do the things I enjoy. But I wouldn't be wasteful...so I would be cautious that way, not maybe cos I need to be, but just cos my generation would be. Debt wasn't something that my generation would have got themselves into.*" (Alana, 65+, retired, Erinvale, first interview)
- **A reduction in income:** Respondents were asked whether their household income had reduced unexpectedly in the past 12 months. Those that replied in the affirmative were much less likely to be 'getting-by' than those whose income had not been adversely affected. The extent to which falling income was an issue amongst our sample, and its causes, are explored below.
- **Other factors statistically related to 'getting-by':** Several other factors also had a statistically significant influence on 'getting-by', albeit with lesser importance. One of these was significant in both Wave 1 and Wave 2 surveys:
 - people from households **in receipt of out of work or disability benefits** were less likely to be 'getting-by' than those from households not in receipt of these benefits.

Several were only significant in the Wave 1 survey:

- People with a **disability or long-term illness** were less likely to be 'getting-by' than those who did not identify a disability or health condition.
- People from the **C2DE socio-economic group** were less likely to be 'getting-by' than those from the ABC1 group.
- People with **no formal qualifications** were less likely to be 'getting-by' than those with a formal qualification.
- People who **trusted their neighbours** (i.e. high social capital) were more likely to be 'getting-by' than those who did not.

And several were only significant in the Wave 2 survey:

- People from a **Protestant religious background** were more likely to be 'getting-by' than people from Catholic or other religious backgrounds.
- People with **medium-high well-being** (life satisfaction) were more likely to be 'getting-by' than those with low or very low well-being.
- People who had received **unpaid practical or financial help** from people they did not live with were more likely to be 'getting-by' than those who had not had similar support.¹² This issue is explored in the next section.
- People who felt **local people pulled together to improve the neighbourhood** (i.e. high social capital) were more likely to be 'getting-by' than those who did not think this was the case. Qualitative data collected by the study team corroborates this finding, and there was a strong sense of 'pulling together' in

¹² This measure was not included in the Wave 1 survey.

three of our areas in particular: Sion Mills; Short Strand and Top-of-the-Hill. This attribute was most likely to be seen when adversity 'struck':

The best thing would be if something happens the community come together. This morning I went to a funeral that one of the local residents that's been here years, the whole community came to it and it really brings you together, that kind of thing. (Kevin, 25-29, unemployed, Sion Mills, first interview)

Well, everybody knows everybody. Now sometimes I don't know if that's a good thing or a bad thing because everybody knows your business. But then again if something does happen everybody does sort of get together. (Clarissa, 45-64, unemployed, Short Strand, first interview)

Yeah, people still pull together...it's just a tight knit community. (Dylan, 45-64, unemployed, Short Strand, first interview)

When viewed in their entirety, the following conclusions can be drawn about the findings presented above:

- They provide evidence to support the assertion that place is important in terms of influencing households' ability to 'get-by'.
- However, notwithstanding this, it is individuals' characteristics and circumstances which appear to have the biggest influence on their ability to 'get-by'.
- As is evident from the list above, some variables included in the analysis were statistically related to 'getting-by' in the Wave 1 survey but not Wave 2, and vice-versa. This is partly a function of the size of the sample - it is not large enough for variables with weaker associations with 'getting-by' to emerge as significant - but it also indicates that a wide variety of factors actually contribute to an individual's ability to 'get-by', albeit not as significantly and consistently as personal characteristics and circumstances.

4.2.1. Falling income

As the table below reveals, a sizeable proportion – 17 per cent of longitudinal respondents in the disadvantaged neighbourhoods – reported in the Wave 2 survey that their household income had fallen unexpectedly in the last year. This compares to 19 per cent who did so in the Wave 1 survey. In both Wave 1 and Wave 2 residents in Lower Castlereagh were most likely to report that their income had reduced (Wave 1 - 26 per cent; Wave 2 - 33 per cent). Across the two surveys residents from Sion Mills were least likely to have experienced a reduction (Wave 1 - 14 per cent; Wave 2 - 13 per cent), even when compared to Erinvale.

Table 4.1: Changes in household income over the last year by case study neighbourhood (percentage of longitudinal respondents)

Has the total income of your household from all sources after tax and national insurance gone down unexpectedly at any point within the past 12 months?

	Disadvantaged neighbourhoods		Comparator		Total	
	W1	W2	W1	W2	W1	W2
Yes	19	17	17	22	19	18
No	79	82	80	75	79	80
Don't know	2	1	3	4	2	2
Unweighted base	387	387	124	124	511	511

Source: Wave 1 and Wave 2 surveys of residents

Respondents were asked why their income had reduced. The table below presents the response to this question.

Table 4.2: Reasons for income reduction by survey wave (percentage of longitudinal respondents whose income had reduced)

Has the total income of your household from all sources after tax and national insurance gone down unexpectedly at any point within the last 12 months for any of the following reasons?

	Total	
	Wave 1	Wave 2
Loss of income due to other reasons	22	11
Some other reason (specify)	19	14
Loss of income due to sickness or disability	17	18
Loss of income due to changes in benefit payments	17	15
Unexpected expenses	13	14
Loss of income due to redundancy	13	15
Mental health problems	9	3
Loss of income due to relationship breakdown	6	11
Problems with administration of benefit payments	3	4
Drug or alcohol habit/addiction	2	6

Source: Wave 1 and Wave 2 surveys of residents

As the table reveals, respondents gave a range of reasons why their income had reduced. In the Wave 1 survey, the most commonly-cited reason was '*loss of income due to other reasons*', which was cited by 22 per cent of respondents (it was cited by 11 per cent of Wave 2 respondents). Matching data from the surveys with that from resident panel interviews suggests that falling pay, whether because of less overtime and/or reduced hours, was the principal reason for this. A number of working panel members reported that their take home pay had reduced in the last year:

Everything seems to be slowing down. Even in work you notice there's not as much...the overtime you would have been getting has all been cut back. You're

relying more and more on your basic pay than you normally would have, whereas you would be getting maybe 15 hours overtime a week. It's now down to four or five. (Daniel, 35-44, working full-time, Short Strand, first interview)

Declining in-work income was having a detrimental impact on the lives of a number of our resident panel members. For example, Ryan (35-44, working part-time, Lower Castlereagh, third interview) had noticed a decline in his taxi customers: *"more people not using them, they're getting the bus into town instead of getting a taxi."* His wife had also started studying for a degree, and they were now reliant on tax credits to make ends meet.

Another employment-related factor was also contributing to declining income levels - 15 per cent of longitudinal respondents to the Wave 2 survey reported that their income had declined because they had been made redundant.

Another commonly-cited reason in both surveys was 'loss of income due to sickness or disability', which was cited by 17 and 18 per cent, respectively, of respondents to the Wave 1 and Wave 2 surveys.

4.2.2. Welfare reforms

In light of welfare reform, it is also interesting to note that 15 per cent of Wave 2 respondents (and 17 per cent of Wave 1 respondents) who had seen their income fall attributed this to 'changes in benefit payments'. A number of panel members reported that their income had fallen for this reason, including Rita. She is not in work and receives the lower rate of Disability Living Allowance while her husband is in work. She explained that she and her partner were now struggling to 'get-by' because her income from benefits had reduced and because she was having to repay some of the benefit that she had received - she noted that she had been overpaid. To make ends meet her husband is having to work overtime. Rita highlighted the predicament that she and her husband now found themselves in:

I dread that it comes when you have to fill in the forms [for DLA]. We've lost more in family credit tax last year cos they says to me we had an overpayment. So they took £30 a week off what we were getting. So my disability was going on that, so it was. My disability was paying my bills, not for help I need...It's being soaked up cos of the government: they made an overpayment. That's not my fault yet they're taking £120 off me a month plus we're not getting working family credit tax cos he's been doing overtime to try and bring in money. So they're taking it away in one hand...he's having to do overtime for us to live from week to week. (Rita, 45-64, unemployed, Irish Street, first interview)

Furthermore, given the administrative problems that may be associated with welfare reform changes, it is interesting to note that four per cent of those respondents who reported that their income had fallen in the Wave 1 survey attributed the reduction to problems with the administration of their benefits. This was an issue for a number of panel members, with the re-assessments of existing benefits, specifically Disability Living Allowance and Employment Support Allowance, being a particular problem. This highlighted the importance of access to benefits advice:

...the forms that are sent out to people now, they're that thick to fill in and you've got old people and they look at that and say 'I'm not filling that in' and they're losing all sorts of benefits in what they're entitled to, where they could go down there [advice centre] and they'd help them fill them in. (Cameron, 65+, retired, Short Strand, third interview)

Keenan, whose story is told in full in Chapter Six, was one of these panellists. His benefits were reduced as a result of the re-assessment process, although at the time of his last interview he was appealing the decision.

4.3. Strategies for 'getting-by'

Residents employed a range of strategies to help them 'get-by', which are outlined in Figure 4.2. The strategies they employed varied little over the course of the study, with only one new approach emerging: accessing food banks.

Figure 4.2: Strategies for 'getting-by'



4.3.1. The use of credit cards

The use of credit cards by resident panel members was widespread. They tended not to be used to help them 'get-by' on a day-to-day basis but instead were used in 'emergencies', such as when a broken down car needed to be repaired.

But if something happens to the car then that's the credit card bill going up again. But at least it's there to use. (Noreen, 35-44, working part-time, Erinvale, first interview)

In line with data gleaned from the Wave 1 survey, which, as noted earlier, found that only three per cent of respondents were behind on their credit or store card bills, most resident panel members reported that they were able to 'manage' their credit cards and had not got into serious debt. For example, a resident in Erinvale reported that he always cleared his credit card debt and used it for cash-back:

I don't have debt. I have a credit card but it's cleared every month religiously. I get cash-back so I would use it for petrol and Tesco's and things. You try and save a wee bit but it's getting harder. (Coleman, 45-64, long-term illness, Erinvale, first interview)

And most of those residents who reported that they had accumulated debt reported that they were not 'worried' about it and could afford (and manage) the repayment payments associated with it:

Yeah, at the minute the card is sitting on about £1,500 and I'm just trying to put £20/week into that. That's a big chunk every week to get the balance down and it's down a good bit now. I think another three months and it's cleared. So I'm going to try not touch it and then I'm £20 better off, then. (Noreen, 35-44, working part-time, Erinvale, first interview)

[It's fine] As long as I pay it [credit card bill] every week. If you take a loan, you pay it back over a certain amount of years. If not you pay it back when you can or as fast as you can. I'm not worried about that at all. So I know I pay it every week and I think I'll just keep paying and paying and eventually I'll get there and it'll be paid off. (Julia, 45-64, working part-time, Sion Mills, first interview)

However, some resident panel members reported that the level of debt on their cards was unmanageable. For example, Tony from Top-of-the-Hill noted that he had decided to stop using credit cards two years ago after running-up major bills on them:

I've got... two credit cards and I'm even struggling to pay them back. One is about £600 and the other one is just over £300. So almost £1000 between the two and I'm struggling. I just make the minimum payment which is £10 per month but even finding that can be a struggle....The last time I used them was about two years ago. I feel as if I'm backed up against a wall. I don't want to use the credit cards cos I can't afford to increase the payment which sounds silly. It's only £10 per month, but that £10 I could find a better use for. I'm old school as well. If you want something and you can't afford it then you have to go without, so that's my attitude. (Tony, 45-64, long-term illness, Top-of-the-Hill, first interview)

Like Tony, a number of panel members reported that they had decided not use to credit cards after bad experiences of using them in the past - they had got into significant debt.

I don't have any of the cards. They're all gone...I was in such bad debt. I wouldn't get credit unless it was, not dodgy. But it was something like 4,000% a

year [ago] or something. I wouldn't go there. I'd probably do without the heat first. (Mona, 35-44, looking after home and family, Erinvale, first interview)

No, been there done that. Once it [credit card bill] was all sorted: never. I just wouldn't do that [again]. ...and then trying to get it paid off? Yeah, [I] couldn't sleep for thinking about paying it off. ... [I use the] Credit Union now. But I just class that as an everyday bill. I don't go mad with it. The interest is hardly anything. But I wouldn't go mad with it. (Vincent, 30-34, unemployed, Top-of-the-Hill, first interview)

There was another cohort of residents who were without credit cards. These were ones who had been turned down (or thought they would be) for one:

I've applied for a credit card but cos of the economic downturn not a lot of banks like giving credit cards any more especially to young lenders. (Kevin, 25-29, unemployed, Sion Mills, first interview)

4.3.2. Jam-jarring

A number of panel members reported that they had physically put aside money to ensure that sufficient funds were available for them to pay for key expenditure items (see below) and any emergencies, a technique which is commonly referred to as 'jam-jarring'. One of the most effective 'jam-jarrers' amongst our resident panellists was Aiden who put aside money in a tin and envelope.

I have a tin and I have an envelope and this is all personal stuff...but I write it out. And say £20 of it goes into one, £10 for this goes into that envelope and it gets divided out. And I date it so that then you remember that you've paid it. It works very well...and it means we don't have a big bill for oil say. Say the fridge breaks down, we have money there. (Aiden, 35-44, working part-time, Short Strand, first interview)

4.3.3. Taking advantage of staggered, multiple benefit payments

Most panel members who were in receipt of multiple benefit payments welcomed the fact that these payments were received at various points over a month, as it allowed them to budget on a weekly or fortnightly basis. And it appeared that for many, staggered, multiple payments helped them to budget more effectively and to 'get-by' more easily. Furthermore, it also appeared that weekly fluctuations in benefit income - so called 'big weeks' and 'little weeks' - was conducive to more active budgeting, with residents having to think very carefully about their strategies to deal with them. Many had clearly done so and had devised a budgeting strategy which took advantage of 'big weeks', when larger items, such as oil, tended to be paid for, and money put aside - or jam-jarred - for 'little weeks'.

For example, a panel member from Short Strand noted that on his 'big week' - i.e. the week he and his partner received their Disability Living Allowance (DLA) payments - he made a conscious effort to put aside money for the 'little weeks' that followed it:

The week we have her DLA or my DLA we put maybe £20 or £30 into a money box. We don't run behind with anything. [We] save up for this or that. (Cameron, 65+, retired, Short Strand, first interview)

However, not all panel members welcomed the apparent budgeting benefits that 'big weeks'/'little weeks' could bring. For example, a respondent in Sion Mills noted how much happier she was now her benefit payments were more evenly spread and she received income every week:

The way our money works out at the minute, it's not so bad cos we're getting money every week. One week I'll get my sick and he'll get his the following week, so it works out grand. But before, it was a wee bit tighter. It was a harder struggle cos we were getting money one week and then you were getting nothing maybe for two weeks. And you were trying to pay your bills and having money to keep you going for the two weeks. But now it's not so bad. We're getting so much a week now, thank goodness. (Julia, 45-64, working part-time, Sion Mills, first interview)

It is important to note that the scope of low income households to use multiple benefit payments as an aid to help them budget will be removed at some point in the future with the introduction of Universal Credit and a single monthly benefit payment (or 'wage') for most¹³ tenants. And it will be interesting to see how residents in our case studies cope with this change.

4.3.4. Juggling debt

A number of panel members finding it particularly difficult to 'get-by' reported that they 'juggled' their debts. For example, Tony reported that:

Yeah you do, you've got certain debts and you may have certain days of the week that you have to pay that debt, but if you have something that pops up the day before and you know that money's there you do think I could use that to fix this problem and then see if I could borrow the money to pay the debt a day or two later, that gives you then nearly a week to try and get the money you borrowed clawed back in again to pay the person you've just borrowed. (Tony 45-64, long-term illness, Top-of-the-Hill, third interview)

But there were obvious dangers with this strategy, as Gordon from Lower Castlereagh noted:

No, I think it's a downward spiral and you go deeper and deeper and try to find ways of robbing Peter to pay Paul but you're just moving your debt and you might have an extra £50 and think this is brilliant but you've still got to pay that £50 back to who you borrowed it off which is a vicious circle. (Gordon, 35-44, long-term illness, Lower Castlereagh, second interview)

And the requirement to repay relatively small amounts on a cumulative basis took its toll:

Even £20 a week to pay them back, that £20 you're having to pay back is a lot of money to me. (Zara, 35-44, long-term illness, Lower Castlereagh, third interview)

4.3.5. Taking a seasonal approach to budgeting

In addition to panel members adopting a weekly/fortnightly approach to budgeting, a number reported that they also budgeted on a seasonal basis to reflect the fact that their outgoings would be greater in the winter because of higher heating bills. For example, Dave from Top-of-the-Hill reported that he stockpiled food in the summer (when his energy bills were low) to be used in the winter when, because of higher energy consumption, his budget was tighter.

¹³ In Northern Ireland, it has been agreed, that if "special circumstances" exist, Universal Credit payments will be paid twice every month rather than monthly - see: <http://www.northernireland.gov.uk/news-dsd-221012-tailoring-welfare-reforms>.

Sometimes, like I was saying about the heating, I would find it hard then. It's either buying some food or heat sometimes. But now me mother's given me a wee trick: she says in the summer when you don't use your heating, take £5 and buy £5 worth of canned soup, beans, peas, vegetables or frozen stuff and put them in your freezer and fill your freezer for the winter...I've started doing that now. I have a big box and I would put a couple of tins of beans and a couple of tins of soup and peas and carrots every week...I would buy it in the summertime and dip into it in the winter. (Dave, 45-64, long-term illness, Top-of-the-Hill, first interview)

4.3.6. Prioritising key expenditure

A number of resident panel members reported that they prioritised the payment of some items over others. Specifically, the following outgoings were prioritised:

- food
- rent or mortgage
- heating bills
- (for panel members with families) expenditure relating to their children, an issue which will be explored in more depth later in this chapter.

Many of these respondents reported that in addition to prioritising key essentials, they put in place a budgeting strategy - a form of targeted spending and jam-jarring - which ensured that this strategy was successful:

First thing we do on a Thursday, when we get our money, is do our big shop - Iceland, Asda and things like that. And then we come back and any money that's left over we start putting [aside] - that's for that, and that's for electric. And we balance it well. (Kevin, 25-29, unemployed, Sion Mills, first interview)

Well my wife does all that, once we get our pension we pay our electric per week and our telephone, our television fee, things like that, them's all paid weekly and any credit union money that's borrowed is paid off monthly (Cameron, 65+, retired, Short Strand, third interview)

As highlighted by Kevin in the quote above, a number of panel members reported that they prioritised expenditure on food. Elizabeth from Short Strand, for example, made sure that bought 'enough for so many dinners' within her budget. And a number reported that one of their main budgeting priorities was to pay their mortgage or rent to enable them to 'keep a roof over their head'.

Well, you can pay your rent through Pay Point to the Housing Executive. So I'll go to one of the shops and the first thing I'll pay is my rent. Then it would be electricity and gas and then all the other bills. (Dave, 45-64, long-term illness, Top-of-the-Hill, first interview)

As highlighted in the quote above, after paying rent/mortgage repayments, paying fuel bills was seen as being the next most important budgetary item by many panel members.

Just always make sure I've electric and I've oil. (Emily, 16-24, unemployed, Short Strand, first interview)

You have to put money in for your gas and electric. I stick it in as soon as I get my dole. (Dylan, 45-64, unemployed, Short Strand, first interview)

4.3.7. Thriftiness and finding a bargain

A number of panel members reported that the tightness of their budgets meant that they had to be thrifty when it came to food shopping and using the food they bought. For example, George from Erinvale noted that when he went shopping he was on the look-out for a deal and no longer threw away food:

[I'm always] Looking for deals - three for twos. I bought a blender so if any of the fruit looks as if it's off previously I would have dumped that. Now I blitz it up with a bit of milk to make a milk shake and take it into work. Say we are buying chicken: most chicken breasts seem to come in threes. If [my wife] and I are having a dinner, two chicken breasts before I would have just stuck the other one back in the fridge. But now I cook it chop it up and stick it in a sandwich for the next day. Now it mightn't sound like much, but it adds up. (George, 35-44, working full-time, Erinvale, first interview)

And Sharon from Sion Mills noted that she looked for bargains when she went shopping:

Everything seems to be getting dearer. When I've been doing the shopping I'm counting what I have to spend...You look for stuff at a certain price or try and get a bargain just to make do. (Sharon, 35-44, unemployed, Sion Mills, first interview)

Another strategy employed by panel members was the substitution of top-end, well known brands, with cheaper, supermarket-own ones. This was a strategy employed by Gordon from Lower Castlereagh:

Rather than buying an expensive loaf you maybe choose a cheaper loaf. So you're still getting the same products but different brands. (Gordon, 35-44, long-term illness, Lower, Castlereagh, first interview)

4.3.8. Going without

A common strategy employed by panel members to help them 'get-by' was to make budgetary 'sacrifices'. They went without:

- 'luxury' food items
- other 'luxuries'
- day trips and holidays
- heating for the home.

Furthermore, for panellists with children, there was another aspect to this 'getting-by' strategy: they made 'sacrifices' and went without so that their children did not have to.

A number of panel members reported that they went without a number of 'luxury' foodstuffs that ideally (and ordinarily) they would like to purchase. For example, a resident from Lower Castlereagh reported that she could not afford (or justify) the purchase of 'luxuries' such as biscuits, cakes, and soft drinks (Zara, 35-44, long-term illness, Lower Castlereagh, first interview). In a similar vein, many panel members reported that they could not afford other 'luxuries', such as going out for a meal or to a pub.

We don't really go anywhere. We just stay here 24 hours. We don't go out to the pub or anything like that. We couldn't afford it. (Edward, 65+, retired, Sion Mills, first interview)

See the likes of going out for lunch - all that's stopped. It's just a tin of soup and a sandwich just like everybody else. And I must also say too that that lunch when we do get it is really our main meal. (Aiden, 35-44, working part-time, Short Strand, first interview)

Finlay still attended his social club in Short Strand, but had noticed some changes:

It's not as busy as it used to be but that's down to the supermarkets selling the drink a lot cheaper now, you find a lot of people would be buying a drink and drinking it in the house... (Finlay, 65+, retired, Short Strand, third interview)

Furthermore, a number of panel members reported that they could not afford to go on holiday or take their children on a day trip:

But you don't really go out. You can't afford it...like the zoo: we were going to take the children. It's too dear to go there and maybe get a sandwich or a drink; it would cost an arm and a leg. So we would just take her to the park. (Dylan, 45-64, unemployed, Short Strand, first interview)

I wouldn't have money for a holiday, I've never been on a holiday ... I don't have the means of saving up to get a holiday. That to me is the luxury end, you're only thinking of yourself when you're thinking on them lines. There's people able to jump on a plane, I don't know how they do it like, I know I can't do it. They must be getting in a bit of debt for it which I don't like and most of my family don't like either, I don't loan them or anything like that, where other people maybe would do that. (Cameron, 65+, retired, Short Strand, third interview)

Because panel members could not afford to go out, they were spending more time at home. If this trend continues it will be interesting to see if it has any impact on social cohesion, community participation and volunteering within our neighbourhoods, as a number of research studies have highlighted the individual and collective benefits of social interaction in neighbourhood spaces (Hickman, 2010; Hickman, 2013; Oldenburg, 1989).

I'm always thinking of what I can save; what I can use something else for. I've friends over Christmas [they say] - 'come on go out for the night'. I'd be thinking what could I do with that [money]. If I go here, I'll spend this. And I just say: 'no' and go and get a couple of cans of Guinness and sit in the house. (Keenan, 35-44, unemployed, Sion Mills, first interview)

I can't remember the last time I was involved in going out for an evening when everyone's gone out together. Everybody's just gone home and done their own thing. (Rich, 30-34, working part-time, Irish Street, first interview)

A number of panel members reported that sometimes they had to go without heating to 'make ends meet'. The duration that they went without it varied considerably. For example, one resident noted that she had been without oil for a year:

No luxuries, not even that. Sometimes, no necessities. Like, I haven't had oil for over a year, and that really hard winter I'd no oil during that and I did without. (Victoria, 45-64, long-term illness, Short Strand, first interview)

In a similar vein, another noted that she had to go without oil for two months (in late winter/early spring).

We've had to do without the oil for a couple of months or something to pay for it. So you have to do without something else to pay for it. That's life - you have to do it. (Julia, 45-64, working part-time, Sion Mills, first interview)

For other residents, going without heating meant limiting the time that it was left on for:

I only put the heating on for one hour a day. (Amy, 65+, retired, Sion Mills, first interview)

You do survive, you have to, instead of staying up till half 10 you go to bed at half 9, save electricity. (Nigel, 45-64, unemployed, Lower Castlereagh, third interview)

A number of panel members who were parents reported that they routinely made 'sacrifices' for their children in order to ensure that they did not go without and had access to the same opportunities as their peers. For example, Tony reported that, while he would cook meals for his children, he would often not have one himself and just make do with a sandwich:

Well, normally I do the grocery shopping. I have three children living here as well, too. Often when I'm making the dinner there's times I'm not eating to make sure they've got everything. So I'll have a ham sandwich or something like that. But I'd rather make sure that they're sorted out rather than myself. That's just the way things are. (Tony, 45-64, long-term illness, Top-of-the-Hill, first interview)

Other common areas where parents made 'sacrifices' and put their children first was in relation to activities, such as school trips or attending birthday parties, and buying birthday and Christmas presents - this was a particular priority for many parents (for example, see Collette's story in Chapter Six). This is perfectly illustrated by the experiences of Keenan. He is an unemployed divorcee from Sion Mills, who in the course of completing his weekly diary, highlighted the importance of buying 'decent' presents for his children and the 'sacrifice' (getting into debt) needed to make this happen. And as he makes very clear in his first entry, his priority was his children:

[I] don't care about my own situation as much as my children. (Keenan, 35-44, unemployed, Sion Mills, first interview)

Day 3

Not a great day. Worrying about my finances. It's my youngest daughter's birthday on Friday. She'll be 5. Trying to gather money up to buy her a decent present. Not easy when you're trying to run a house on approx \$85 per week. Don't care about my own situation as much as my children whom I have regular access too. Maybe tomorrow will be a better day.

Day 4

Just another routine day for myself. Sometimes it's hard to force yourself to do things when you are trying to scrape a living and cater to family. I've had a stressful month. Had to borrow money as my 2 oldest daughters ^(twins) were 18 on and now my youngest on Friday. I never seem to be able to get ahead and can't even afford to buy a good shopping.

Can't seem to make ends meet. Don't get paid again till next Thursday.

Day 6

Had a good day, glad to see my daughter on her birthday, thank god was able to get her a small present and spend some time with her on her birthday.

Have to struggle for a few days now as finances are bleak until next week.

Day 7

I had a good day. Enjoyed having my youngest daughter up. It was great to see the joy and surprise on her face when she seen her new playhouse even though I had to go into debt to get it. Just wish I could do more for her but I do my best with what I have and at least she's not a child that looks for something all the time.

4.3.9. Support from friends and family

Of all the factors and coping strategies that helped residents to 'get-by', it was the support of friends and family that appeared to be the most important and prevalent - of the 78 longitudinal cohort respondents who reported in the Wave 2 survey that they had received 'unpaid practical or financial help' in the last month, 77 per cent reported that this help had been provided by relatives; 35 per cent by a friend, as Table 4.3 reveals. The logistic regression modelling exercise also highlighted the importance of support from friends and family as the variable, 'unpaid practical or financial help from non-household members', was found to be statistically associated with 'getting-by'.

Table 4.3: Source of unpaid help (percentage of longitudinal respondents receiving unpaid help)

	Wave 2
Helped by relative	77
Helped by friend	35
Helped by neighbour	11
Helped by organisation/group	7
Helped by work colleague	3
Helped by another person	10
Unweighted base	78

Source: Wave 1 and Wave 2 surveys of residents

Much of the support by provided by friends and family took the form of financial support. This could be categorised into three types: money being given to our panel members; money being lent to them; and 'in-kind' support.

Borrowing small amounts of money to tide people over until their next payday was the most common type of financial support provided by family (especially) and friends:

I have a sister up the hill and me mother lives in [a nearby village] and she comes down every week. Some weeks I have it [money] and she hasn't and I slip them a couple of pounds. Sometimes they have it and they slip me a couple of pound...Yeah, that's the way we've always operated [when] times were good or bad, more so when it's bad. You have to. You don't think twice about it. (Keenan, 35-44, unemployed, Sion Mills, first interview)

Just the basics and things like. Just to give me a hand ... most weeks [they give me money]. And sure by the time you pay him back again every fortnight when you get your money - sure you're back to square one. (Clarissa, 45-64, unemployed, Short Strand, first interview)

In a similar vein, Gail routinely borrowed from her mum to help her meet the shortfall in her rent:

I know it's only £30 but still it's hard and I lend £30 from my mum every fortnight and then I pay her back during the week. (Gail, 25-29, looking after home and family, Top-of-the-Hill, first interview)

Despite financial support from family and friends being a common feature of everyday life, and it being a phenomenon that was so ordinary that 'you don't think twice about it', a number of panel members, including Keenan, reported being unhappy that they had to rely on this form of support to 'get-by':

Family, friends [give me money] which I don't like to do. And if I have to? It's the way we operate. (Keenan, 35-44, unemployed, Sion Mills, first interview)

In a similar vein, Elizabeth noted:

Usually my daughter, usually I go to her and say 'can I borrow £20 till tomorrow', it's terrible, children usually go to their parents for money....(Elizabeth, 45-64, long-term illness, Short Strand, second interview)

Financial support from friends and family was not confined to helping panel members to fund day-to-day, routine activities. It was also used to help them 'get-by' when faced by a financial 'emergency', such as a washing machine breaking down. When asked what they would do if the latter occurred, many panel members reported that they would borrow money from family or friends in order to get it repaired or buy a new one:

[I would] probably borrow off my sister. (Gordon, 35-44, long-term illness, Lower Castlereagh, first interview)

I would probably have to get some money off my parents and then try and pay them back. (Sharon, 35-44, unemployed, Sion Mills, first interview)

I would go and ask one of my mates and I would say: 'give me £50 [for] a week until it's cleared'. But I wouldn't go to one of those loan companies. (Nigel, 45-64, working full-time, Lower Castlereagh, first interview)

Some panel members were in the position of providing support for family members from their own income. Cameron from Short Strand (who was quoted earlier in the chapter as never having had a holiday) described giving money to his grandson:

...he gets £40 a week, a big lad at 20, that's scandalous. That's the only thing that annoys me with young people, the way they're situated, why can you not help them ones and why should you not help them? I look at him and know he has nothing. (Cameron, 65+, retired, Short Strand, third interview)

Friends and family also provided 'in-kind' support for our panel members. For example, they provided free childcare when they were at work; they washed their clothes when their washing machine was broken; and they gave them unwanted clothes:

We try and be fairly careful with our money though. Clothes - my wee boy gets stuff from his cousins and stuff a lot. (Sharon, 35-44, unemployed, Sion Mills, first interview)

A number of panel members believed that the ability of friends and family to help out financially had been eroded in recent years. This was because the economic downturn, rising prices and austerity measures had reduced their disposable income, thereby undermining their capacity to help. And for some panel members, securing financial support from family and friends was no longer an option for them - when asked if she could turn to neighbours or friends for help Clarissa replied: *"No, cause they are all sort of in the same situation as me"* (Clarissa, 45-64, unemployed, Short Strand, first interview) .

Understandably, the apparent erosion of the capacity of friends of family to help each other out financially appeared to be particularly affecting those panel members who had been reliant on this form of support to 'get-by', such as Emily. With her traditional 'benefactor' - her grandmother - experiencing financial difficulties - her anxiety levels about her financial situation had increased.

4.3.10. Accessing food banks

By the end of the study, a number of resident panel members were employing another strategy to help them 'get-by': food banks. For example, Keenan reported:

I was just looking at the percentage for the food banks and it's no wonder that people are turning to food banks, I've turned to them myself, I actually phoned St Vincent de Paul's which is a charity of the Catholic church yesterday to look

for help with oil heating and food... if I get word back and get a voucher I'll eat humble pie, I'll take what I get, simple as that... I'm a proud man but I have to provide for my daughter. (Keenan, 35-44, unemployed, Sion Mills, third interview

As illustrated by the quote from Keenan, residents were reluctant to contact food banks and felt 'shamed' and 'embarrassed' that they had to do so. This was certainly how Zara felt: she noted that she did not chase-up a local food bank who failed to return an inquiry phone-call from her as she did not want to 'beg':

Like the food bank, coming up to Christmas I thought I could maybe get an extra item if I go to the food bank, but when I contacted them they said 'we'll get back to you in a day or two'...I was mortified but I thought you're on the other end of a phone so doesn't really matter...Yeah I'd think I'm not a beggar, I'm not going to literally have to get down on my hands and knees for it. (Zara, 35-44, long-term illness, Lower Castlereagh, third interview)

4.3.11. Accessing financial advice

Accessing financial advice was another measure employed by residents to help them 'get-by'. 26 per cent of Wave 1 respondents in the disadvantaged neighbourhoods, and 24 per cent of Wave 2 respondents, reported that they had done so. In terms of the type of support accessed, it is interesting to note the important role played again by family and friends - as the table below reveals, it was the most commonly-cited source of advice (they were cited by 11 per cent of all respondents to the Wave 2 survey). The next most popular sources of advice in the Wave 2 survey were: 'Jobcentre or social security office' (six per cent) an 'independent advice agency, such as the Citizens Advice Bureau' (four per cent); and 'a solicitor, accountant or financial advisor' (three per cent).

Table 4.4: Proportion of respondents accessing financial advice (percentage of longitudinal respondents)

Have you sought advice or help from any of the following sources in the past 12 months about any issues to do with your household's financial situation?

	Total	
	Wave 1	Wave 2
Family/friends	10	11
Jobcentre or social security office	4	6
An independent advice agency (such as the Citizens Advice Bureau)	7	4
A solicitor, accountant or financial advisor	2	3
Credit union	5	2
A healthcare or social work professional	1	2
A community or neighbourhood group	1	2
Looked on the internet	3	2
A public sector advice service (such as Welfare Rights or Money Advice office)	2	1
A voluntary sector organisation or charity	3	1
Your landlord	0	1
Other (specify)	1	0

Source: Wave 1 and Wave 2 surveys of residents

4.4. Summary

Logistic regression modelling was used to identify those factors related to 'getting-by'. Three factors consistently emerged as being particularly associated with 'getting-by' amongst our survey participants - place (i.e. neighbourhood); age; and a reduction in income - with a variety of other factors emerging in either Wave 1 or Wave 2:

- **Place.** Neighbourhood emerged as being an 'important' factor impacting on 'getting-by'. Specifically, respondents from Sion Mills were most likely to be 'getting-by' even when Erinvale was included in the model, with those from East Belfast being least likely to do so.
- **Age.** Respondents aged 60 and over were most likely to be 'getting-by', with those aged between 16 and 29 and aged between 30 and 59 being much less likely to be 'getting-by'.
- **A reduction in income.** Respondents were asked whether their household income had reduced unexpectedly in the past 12 months. Those that replied in the affirmative were much less likely to be 'getting-by' than those whose income had not been adversely affected.

A number of other factors were identified across both surveys. In the Wave 2 survey, the following factors emerged as being statistically significant:

- People from a **Protestant religious background** were more likely to be 'getting-by' than people from Catholic or other religious backgrounds.
- People with **medium-high well-being (life satisfaction)** were more likely to be 'getting-by' than those with low or very low well-being.
- People who had **received unpaid practical or financial help from people they did not live with** were more likely to be 'getting-by' than those who had not had similar support.¹⁴
- People who felt local people **pulled together to improve the neighbourhood** (i.e. high social capital) were more likely to be 'getting-by' than those who did not think this was the case. Qualitative data collected by the study team corroborate this finding, and there was a strong sense of 'pulling together' in three of our areas in particular: Sion Mills; Short Strand and Top-of-the-Hill. This attribute was most likely to be seen when adversity 'struck'.

Residents employed a range of strategies to help them 'get-by':

- One was the use of credit cards. Their use by resident panel members was widespread. They tended not to be used to help them 'get-by' on a day-to-day basis but instead were used in 'emergencies', such as when a broken down car needed to be repaired.
- A number of panel members reported that they had put aside money to ensure that sufficient funds were available for them to pay for key expenditure items and any 'emergencies', a technique which is commonly referred to as 'jam-jarring'.
- Most panel members who were in receipt of multiple benefit payments welcomed the fact that these payments were received at various points over a month, as it allowed them to budget on a weekly or fortnightly basis. And it appeared that for many, multiple payments helped them to budget more effectively and 'get-by' more easily. The scope of low income households to use

¹⁴ This measure was not included in the Wave 1 survey.

multiple benefit payments as an aid to help them budget will be removed at some point in the future with the introduction of Universal Credit and a single monthly benefit payment (or 'wage'). And it will be interesting to see how residents in our case studies cope with this change.

- In addition to panel members adopting a weekly/fortnightly approach to budgeting, a number reported that they also budgeted on a seasonal basis to reflect the fact that their outgoings were greater in the winter because of higher heating bills.
- A number of resident panel members reported that they prioritised the payment of some items over others. Specifically, the following outgoings were prioritised: food; rent or mortgage; heating bills; and (for panel members with families) expenditure relating to their children.
- A number of panel members reported that the tightness of their budgets meant that they had to be thrifty when it came to food shopping and using the food they bought. And a number reported that they had substituted top-end, well known brands, with cheaper, supermarket-own ones.
- A common strategy employed by panel members to help them 'get-by' was to make budgetary 'sacrifices' and to 'go without'. These 'sacrifices' could be bundled into the following categories: 'luxury' food items; other luxuries; day trips and holidays; heating; and 'putting the children first - going without so that the kids don't'.
- Of all the factors and coping strategies that helped residents to 'get-by', it was the (financial) support of friends and family that appeared to be the most important. And without this support, it appeared that some would not cope. Friends and family provided financial support in three ways: by giving our panel members money; by lending money to them; or by providing 'in-kind' support.
- One approach used by residents in our case study neighbourhoods to 'get-by' was to access financial advice: nearly a quarter (24 per cent) of respondents to the Wave 2 survey reported that they had done so.
- By the end of the study, a number of resident panel members were employing another strategy to help them 'get-by': food banks. Residents were reluctant to contact them and felt 'shamed' and 'embarrassed' that they had to do so.
- A number of panel members finding it particularly difficult to 'get-by' reported that they 'juggled' their debts. But there were obvious dangers with this strategy.

Exploring 'resilience'

5.1. Introduction

A clear finding of both quantitative and qualitative data collected by the study team is that many residents in our study neighbourhoods are experiencing financial hardship, even if they do not acknowledge this in terms of an overall, self-reported assessment of their position. Furthermore, the research has also found that many residents have had to endure financial hardship for the duration of the study. This chapter explores the experiences of these residents, in doing so, providing further insight into how residents are 'getting-by'. A construct that has become widely used in recent times is used as an analytical lens to facilitate this process - resilience.

There has been a long-standing tradition of utilising the concept of resilience in a range of academic disciplines including medicine, psychology, emergency management and engineering (Batty and Cole, 2010). However, in recent times the concept has been increasingly used by academics researching poverty and how people on low incomes cope and 'get-by' in the face of adversity (Harrison, 2013), And there is now an extensive literature on the subject (Pemberton *et al.*, 2013). Most studies of resilience have focused on the individual or household level with relatively little attention focusing on community and neighbourhood resilience (Young Foundation, 2012; Mohaupt, 2008), although there have been a number of excellent contributions in these areas (Mohaupt, 2008; Platts-Fowler and Robinson, 2013; MacKinnon and Derickson, 2013).

The construct of resilience is employed here because, while it has become increasingly popular with both the academic and policy communities, it is a relatively under-developed concept (Mohaupt, 2008; Harrison; 2013). This study, then, seeks to make a contribution in this area. As highlighted in the first report produced by the study team on 'getting-by' (Hickman *et al.*, 2014), there are a number of issues in relation to the literature on socio-economic resilience that have not been adequately resolved - this chapter focuses on four in particular:

- the extent to which resilience is a positive phenomenon, and linked to this,
- the extent to which households experiencing financial hardship over time have any agency
- whether resilience is an innate attribute or a process, and something that can be passed on and/or learnt
- whether it is finite or not.

5.2. The extent to which residents struggling to 'get-by' bounced back

5.2.1. Review of the existing evidence base

Historically, resilience has been seen by both academics and policy makers as the capacity of an individual to 'bounce back' from a setback or stressor, with this being the approach taken by the many American academics writing in the field (Harrison, 2013). However, in recent times (particularly in the field of social science) this definition has lost traction as academics have questioned whether in the face of a major stressor, such as the closure of a major source of local employment, is it realistic (and reasonable) to expect the lives of low income households to 'bounce back' to where they were prior to the stress (Batty and Cole, 2010; Harrison, 2013).

Thus, in recent times a number of authors have adopted a more cautious approach to the definition of resilience and have argued that it is not about 'bouncing back' but about an unexpected positive outcome in the face of high levels of adversity (Burchardt and Huerta, 2009; Mohaupt, 2008), with individuals 'flourishing' (Burchardt and Huerta, 2009) and 'thriving' (Magis, 2010).

However, this interpretation of resilience has been challenged by Davidson (2008), Batty and Cole (2010), Platts-Fowler and Robinson (2013), and Harrison (2013) who underplay - and in some cases, discount - the positive connotations associated with resilience. Instead, they argue that it is not about 'flourishing' or 'thriving' in adverse circumstances but instead coping and not being overcome (Davidson, 2008; Batty and Cole, 2010):

For our purposes, it (resilience) concerns those individuals and households who, when faced with various risk factors associated with financial and social exclusion, manage to negotiate these adverse conditions rather than be overcome by them. (Batty and Cole, 2010, p8)

In terms of what the evidence base has to say about where low income households in the UK fall on the 'bouncing back/thriving/not being overcome' spectrum, most recent studies suggest that they fall into the last category (Batty and Cole, 2010; Harrison, 2013; Athwal *et al.*, 2010):

*On the whole, our research participants (low income households in Bradford) did not thrive because they did not have the ability to move forward with the resources currently at their disposal. (Athwal *et al.*, 2010, p6)*

Furthermore, the likelihood and, indeed, desirability of 'resilient' communities at the local level in times of austerity has been questioned, because 'it normalizes the uneven effects of neoliberal governance and invigorates the trope of individual responsibility with a renewed 'community twist' (MacKinnon and Derickson, 2013: p263). This analysis does not discount or undervalue the resourcefulness of communities and individuals in the face of hardship, as illustrated abundantly in this research.

5.2.2. Research findings

Analysis of qualitative material garnered from resident panel members reveals that residents interviewed as part of the study fell into the 'not being overcome' category - for them, there was no sense of 'bouncing back' or thriving. They were merely surviving with there being no positive benefits associated with having to live their lives in such difficult circumstances. A number of panel members reported that they merely got by on a day-to-day basis.

It's to keep your head above water and keep going, trying to make do with what you've got and not look for anything more than what you have...I don't know if I'm resilient, I'd like to think I'm resilient, I go with the flow. As long as I can provide food, clothing and heat for the children and a roof over their head, what happens to me I don't really care, as long as they're sorted out. (Tony, 45-64, long-term illness, Top-of-the-Hill, third interview)

Charles from Lower Castlereagh, who was living elsewhere in his third interview, took a similar approach:

I don't let things get on top of me. If there's a problem I don't stand and go 'what am I going to do about this?' I'll go and actually do something about it. (Charles, 30-34, employed, Lower Castlereagh, third interview)

Living in such difficult circumstances was (understandably) an unpleasant and troubling experience, so much so that one respondent found it very difficult to discuss:

Sometimes I get so down, I don't want to talk about this actually cos it's too emotional. (Victoria, 45-64, long-term illness, Short Strand, second interview)

The challenging nature of many of the lives of the residents we spoke to is perfectly illustrated by the diary excerpt below - Keenan from Sion Mills reported that he had not received a benefit payment for nearly a month.

Date	Tell us about the issue or problem you faced
	<p><i>I have recently found out that my ESA Benefits have stopped. Even after providing medical evidence to uphold my claim I have not been paid since 20/11/14 and have been informed that it could be after Christmas when I can receive any benefits. I am a single man with a dependent child of 6 yrs</i></p>

Living in financial hardship was highly stressful, a cause of considerable anxiety amongst residents, and had a negative impact on their mental health. For example, Tony, whose story is told in Chapter Six, recounted:

I do, I get fed up and I feel as though I'm always tense, I can't relax, my sleep pattern is horrendous, I don't really sleep, cos your mind kicks in, you're thinking what if this happens and what if that happens so you're tossing and turning, most nights I probably wouldn't go to bed until 1am and then I'm back up again at 6, so about five hours a night. (Tony, 45-64, long-term illness, Top-of-the-Hill, third interview)

In a similar vein, Emily from Short Strand noted:

Just gets me there so much. Most days I would just sit here and break down for nothing just cos you're worried about the next time you need money. (Emily, 16-24, unemployed, Short Strand, first interview)

And Kevin from Sion Mills noted that his financial predicament depressed him.

There is days that I look at the four walls and go 'why do I bother? Why am I still here in this situation?' and at weekends, say I had a couple of pounds in my pocket, maybe think of having a drink, it does depress you, but it wouldn't affect me to the fact that I'd want to take action on it. I know where my boundaries are. (Kevin, 25-29, unemployed, Sion Mills, second interview)

While living in financial hardship appeared to affect residents' mental health in a range of ways, one way it appeared to do so was by 'wearing' them down. For example, this was the case for Sharon in Sion Mills who noted.

Well, at times when the money's very low it does wear you down but then if you're budgeting and you're getting-by you always think it could be worse too. So there's two sides. But when you have no money and you're waiting on a Friday it can be tough them weeks. (Sharon, 35-44, unemployed, Sion Mills, second interview)

This was also the case for Stacy in Lower Castlereagh:

...it's just constantly bills all the time, but I don't think it's got any easier, you just pay one when you get another one (Stacy, 65+, retired, Lower Castlereagh, third interview)

In a similar vein, in her third interview Sharon from Sion Mills noted how draining living with scarce financial resources was, in doing so touching upon an issue which is revisited later in this report - whether the ability to 'get-by' (or 'resilience') is finite.

R¹⁵ It's tiring cos it's non-stop, you don't realise how much you think about money, all the time you're thinking about what you can afford and what you can't and what needs doing and what has to be bought, it's just constant...

R It's so constant all the time that you don't even realise you're thinking about it, it's just the way you become used to it, I'll pay this and then I'll see to this and then see to this and it seems sometimes they're weeks ahead of you but...

I¹⁶ ...yeah, and I'll be thinking do I need oil, is it going to run out before I have the money for it.

¹⁵ R: Respondent

¹⁶ I: Interviewer

I ...It does get you down, you can only do it for so long. And sometimes.... when you've got a lot to pay,[you think] how you're going to manage. It really does get you in bad form.

In a similar vein, Keenan noted how living with financial hardship had worn him down. Interestingly, he described the state that had resulted as 'resilience', suggesting that him for him the term had no positive connotations:

I can't see a change in the foreseeable future...No, I think you get hard to it, get resilient, I would say worn down (Keenan, 35-44, unemployed, Sion Mills, third interview)

One aspect of living in financial hardship that those panellists in receipt of benefits seemed to find particularly stressful was the benefit re-assessment process. For example, Victoria from Short Strand reported feeling anxious and stressed when having to attend numerous assessments about her Employment Support Allowance (ESA) claim.

The ESA want me to come in, last year they did this, I was on income support a couple of years ago and they changed all that to ESA but to get on ESA you had to go to an interview, you had to fill in a form, send it to the dole office and they decided whether you were entitled to ESA and if they didn't think you were entitled to it you had to go to this nurse who then decided after making you do all sorts of things, stand up, sit down, bend over, move your fingers. She decided I wasn't sick, there was nothing wrong with me and they were going to take me off ESA and put me on job seekers allowance. (Victoria, 45-64, long-term illness, Short Strand, second interview)

After being taken off ESA, Victoria reported that her local benefits office encouraged her to appeal. She highlighted how stressful this process was:

so I did appeal and it was six months of hell, talking about it now it's awful. Actually I was sent for an interview with a doctor and a solicitor, I don't know why the solicitor was there, but my daughter came with me and they decided I was entitled to ESA, not because of my physical problems but my mental health and so the money that I wasn't getting was then backdated so this year recently I had to phone ESA again for another thing where they're going to tell me I'm not entitled to it and I have to go through all this again and this is going to happen every year. I phoned them and said 'I can't do this again, I'm just going to commit suicide cos I can't go through this again', but they're making me go through it again. (Victoria, 45-64, long-term illness, Short Strand, second interview)

There were other negative consequences associated with living in financial hardship. For example, Tony from Top-of-the-Hill highlighted the 'shame' that living under such circumstances brought to him:

It's really hard cos you know that there's help out there, but it's asking for that help, it's the shame of asking for help, especially in this day and age, you're talking about the technology and stuff there, you shouldn't have to feel that you have to sort of beg to get the help you need. (Tony, 45-64, long-term illness, Top-of-the-Hill, third interview)

Keenan noted in the diary he completed in year three of data collection how difficult he found it to seek help from his local church and a local food bank:

What did you do? How did it make you feel? What would you have liked to have done instead?

Yesterday I applied to my local church for help with heating and to a local food bank. I am waiting for an answer from them. I had to swallow my pride to do this but this is the way the government has left me and people like me. It infuriates me

A number of panel members, including Tony, Keenan and Sharon, also highlighted another negative consequence of living in financial hardship - the impact it had on children. Sharon noted that she found it difficult telling her son that he could not have consumables, such as a smart phone or tablet, like his friends.

Yeah cos his friends, some of them have everything and he'll be like... but you just can't give it to him. He's nine and he has friends who have iPads and iPhones and he's none of that, I don't see him getting it very soon, so he's asking for it and you say 'no you can't have it'. It is a bit hard. (Sharon, 35-44, unemployed, Sion Mills, second interview)

Sharon also noted that she could not afford for her son to attend all the activities that she wanted him to.

Yeah, and my son last year he would have done more activities and this year I just had to cut back on them, he only does the two this year, where last year he might have done more, just got it started in September when it had to be paid, there just wasn't money there to pay it, when he joins up for Scouts he might have to pay £15 and stuff like that, and everything starts in September and they want it all paid that week and it starts and you think it's not too bad and then he might need a jumper in a couple of weeks and stuff like that. So I just cut back on all his activities so he just does the Scouts now and the club. (Sharon, 35-44, unemployed, Sion Mills, second interview)

Sharon reported that her son understood that money was tight within the household, which made it easier for her to say 'no' to some activities and expensive Christmas presents.

Yeah, I think he understands that he doesn't get everything, he knows that if he wants a big thing he has to wait till Christmas, he might want it now but he has to wait till Christmas cos you just don't get big toys throughout the year, you have to wait, you get a treat at your birthday and a treat at Christmas and that's it. (Sharon, 35-44, unemployed, Sion Mills, second interview)

However, this understanding came with a downside - her son was worried about the financial position of his parents.

And I think he's only nine and he shouldn't be worrying about money and he does. He would say, even in the shopping 'look this is so much and you get two of these for so much' and he's nine, he knows we don't just have it...Yeah for a nine year old, he would know how much everything is, or 'I can only get this cos it's £1 and I have £1'...Yeah these biscuits are £1.50 or these are £1. You think they shouldn't have to think about that at nine and he does....He said to me the other week that he thinks we're poor, he said I'm sorry, I don't want to make us poor' and he's nine, I said 'we're not poor, we're all right. (Sharon, 35-44, unemployed, Sion Mills, second interview)

While the experiences of our resident panel members struggling to 'get-by' were not positive, it is important to note that they exhibited a number of attributes that may be described as being positive. These included: ingenuity (as noted in Chapter Four, many residents are highly creative, ingenious and effective money managers); stoicism; adaptability; resourcefulness; selflessness (as noted in Chapter Four, many residents we spoke to talked of putting their children before themselves); and high levels of endurance.

Another positive characteristic illustrated by a number of resident panel members we spoke to was the will not to be overcome - the will to 'fight':

I think it's maybe yourself [which allows you to carry on]. If you're determined to do a thing. It's the fight within you. It could be your own genes, it could be within you. (Cameron, 65+, retired, Short Strand, second interview)

It'll not beat me. I'm determined. It's just making my life hard. It's making my youngest child's life hard and that can only escalate, breed contempt, breed everything else that goes with it... it'll take a lot to beat me but they're trying their damndest. (Keenan, 35-44, unemployed, Sion Mills, third interview)

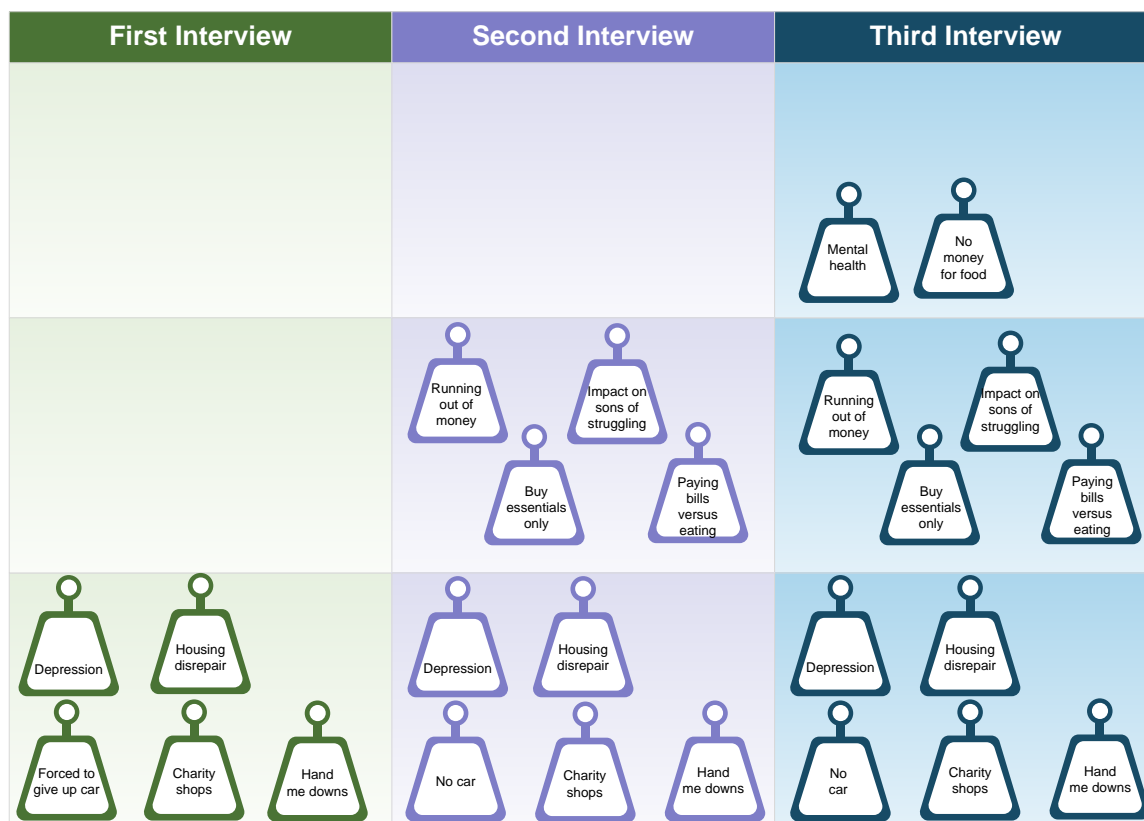
I can adapt to any circumstance (Shirley, 35-44, looking after family, Short Strand, third interview)

It is important here to make one more observation about the resilience paradigms put forward by academics. Underpinning much of the thinking in this area is the notion that resilience is a response to a particular financial shock or event, such as redundancy or a loss of working hours, with households flourishing and 'bouncing back' (in particular) in response to the event. However, one of the key findings of this research is that this paradigm does not work for many of our resident panel members - they had not experienced a distinct and marked financial event at one moment in time but had instead been subject to a series of (less dramatic, but no less important) stressors over a lengthy period of time.

This point is perfectly illustrated in the figure below which highlights the stressors that confronted Sharon from Sion Mills over the course of the study. As the figure reveals, she faced multiple stressors and at any particular time had to deal with six or more. Taken together these stressors, some of which in isolation appear 'mundane', exerted considerable pressure on her. Thus, for people like Sharon, who was typical

of many residents we spoke to, the episodic, shock paradigm of resilience lacks traction.

Figure 5.1: Sharon's story



5.3. The extent to which residents experiencing financial hardship have agency

5.3.1. Review of the existing evidence base

Whilst there are a number of factors that appear to be behind the growth in the use of the concept of resilience by social scientists, dissatisfaction with deficit model explanations for the experiences, circumstances, and trajectories of low income households, with its emphasis on their inadequacies and negative outcomes, appears to be the principal one (Boyden and Cooper, 2007). Unlike the deficit model, resilience gives individuals (and communities and neighbourhoods) agency and is consistent with the notion that they can influence their situation and are not necessarily overwhelmed by the circumstances and context within which they live their lives (i.e. structure).

However, a number of authors have argued that the extent to which individuals exert agency in practice has been overstated. For example, Cohen *et al.* (1992) talk of the 'illusory' nature of choices for people on low incomes while Athwal *et al.* (2010) refer to individuals lurching from one crisis to another with little or no scope to positively alter their circumstances and to 'strategise'.

On the whole, our research participants did not thrive because they did not have the ability to move forward with the resources currently at their disposal. Some people appeared to lurch continually from one crisis to another. Most had no flexibility within their household budget; dealing with occasional unexpected household expenditures therefore caused huge difficulties, often forcing people

to get into debt. Our research participants did not speak of particular strategies that they adopted to ensure that their lives were sustainable; rather, most people said that they just had to “get on with things” and 'get-by.' (Athwal et al., 2010, p6)

5.3.2. Research findings

In line with the work of Cohen et al. (1992) and Athwal et al. (2010) we found no evidence of resident panel members exerting choice and agency. And a recurring theme to emerge from interviews with panel members was that they 'got-by' not because they made positive choices but because they had no choice. This was clearly the view of Vicki from Top-of-the Hill who saw resilience being a result of residents having no choice - they simply had to get on with things because they had no other option.

It [resilience] just means to me that you have no other choice, that you would have to 'get-by' regardless, if the facilities in Hillcrest weren't available you'd have to either go further afield to get what you needed or...I don't see it as being a positive. (Vicki, 30-34, full-time education, Top-of-the-Hill, third interview)

In a similar vein, Tony from Top-of-the-Hill noted:

I'm not too sure you get used to it [financial hardship]. Nobody wants to get used to it. You don't have a choice. You have to live like it. It's as simple as that. (Tony, 45-64, long-term illness, Top-of-the-Hill, second interview)

He also noted that people living in financial hardship in the area had no choice.

I think people realise that things are hard and they don't have a choice. They have to tighten up. They have to fall back and cut back on what they were spending cos it's just not there anymore and the cuts they're doing to benefits and even the price hikes in shops. It's going to get worse before it gets better. I know they're saying the economy's picking up but then you've got people saying it's picked up a wee bit but what they call the minimum wage. It shouldn't be a minimum wage. It should be a living wage - what you can afford is different to what you actually earn.

Finally, Zara from Lower Castlereagh noted:

Yeah, it's just a vicious circle but you cope, you've no other choice. So I had a last £2 I'll make sure my kids have and I would starve myself. (Zara, 35-44, long-term illness, Lower Castlereagh, second interview)

Although residents had no choice but to 'get on with things', a number noted that there were choices to be made about how this was done. These choices, which were not in any way positive, were about how residents spent their meagre incomes. For example, in her third interview Sharon from Sion Mills noted that she made a choice not to waste her income on fast food and alcohol:

There's no difference, three years ago or now, it's all the same for some people. I think it comes down maybe to the person sometimes and how selfish they are. I've seen people who drink and then they don't have food for their wee ones, and to me that is selfish, you really should stop drinking and go and get your wee ones food. I have seen that in Sion Mills myself, so I think that's the person. And sometimes I think maybe she's feeling that bad that she needs a wee drink, it's only making the situation worse but what else does she have? If she's no money all the time anyway why doesn't she just get a wee drink? I don't know, and then people say they have no money and they're smoking. I don't do none

of that, I make sure my son's seen to and we have enough like that....yeah it's up to the person to make their choice, how they're going to do it. Or are you going to go to the chippy every night or are you going to buy groceries and make it cheaper? (Sharon, 35-44, unemployed, Sion Mills, third interview)

Cameron in Short Strand took a comparable approach:

I don't smoke, don't drink, don't gamble, people that does do them things, they must be at least £30 or 40 worse off than myself. That's the only difference I would say I have over people that would maybe do a bit of gambling or smoking, cigarettes is about £7 a packet, people maybe smoking three packets a week, that's a big lot out of their budget. (Cameron, 65+, retired, Short Strand, third interview)

In a similar vein, Lucy from Irish Street noted

I wouldn't say we have enough money but just making the choices I suppose, that's what it's about I think...Yeah probably, like I said about making your choice, not going and spending on your credit cards and stuff like that. I'm not saying it doesn't happen but trying not to make any more debts than just the mortgage cos when you go and apply for a new one they're going to check everything again. So I suppose so. (Lucy, 35-44, working part-time, Irish Street, third interview)

Another aspect of the 'agency' debate is the stigma some panel residents felt about their situation, based on the assumption that they should have behaved differently in the past – in other words, that they were to blame for their situation. For example, Zara in Lower Castlereagh who has five children noted:

Well that's the way you're made to feel, you shouldn't have too many children, but at the time the circumstances are different. (Zara, 35-44, long-term illness, Lower Castlereagh, third interview)

Daniel, reflecting on the situation in Short Strand, commented:

It [resilience] would be a word that would describe this area but for the government to ask if you're resilient, when they're giving themselves 12 and 13% pay rises and not giving anyone in the public sector anything, it's about time they became resilient and took a bit on the chin as well. (Daniel, 45-64, employed, Short Strand, third interview)

5.4. Is resilience an attribute or a process?

5.4.1. Review of the existing evidence base

Another debate amongst scholars researching financial resilience is whether it is an innate *attribute* that is held by an individual, household, or community, or a *process* by which subjects respond to stress. Historically, most accounts of resilience have focused on the attributes of individuals, largely ignoring the broader social and spatial context within which they lead their lives and the role of place, community, and friends and family (Batty and Cole, 2010).

However, in recent times increasing attention has focused on the process by which individuals access local, place-based, resources to mediate the impact of stressors (Batty and Cole, 2010; Platts-Fowler and Robinson, 2013). In addition to these authors, others have highlighted the importance of process and context, with friends and family (Hooper *et al.*, 2007; Green and Hickman, 2010; Pemberton, 2013) and

local services (Hickman, 2013; Batty *et al.*, 2011; Green and Hickman, 2010) particularly contributing to individual resilience.

5.4.2. *Research findings*

The question whether the ability to 'get-by' - or resilience - was an attribute that a subject either had or not, or the process by which subjects responded to a stress was posed to members of the resident panel. Their interpretation was that resilience was very much an attribute, a characteristic which allowed some people (like themselves) to 'get-by'. A number of residents we spoke to reported that they had this attribute.

I think if you have it [resilience] you have it. Even when my kids were wee, my husband was a terrible gambler and I had to get on with it cos I had five kids and he never give me any money. I went into a shop and I had a bill.... it took me years to pay it but I paid it and I think cos I learnt to cope... (Stacy, 65+, retired, Lower Castlereagh, second interview)

Maybe I'm a stronger minded person than other people but maybe people in the same situation as I am can't handle it. (Dylan, 45-64, unemployed, Short Strand, second interview) I think something has to be there, you can't just take somebody and say 'this is what you do' it has to be there at the core, you can bring it out in somebody but if somebody hasn't got that they haven't got it. (Shirley, 35-44, looking after family, Short Strand, third interview)

A recurring narrative in the interviews with panel members was that this attribute was a legacy of upbringing; their upbringing, and in particular, input from their parents had made them resilient. This was a view articulated by Amanda and Charles from Lower Castlereagh who noted.

My mummy said 'just pick yourself up off the floor and get on with it, cos nobody else is going to do it for you', that was an attitude we were brought up with, we were all the same. (Amanda, 65+, retired, Lower Castlereagh, second interview)

It [resilience] was instilled in me by my mum. My mum had never taken a day off work sick up until she started getting sick and then she physically couldn't go in; even when it came to school, unless my head was hanging off I wasn't getting the day off school. One time I wasn't well and she sent me to school and before the registration had taken place the vice principal had looked at me and went 'come with me' and sent me back home. So that's where I get it from. (Charles, 25-29, working full-time, Lower Castlereagh, second interview)

The ability to cope had also been instilled in Zara from Lower Castlereagh. She noted in her second interview that the life 'lessons' she had been 'taught' as a child had stood her in good stead as an adult.

...it's just something within yourself. I think it's like a routine and you just follow the same routine all the time but I think that's why quite a lot are just getting-by cos they're stuck in their own routine and don't do much changes to that....we were brought up not to be greedy and if you are in trouble ask for help but if you're not hungry don't go and have something just cos it's there, just different wee things, no was no and that was it, that was what you knew and you might hate but as you get older you understand it... it stays with you cos I used to think my mum and dad were a pain, we weren't allowed that, but you can see now where they were coming from. (Zara, 35-44, long-term illness, Lower Castlereagh, second interview)

The following year, Zara reflected further on the lessons of her upbringing, but she felt circumstances had changed since her parents' day and it was more difficult to cope now:

my parents were always in employment, they were never on the dole and we got when it was necessary, it wasn't like you had to get something all the time, it was only birthdays, Easter, July, Christmas and they just taught us there's people out there that don't have half the things you had so be grateful for what you have. Just cos you have a few extra pounds don't go squandering it on something else, you always need to save something for a rainy day. But it's very hard now, you couldn't save anything for a rainy day. (Zara, 35-44, long-term illness, Lower Castlereagh, third interview)

Finlay from Short Strand also felt that having the attribute of resilience was a result of upbringing. Interestingly, and with important implications for policy, he felt that resilience could not be taught later in life.

I think it's just something inbred. Something you grow up with, I don't think it's something you can be taught. (Finlay, 65+, retired, Short Strand, second interview)

However, Daniel from Short Strand felt differently - he felt resilience could be taught and passed on to younger people.

I think you can teach it [coping with life] definitely. It's something that you can instil in the younger generation, to my children I think I've instilled it, education's probably the main thing, that's something I've instilled in them that education is the main way to take yourself out of what I would call poverty. More and more people round here that get educated are definitely doing better for themselves than the older generations had. (Daniel, 35-44, working full-time, Short Strand, second interview)

5.5. Is resilience finite?

5.5.1. Review of the existing evidence base

Another issue which has troubled academics in relation to resilience, which is linked to the debate about its form (i.e. whether it is a process or an attribute), has resulted in further confusion in relation to its meaning: whether it is finite or not. In recent times a number of authors have argued that it is indeed finite, both in terms of individual and collective resources (Pemberton *et al.*, 2013). For example, in the context of the former, Harrison (2013) argues that:

The material from Newhaven demonstrates that, in the face of recession, resilience is not a bottomless pit that can be continually replenished. In 'coping', people (like Jane) may well be undermining their own health, disposing of assets and eroding their capacity to do the same in the future – something that may well be overlooked in over-romantic celebrations of resilience. (Harrison (2013, p109)

With reference to the collective resource that individuals may draw on, Batty and Cole (2010) were concerned that it was in danger of running out in their six case study neighbourhoods:

To return to that 'rubber band' in danger of snapping, it remains to be seen whether some of the collective resources currently needed for those in these communities to 'get-by' were at risk of being exhausted – whether in terms of

looking for jobs further afield, or taking part in the informal economy, relying on family and friends to help out in practical, material and social terms, or in spending the savings that had been built up over time.

However, reflecting the dearth of long-term longitudinal studies into resilience, the case of those authors who argue that resilience is (or may be) finite is unproven, a point acknowledged by Pemberton *et al.* (2013).

5.5.2. Research findings

It is not possible, of course, to establish over the course of a study of this relatively short length whether resilience is finite or not. Furthermore, central to any understanding of this issue is establishing when resilience ends - specifically, what does someone who is not resilient look like? Is it someone like Keenan who cannot afford to eat properly? Or is it someone with significant debt? Or is it someone who is bankrupt, and/or has lost their home, and is homeless? Or is it a construct that is self-determining, with it meaning different things to different people? Notwithstanding this important issue, which lies at the heart of many academics' problem with the concept of resilience, data collected by the study team do shed light on its elasticity.

The first point to make on this issue, is that despite in some instances experiencing huge financial hardship, none of the panel members who **remained** in the study in its third year had 'gone under' financially - none had gone bankrupt; none had lost their homes; and none had major debt. And all reported that they were still managing to 'get-by', although, as noted earlier, whether they were in reality is very much open to debate. However, the emphasis on 'remained' is important because it is possible that some of the panel members who dropped out of the study did so because they had major financial problems, although, of course, it is impossible to establish whether this was the case.¹⁷

Another important point to make on this subject is that the scope of many residents to tighten their belts further in light of any future financial stressors is very limited, with no more scope for cuts to their budgets or 'sacrifices' to be made. For these residents, there was very much a sense that they are standing at the edge of a (financial) precipice - any more financial shocks or financial stressors would push them over it. Keenan, whose story is told in Chapter Six, Coleman and Rich were typical of residents who were on the 'edge'. They had trimmed their budgets to the "bare minimum" and reported that they had no scope to make further cuts:

The house prices have dropped. So if I was to sell and move into accommodation we'd get buttons. Food prices have increased - [I] just had a bill for my electricity, has gone up 17 and a half per cent. And the oil; you can't do without it. You try and save on it. ...I remember getting 900 litres not too long ago for 90 quid and it came to the stage we could afford 900 and cut back to 500. And I think now I'm going to have to get them to do a top up every month. And the rates are now £70 a month. ...Yeah, my income's static. In real terms it's gone down. ...What are you going to do? Stop eating? When you've cut back as much as you can something has to go. (Coleman, 45-64, long-term illness, Erinvale, first interview)

We had broadband, Sky and stuff and everything's gone away. We've none of that now - couldn't afford to pay the Sky bill so took all that out. You're down to

¹⁷ In terms of the reasons why panellists were lost through attrition, some had died, some dropped out because of ill health; some were lost because they had not supplied us with a new address (and contact telephone number) after moving home; some no longer answered their phones and/or front doors; while some simply said they no longer wanted to be involved in the research.

the bare minimum. You're scraping the barrel now, 'getting-by' on essential food. Sometimes that's hard as well when you do that. (Rich, 30-34, working part-time, Irish Street, first interview)

Sharon from Sion Mills and Tony from Top-of-the-Hill also reported that they were close to the end of their 'limitations':

It does [financial hardship] get you down, you can only do it for so long and sometimes when you've got a lot to pay, how you're going to manage, it really does get you in bad form. You just try to do without what you can, you have to pay the bills first and the things for school... I do think it gets you down, definitely does after a while, you can't see a way out. (Sharon, 35-44, unemployed, Sion Mills, third interview)

I'm resilient to an extent, to my own limitations and I think I'm getting to the very end of my own limitations... Yeah I don't know how much more I can last and even that's worrying me as well too, cos it's like a deck of cards, if you took one away the whole lot's going to fall and what happens when it all falls? Probably what I'm doing now, just surviving... It can't go on indefinitely, but when it's going to come to an end I honestly don't know... (Tony, 45-64, long-term illness, Top-of-the-Hill, third interview)

But like a number of other residents we spoke to, Tony thought that whatever happened he would find a way to 'get-by', or as he put it, 'go with the flow', because he was adaptable.

I go with the flow, I can adapt fairly quick, I don't know if that's a trick or I'm just one of these people, if I see something's not going to work, as I say I over-analyse everything, there's sometimes I might foresee a problem that's going to occur maybe this time next month and think if I was to do this maybe it would help this problem, cos I know the problem's always going to be there, you adapt or try to change to suit whatever's going to happen. (Tony, 45-64, long-term illness, Top-of-the-Hill, third interview)

The views of Maggie from Lower Castlereagh present a counterpoint to the argument that resilience is elastic. She argued that resilience is built through experiencing hardships, with the more stressors experienced the greater the stock of resilience accrued.

I'm not sure, I'm sure it's different for everybody. I'm sure there's something that builds resilience is having hardship after hardship. (Maggie, 30-34, working part-time, Lower Castlereagh, first interview)

This argument was also espoused by residents who had lived through the Troubles, particularly those living in Top-of-the-Hill and Short Strand. For example, one resident from Top-of-the-Hill noted:

As I little girl growing-up around here, I had to dodge bullets. It was a scary place to live. Going through that gives you perspective and a toughness... austerity is nothing compared to that.

In a similar vein, Dylan from Short Strand noted:

I think in a positive way, I think it [The Troubles] has made people better. The Troubles, it's also... it made strength in people. (Dylan, 45-64, unemployed, Short Strand, second interview)

In addition to giving residents in our case study areas affected by the Troubles inner strength and resolve it was also reported that the conflict had promoted 'resilience' in another way: it had contributed to making communities more self-reliant and self-supportive, thus providing a resource for local residents:

... if anyone needs anything, as it has for years round here, they'll always turn to their friends or family first. (Daniel, 35-44, working full-time, Short Strand, second interview)

... if you require a carer... you have to pay for that. So that is why [young woman] comes down to help me. That's my mate's daughter and I would rather give her a few pound than pay a stranger. (Finlay, 65+, retired, Short Strand, second interview)

Another important point about the elasticity of financial resilience is that the impact of living with financial hardship may not necessarily be felt in the present but only play out over a longer time period. This point is illustrated by Tony, whose story is told in Chapter Six. As noted earlier, his financial situation is very precarious, which is causing him a great degree of anxiety. He is managing this anxiety and 'getting-by' but it is possible that doing so could result in a serious health episode in the future. So 'getting-by' now may be taking a toll on his ability to 'get-by' in the future.

This links to the broader point of the relationship between financial resilience and other aspects of people's lives. Specifically, it should not be seen in isolation as many of our subjects were 'getting-by' (or so they reported) only at great cost to other elements of their lives, including relationships with other family members and their health. This was the case for Tony and Keenan, whose precarious financial situations were having an adverse effect on their health. Thus, is someone really 'getting-by' when doing so is having an adverse effect on their health, both in the short and long term? Again, this issue highlights the difficulty of the construct of resilience, specifically, in relation to *how* and *what* is measured, and *when* it is measured.

5.6. Summary

- In recent times the concept of resilience has been increasingly used by academics researching poverty and how people on low incomes cope and 'get-by' in the face of adversity (Harrison, 2013). The construct was employed to facilitate the exploration of the experiences of those resident panel members struggling to 'get-by'.
- Attention focused on four issues which are contested in the literature on resilience:
 - the extent to which resilience is a positive phenomenon, and linked to this,
 - the extent to which households experiencing financial hardship over time have any agency
 - whether resilience is an innate attribute or a process, and something that can be passed on and/or learnt
 - whether it is finite or not.
- Academics have disagreed about the extent to which resilience is a positive phenomenon and three understandings have emerged. Some argue that it is about 'bouncing back' in response to a stressor; some that it is more about 'flourishing' and thriving in the context of adversity, (Burchardt and Huerta, 2009; Magis, 2010); while others have argued that it is merely about 'surviving' and not 'being overcome' (Batty and Cole, 2010; Athwal *et al.*, 2011). Our research

found that the last interpretation applied to residents in our case study areas - there appeared to be no positive connotations associated with their experience of 'getting-by' and they were merely 'keeping their heads above water'.

- We found no evidence of resident panel members exerting choice and agency, And a recurring theme to emerge from interviews with panel members was that they 'got-by' not because they made positive choices but because they had no choice.
- The question of whether the ability to 'get-by' - or resilience - was an attribute that a subject either had or not, or the process by which subjects responded to a stressor was posed to members of the resident panel. Their interpretation was that resilience was very much an attribute, a characteristic which allowed some people (like themselves) to 'get-by'. A recurring narrative in interviews with panel members was that this attribute was a legacy of upbringing; their upbringing, and in particular, input from their parents had made them 'resilient'.
- It is not possible, of course, to establish over the course of a study of this relatively short length whether resilience is finite or not. However, we found evidence to suggest that some residents were standing at the edge of a (financial) precipice, with any more financial shocks or stressors likely to push them over it.

Residents' stories

6.1. Introduction

This chapter presents the in-depth 'stories' of four residents living in our four case study areas. The chapter has been written to provide a counterpoint to earlier chapters within this report which, quite intentionally, pay relatively little attention to the 'stories' of the subjects referred to within them. This is because the analysis presented within them is configured *thematically*. This chapter seeks to redress this imbalance by providing *longitudinal*, comprehensive, detailed and in-depth accounts of the lives of a number of residents across our case study areas.

It is important to reflect here on the sampling frame used to select the subjects included in this chapter. In short, they were chosen because they were, in the context of the research, 'interesting' cases whose 'stories' helped to illuminate the issue at the heart of the research: peoples experiences of 'getting-by'. However, it is important to note that, quite inevitably, this process was, to some extent, subjective and arbitrary. However, we were keen to ensure that the subjects selected were (as much as they could be) broadly 'representative' of our sample as a whole.

Furthermore, it is also important to note that valuable insights into the relationship between experiences of poverty and place can also be gleaned from the 'stories' of the resident panel members not included in this analysis. Notwithstanding these important points, it is hoped that this chapter provides a valuable insight into the challenge of 'getting-by' for many residents in our case study areas.

The chapter presents the stories of four residents: Keenan from Sion Mills; Tony from the Waterside case study; Coleman from Erinvale; and Collette from East Belfast. The story of Keenan, who was 51 at the time of his first interview, highlights how difficult it is for many residents on low incomes to 'get-by'. He faced many challenges over the course of the study, including seeing his benefits cut and suffering a serious injury. By the end of the study there was very much a sense that living in financial hardship was beginning to wear him down, although his will to fight on remained.

The story of Tony, who was in his early 50s at the time of his first interview, illustrates how substantial and sustained coping strategies are not, in themselves, sufficient to address a worsening financial situation and the physical and emotional impacts that continual struggle and uncertainty have on low income households.

The story of Coleman, who was 53 at the time of his first interview, highlights how quickly households' financial situations can deteriorate, and how the loss of a benefit payment - in this case DLA - can have a major impact. The story also illustrates how someone's financial circumstances can impact on other aspects of their lives, in this case a relationship with a partner.

The story of Collette, who is in the 35-44 age bracket, shows the importance of social networks and other support systems for 'getting-by' and for quality of life for low income working households. It illustrates how having a job is not necessarily protection against financial hardship and getting into debt.

6.2. Keenan's story

6.2.1. Introduction

This story highlights some of the enormous challenges faced by residents living with financial hardship in disadvantaged neighbourhoods. It highlights their stoicism and ingenuity and their capacity to find a way to 'get-by' however challenging and difficult the circumstances. However, while Keenan appears to be resilient, has not been 'defeated', and exhibits a fierce will to 'fight' on, there is very much a sense that living in such circumstances has worn him down, with there being no positive connotations associated with his (apparent) 'resilience'.

6.2.2. First interview

Keenan was 51 when we first interviewed him in March 2013. He was living in a three bedroom house rented from the Northern Ireland Housing Executive in Sion Mills. He has five children. Although his children live with their mother he sees them on a regular basis, with them very often staying over with him. Keenan has had a number of jobs since he started work, including running his own business, but was unemployed due to depression. He was in the process of appealing a recently failed benefit assessment.

I've been on incapacity benefit for a few years but at the present time they're trying to cut all that too, cos I suffer with depression and now I'm fighting a case for myself cos if they're going to cut me down and I'll find it very hard to run my house and exist... Yeah they've just give me warning they've failed me so now I've got to go through an appeal, I don't want to be on it, I need it to live, I don't want to be on it. Physically I am grand but I suffer with depression.

Failing his assessment has resulted in Keenan losing some of his benefit, something he knows will leave him struggling to manage financially.

From the start of next month which means I lose £30 odd a week and I'm not living on much after that, I've got the house and to heat it and eat and support yourself and see the children that I have access to, my youngest will be five now, she comes up two or three times a week, I have to cater for her, I have five bairns, if they want to come I won't refuse them, I'm glad to see them...come Christmas time I'm usually borrowing off the social fund to get presents, it's not for myself.

Keenan supplemented his income by doing cash-in-hand work. However, he noted that this work was harder to come by.

You'd be lucky to get it [cash in hand work] cos most of them will just take you for a couple of hours or whatever they need done and you're away again, a day here, a day there if you're lucky... Sometimes it just gives you that wee break that you need when things is really tight and you say 'I can pay that and that will leave me with a bit, I don't have to pay that, I'm ahead of myself'

Keenan reported he regularly ran out of money before his next benefit payment and only managed to 'get-by' by borrowing from his sister when she had the money. He

reported that he was finding it hard to 'get-by' and reported that he could only do so by 'cutting his cloth' accordingly and making 'sacrifices':

Aye, even the choice of shops, when I was working steady and things were good I wouldn't think anything of going to the supermarket and spending £100, now I'm going to Iceland and getting enough to do me for a fortnight with dinners and teas and wee things for the children if they're up... Keeping to a tight budget and shopping in one shop was Keenan's strategy to ensure he had everything for the week and to ensure he could feed his children.

Another money saving strategy employed by Keenan was to ensure that he spent as much time as possible away from his home in order to reduce his heating bills.

If you're sitting in the house you need the heating on or you'll be cold, when I come in from the river and I'm warm. And you'd be sitting smoking or you'd be sitting drinking coffee or sitting eating whereas you don't need to, it's just a habit.

Despite struggling with his finances, Keenan was trying to remain positive about his situation and was planning to take a counselling course at a local college. However, he found getting together the money needed to pay for the course a challenge:

I keep upbeat about it, I'm expecting to do a counselling course at the local regional college cos it was something I was something I was always interested in and I was going to do it years ago and I thought I've got nothing to lose, but it's cost me more cos I've had to pay about £70 up to now for my course and I've just scraped together the money for it but I'm looking for help off it.

6.2.3. Second interview

Keenan's second interview took place in March 2014. He reported that he had not gone on the counselling course. This was because he could not afford the costs incurred travelling to the local college where it was held. Another contributory factor was that he felt that he had too much going on in his life.

Keenan reported that he had secured a part-time job and had a new partner. He had been successful in his benefit appeal and was receiving his full Employment Support Allowance (ESA) entitlement. However, he reported that the appeal process had been very stressful, and he was disappointed that he had to attend another ESA assessment.

Yeah, I won the appeal and I got me benefits back and now they want you to pass a medical board, you usually get about two years before they reassess you, I got three months, that's how bad they are now... [I have an]assessment again which takes you back to square one and if they fail me I'll have to appeal again which means they'll reduce my benefits while I'm appealing.

He noted that if he failed his next assessment he would appeal the decision:

At the moment I'm on me level benefit which I should have been getting, but if I fail it I'll have to appeal it and go through the same process again and I think they're just determined to wipe as many as they can off.

However, he noted that during the appeal process his benefit income would fall, which was something he was very concerned about:

They'll give you that set amount, my money will drop somewhere between £60 and 80/fortnight pending the appeal, at the minute I'm just on the usual which is roughly about £100/week to run the house and I have overnight access to my

children, I have X who's six at the end of this month, I have her two nights at the weekend and I take her one week night, £100 to run a house, you cater for her and you take her to school and bring her back out and cook for her, I can't afford to spoil her.

Keenan found the assessment process very stressful and a source of considerable anxiety and uncertainty:

It's unbelievable cos you just get your benefit back and you're getting on an even keel, that wee bit of part-time work was a bonus, and then you've got this hanging over you again. Yeah waiting for it, you're waiting for it coming through the door and then you appeal it as a stalling tactic and live in hope, but you know your benefit's going to be cut to nothing...Yeah, waiting for it, you're waiting for it coming through the door and then you appeal it as a stalling tactic and live in hope, but you know your benefit's going to be cut to nothing.

Keenan reported that he was 'getting-by' better in his second interview. This was because his ESA benefit income was now being supplemented by waged income - he had secured a part-time job which involved him working for 10 hours a week:

ESA now they call it, it's changed from income support, and it allows you, technically I could work up to 15 hours but I can only get 10 hours with this agency, I'm getting taxed on that, so I'm getting an extra £50.50/week, when your benefit's not on an even keel it is a bonus, it helps you, it's giving me a wee bit of leeway, but not much...It means I can get wee bit of extras that I couldn't have done, maybe spend a wee bit more on my groceries and my heating oil, but it's made it a wee bit easier, but although you've got a bit extra in your pocket you're still keeping an eye out on your expenditure and you're not buying no luxuries, but at least it's a wee bit easier.

However, this job was not permanent and was provided as part of an employment scheme. Keenan was concerned how he would manage financially when it came to an end, as this along with his impending benefit assessment was causing him a great degree of stress:

I've only three weeks more to do on this scheme, so that's wearing at me too cos I have the board over my head, I have this coming to an end... It's frightening, I'm trying to push it out of my mind and it still keeps cropping up, always there.

Despite being slightly better-off, Keenan reported that he was still struggling to 'get-by' and was still buying just the basic 'necessities'. He was still shopping at a low cost supermarket; still watching his budget very closely; and still making sacrifices:

The reason why I shop in Iceland is cos to me, being a single father. I can get what I need, I still buy fresh and your everyday things like bread and milk that you can't stock up on but my overall grocery would be there's a dinner there, another dinner there, wee one likes popcorn chicken, whatever, wee bag of mince and a bag of 12 deserts instead of a bag of six to make it go a bit further.

Furthermore, he also reported that he had been forced to ask his local church to contribute towards the cost of heating his home, something which they had agreed to do:

Well, luckily enough we didn't really have a severe winter, it wasn't as cold, you still needed your heating and at times you were stranded for it ...I got heating oil off them [local church], not on a weekly basis, it was a one off, but I just felt

myself it was getting tight and I asked for a wee bit of help. Aye if you're really stuck, maybe it's personal pride, whatever, but I would have to be really stuck to ask for help.

However, Keenan was determined to remain positive and was confident that his financial situation (and life) would improve and something would 'turn up'.

I'll still get up and still be helping people, there's always something turns up. ..Yeah, too easy to sit back and think negative, even if times are hard, you still have to believe that there's something better...It could wear you down but there's always something, it's not all doom and gloom, there's that river down there.

6.2.4. Third interview

When we conducted our third interview with Keenan in December 2014 he had just heard that he had lost his ESA appeal. He reported that waiting for the outcome of his appeal had caused him considerable distress:

Yeah the appeal that I had was based on anxiety which I do suffer from. I take my tablets regular, it hits me every so often quite strongly, there's times when I don't let myself get that way but I'm not always strong enough for it, sometimes it wears me down and my appeal went up in front of them and they failed me, they said I was still medically ok... if I had won the appeal I would have been back up to about 170/fortnight which is still tight, I have my daughter overnight twice a week. Sometimes more and it's a real struggle.

As a result of losing his appeal, Keenan's benefit income had remained at £121 per fortnight. His part-time job had also come to an end so his income was lower than when we interviewed him in March 2014.

Keenan had had another setback since we last spoke to him: in June 2014 he broke his back. This had further complicated matters with regard to his benefits. Because he had been going through an appeal process, he could not make a fresh claim based on his back injury until it had come to a conclusion. This delayed making a claim on his injury by a number of months.

I wrote to them about breaking my back, they said they couldn't deal with that claim so even though I've had a broken back since June, they couldn't take on that claim till last week [early December 2014] which meant my benefits stopped last week. I'm due a payment on Thursday which I won't get, it could be after Christmas before I get any money, and I have to backtrack all the way to June with all my details, although I already told this tribunal the details just in case they would take them into consideration cos it's a different thing.

Keenan noted how this injury had had an adverse affect on his finances - he found it very difficult to find money to purchase rail or bus tickets to attend hospitals in Londonderry/Derry or sometimes Belfast. He reported that the return fares were expensive and claiming expenses was a complex and (painfully) slow process:

I used to get reimbursed for my travel expenses going to the Royal, take the letter from your clinic and your hospital letter, they had an expenses office there, they contacted your benefits, they paid you your return trip, the last day I went to the Royal was 17th October and I had £22 that I had to keep back for my fare, return, and I got the return ticket, I walked with a broken back from the bus stop to the Royal cos I knew I could do it within 15, 20 minutes, in pain, to save £1 or 2 on the city bus so I could get a cup of tea and that was all right, I done it. I

went round to claim expenses. I had my return ticket from Belfast to here but they said they couldn't pay me out without proof of benefits... all you've to do is lift that phone so luckily enough I had my return ticket.

Not unexpectedly, he reported that he was finding it very difficult to 'get-by'. As a result, Keenan had once again turned to his local church for help. He noted how his experience with them was very different to the last time he had asked them for help in the winter of 2013-14 - he felt that because more people were turning to them for help, the support they provided was not as generous as before:

I actually phoned St Vincent de Paul's which is a charity of the Catholic church yesterday to look for help with oil heating and food. Yeah, St Vincent's de Paul if you were on hard times and they knew it they would give you a wee hamper at Christmas cos they knew you were a single father or a single mum, now you have to push for it and they give you a voucher, they've stopped giving out the hampers, they give you a voucher to go to the food bank.

Keenan was concerned that, because of his precarious financial position, he would not be able to adequately provide for his youngest daughter. However, he reported would do everything in his powers to do so, even if that involved 'swallowing' his pride and seeking charity from local churches:

I'm a proud man but I have to provide for my daughter. It's hard but when you're looking at an empty space and you have to fill it I'm a proud man but I have to live, that's just the way it is.

In response to his precarious financial position, brought about by delays in receiving travel expense payments and his benefit being temporarily suspended, and with Christmas looming, Keenan decided to apply for a crisis loan in December 2014:

I was on the phone to them yesterday to say when can I expect my money 'you might get something out before Christmas and you might not'. I'm due a fortnight's money on Thursday and I know I'll not see it. So today I'm going to ask for a crisis loan but they'll take it back off me, to get me to Belfast cos of my injury, why should I have to do that in this day and age?

Keenan was very concerned about Christmas because (without a crisis loan) he did not think he would be able to buy presents for his family. However, he felt that somehow he would find a way to do so:

Between me and my partner and my family I'll hopefully get through it, I'll have to get through it, I'll have no choice. I know it sounds all doom and gloom, and I'm not a doom and gloom person, I try to rise above it all the time but there is times when you have your back to the wall.

Keenan was relatively upbeat in both his first two interviews. This was not the case in his third and there was a sense that living in such difficult financial circumstances had worn him down. And the 'something will turn-up' attitude of his second interview had very much gone - Keenan was not optimistic about the future.

Sorry to cry poverty but I'm telling it as it is, it's very tight... It was bearable this time last year and maybe the early part of this year, this is becoming unbearable and I don't see no bigger picture coming cos they're cutting everything...It's gradually cutting back and cutting back, it's the wee things you might have treated yourself on, now it's really dog eat dog. I have to look for a crisis loan today. I thought I'd had bad years and this has been the worst and really through sheer bad luck of a slip everywhere you turn's a brick wall. Even getting travel

expenses to go to hospital. It's tight at the minute. I'd love to say things are improving and it's not as bad, or the same, but it's not and I tell it as it is.

But despite this, Keenan retained his indomitable will not to be beaten:

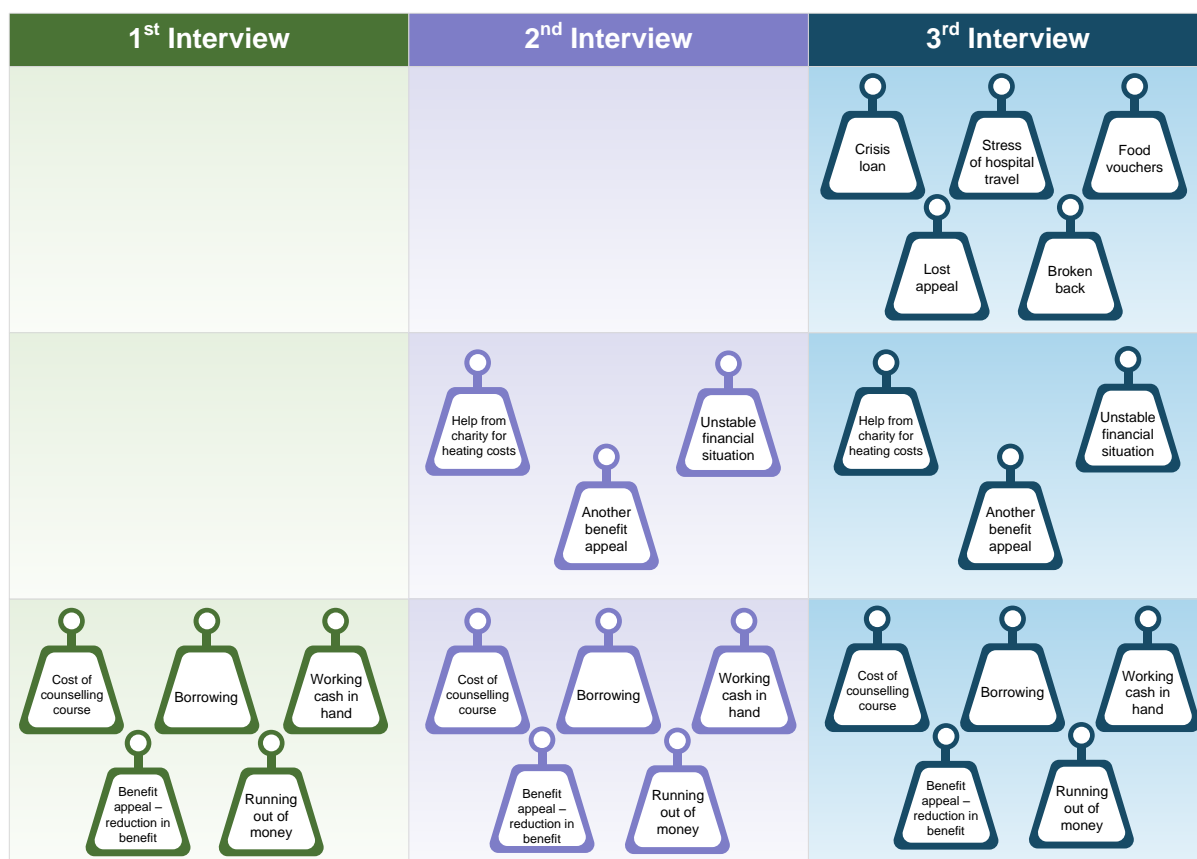
It'll not beat me, I'm determined, it's just making my life hard, it's making my youngest child's life hard and that can only escalate, breed contempt, breed everything else that goes with it... it'll take a lot to beat me but they're trying their damndest.

6.2.5. Conclusion

Keenan's story is summarised in Figure 6.1. His story has highlighted a number of important issues that were discussed in earlier chapters. It has highlighted:

- As Figure 6.1 highlights, households living in financial hardship may experience multiple stressors.
- The difficult budgeting decisions and sacrifices that many residents have to take to 'get-by'.
- The important support role played by local charities and churches.
- How a tougher welfare regime, specifically in relation to DLA claims, is impacting adversely on claimants' lives.
- How difficult it is to live on low incomes and how uncertainty about income exacerbates this.
- How living in such circumstances is wearing and draining.
- How, for people like Keenan, resilience is not a positive phenomenon - it is about surviving and somehow 'getting-by'. However, that it is not to say to that there are no positive attributes associated with the construct - Keenan was stoic, optimistic, and resourceful, and exhibited a fierce will not to be defeated by his circumstances.

Figure 6.1: Keenan's story



6.3. Tony's story

6.3.1. Introduction

This story illustrates how substantial and sustained coping strategies are not, in themselves, sufficient to address a worsening financial situation and the physical and emotional impacts that continual struggle and uncertainty have on low income households.

6.3.2. First interview

Tony, who lives in Top-of-the-Hill, moved to Northern Ireland with his parents from Glasgow in the early 1970s. At the time of his first interview, which was conducted in March 2013, he was in his early fifties. He has lived in his current accommodation since 2004 with his wife and three children. Tony is a qualified painter and decorator but has been disabled for about 20 years due to a major operation. He is currently unemployed and claiming ESA and Disability Living Allowance (DLA); his wife is in employment earning about £12,000 per annum.

Tony identified three financial and emotional pressures he faced. Firstly, the depreciation in the value of his property on which he has a mortgage:

The way our circumstances are now it's a millstone hanging round your neck, you're trying to meet the mortgage payments and not falling into default. An estate agent, valued it then when the market was good and it was 167,000, now you'd be lucky to get 60,000 for it.

Secondly, Tony has recently been declared fit for work and he was very worried about the implications of this:

I got the form last week to say as far as they're concerned I'm fit for work so that means my benefit has been cut so where I'm going to find work I honestly don't know cos the unemployment rate in Northern Ireland is worse than any other part of the UK.

Thirdly, Tony was struggling with the repayment of credit card debt, despite not having made a purchase with the cards for two years:

I've got a credit card, two credit cards and I've even struggling to pay them back, one is about £600 and the other one is just over £300 so almost £1000 between the two and I'm struggling, I feel as if I'm backed up against a wall, I don't want to use the credit cards cos I can't afford to increase the payment which sounds silly, it's only £10/month but that £10, I could find a better use for that.

In addition to not using the credit card, Tony identified other strategies for 'getting-by' financially, including careful budget management through reducing expenditure in terms of both food consumption and where he shopped:

I have three children living here as well too, often when I'm making the dinner there's times I'm not eating to make sure they've got everything, so I'll have a ham sandwich or something like that, but I'd rather make sure that they're sorted out rather than myself, that's just the way things are.

I used to buy coal at the wee shop down there, he was charging £6.50 for a bag, your man does them up there for £5/bag, it's a £1.50 saving and it'll take me five minutes to walk to that shop and 10 minutes to walk up there so for an extra five minutes' walk you've saved yourself £1.50 so he's good in that respect.

6.3.3. Second interview

Although, by his second interview, which took place in March 2014, Tony had continued to implement careful budgeting strategies, his financial situation was not improving:

I would say I was struggling a bit, on average the way we have at the minute it takes about £280/week to keep the house going, that's the mortgage, house insurance...I was trying to figure out where everything was going cos it seems to be at the start of the week you've got loads of money but half way through the week you find you've hardly got any, so I sat down one day and worked it all out. Normally from Monday to Friday, I've got money to cover them five days and that's all the bills, housekeeping, paying school costs and stuff like that, on Saturdays and Sundays I don't have any money so whatever you've got in during the week you try and make it spread over the next two days till Monday comes again and same pattern again.

Tony also described the emotional strain that constantly struggling was having on him and his family:

I am worn down about it and I think my wife is too cos she's trying to get as many hours as she can working but that's another problem, the more she works the more the tax man takes off her, so you're not actually seeing the benefit of those extra hours you're working. I do find it you feel the pressure and it does get to you.

You feel it more for the wee ones than you do for yourself. This week in school it's world book day. You have to go and get them a book and costume so just for that one day at school cos me an extra £20...I'll probably borrow the money off mum and dad cos I don't really want to send him to school and maybe be the only child not... he probably won't be the only one but every parent thinks my child's going to be the only one that's going to go to school and not... [have a costume].

Despite his careful budgeting, Tony stated that this was not sufficient to address the underlying problem of a lack of income:

You notice the price and whatever pennies you get to try and make it stretch as far as you can, there's some cases where you're robbing Peter to pay Paul.

6.3.4. Third interview

By his third interview, which took place in early 2015, Tony's financial situation had deteriorated further despite further budgeting and restraint on his consumption: he was finding it even more difficult to manage due to a number of changes in his financial circumstances.

Yes there has been a decrease in the amount of tax payments that my other half has been given, we lost transport for [his son] for the school as well cos part of the education department, we sent him to a school that was not of their choice.

It's other things too, my partner's wages have been cut as well, she hasn't a set amount of hours she works, there's some weeks she could work, she works two days one week and three days the next week.

The cumulative effect of all these changes has had serious implications for Tony and his family:

This year, at the start of the year they weren't too bad, they were just beginning to level out and we were beginning to just about keep our heads above water but I'd say from about April up until about now it has been a struggle.

Most weeks we use about £300/week to try and run the house and there's some weeks it can run out late on a Friday night, so whatever you'd have in the house would have to do you all day Saturday and Sunday until Monday.

It was evident that these increasing financial challenges were arising despite Tony's continual attempts at rigorous planning and budgeting:

I think it's just you try to plan your day so that you're not going to incur any more expense or as I say we used to do our shopping day by day but we found at times it's a bit easier to buy the weekly shopping, you could set down what you do for a Monday and a Tuesday and Wednesday and that's what you stick to.

A key theme was the difficulty of implementing such financial planning in such a context of uncertainty:

Yeah you do, you've got certain debts and you may have certain days of the week that you have to pay that debt, but if you have something that pops up the day before and you know that money's there you do think I could use that to fix this problem and then see if I could borrow the money to pay the debt a day or two later, that gives you then nearly a week to try and get the money you borrowed clawed back in again to pay the person you've just borrowed... I don't know what's going to happen this time tomorrow or next week, if something

unexpected was to happen it would probably throw me, I would do my damndest to try and sort it out, or even look to see if I could get help to sort it out but if I couldn't then there's not much...

Reflecting on his family's circumstances, Tony expressed a hope that he was resilient and demonstrating agency in supporting his family. He also suggested that while it was possible to face these continual stresses for a period of time, it was not possible to do so forever:

I don't know if I'm resilient, I'd like to think I'm resilient, I go with the flow. As long as I can provide food, clothing and heat for the children and a roof over their head, what happens to me I don't really care, as long as they're sorted out.

It can't go on indefinitely, but when it's going to come to an end I honestly don't know.

I'm resilient to an extent, to my own limitations and I think I'm getting to the very end of my own limitations...Yeah I don't know how much more I can last and even that's worrying me as well too, cos it's like a deck of cards, if you took one away the whole lot's going to fall and what happens when it all falls?

It also emerged that his circumstances were significantly impacting on his physical and mental health, but, despite this, he was reluctant to seek help as this would be a sign of his failure to independently support his family:

I do, I get fed up and I feel as though I'm always tense, I can't relax, my sleep pattern is horrendous, I don't really sleep, cos your mind kicks in, you're thinking what if this happens and what if that happens so you're tossing and turning, most nights I probably wouldn't go to bed until 1am and then I'm back up again at 6, so about five hours a night.

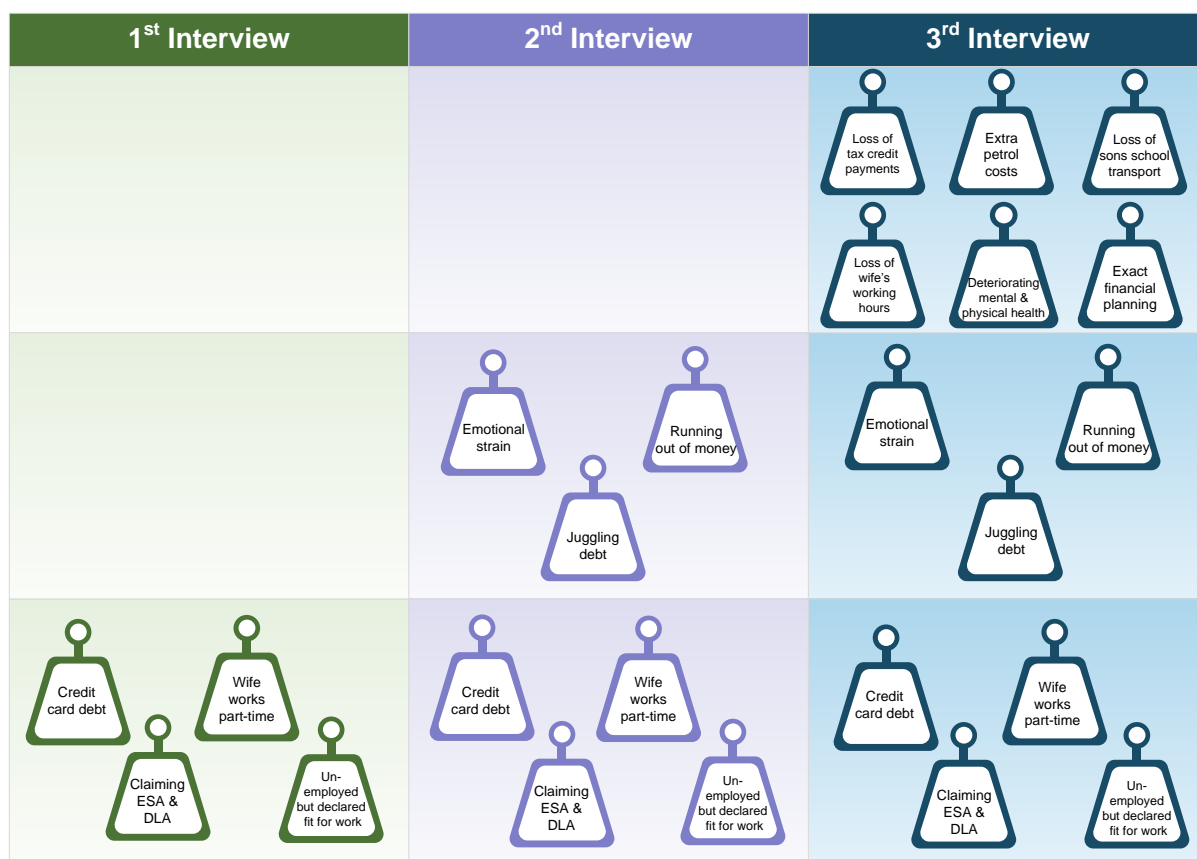
It's really hard cos you know that there's help out there, but it's asking for that help, it's the shame of asking for help, especially in this day and age, you shouldn't have to feel that you have to sort of beg to get the help you need...I'm the same with my wee ones, I say if you need help ask cos it's out there but then I kick myself, I feel if I have to ask for help it's bad enough at 50 years of age it's bad enough me asking for help.

6.3.5. Conclusion

Tony's story is summarised in Figure 6.2. His story reflects key themes and findings highlighted in this report. He had undertaken rigorous regimes of budgeting and reducing expenditure but these had not been sufficient to overcome the increasing financial challenges and pressures arising from changing work and benefit circumstances and rising costs of living. It also illustrates the extent to which individuals in Tony's situation often internalise blame for their predicament despite the sacrifices they have clearly made. Finally, Tony's story highlights the very significant physical and mental health effects arising from sustained periods of struggling to 'get-by' in very challenging and uncertain contexts; manifested in insufficient diet and mental anxiety. Although Tony believed that he had to respond as best he could do to his predicament, he made clear the toll that 'getting-by' continued to take on him and his family:

I'm not too sure you get used to it, nobody wants to get used to it, you don't have a choice, you have to live like it, it's as simple as that.

Figure 6.2: Tony's story



6.4. Coleman's story

6.4.1. Introduction

This story highlights how quickly households' financial situations can deteriorate, and how the loss of a benefit payment - in this case DLA - can have a major impact on their financial situation. The story also illustrates how someone's financial circumstances can impact on other aspects of their lives, in this case a relationship with a partner. Finally, it highlights that struggling to 'get-by' is not a phenomenon confined to disadvantaged neighbourhoods as Coleman lives in the better-off comparator, Erinvale.

6.4.2. First interview

At the time of his first interview in June 2013, Coleman was 53 years old. He was living in a terraced house with his wife in Erinvale. He moved to the area after working and saving hard to become a homeowner. He explained he wanted to move his family away from the 'front line' of the Troubles (in another part of Greater Belfast) and provide a better start in life for his children.

I didn't want my children growing up and going through what I went through cos it was on the front line of the troubles and a lot of people I knew had been murdered or spent life in prison for murdering other people and it was the paramilitaries, it wasn't the police, and I didn't want my kids to growing up there. So scrimped and saved, got an extra couple of jobs delivering for the Chinese on the nights I was off, I worked nights to get an extra bit of money and we got the deposit for a house.

Coleman reported that he had worked for most of his life but had retired due to ill health. He suffers from angina and fibromyalgia. He has a small pension and was claiming incapacity benefit when we first spoke to him. His wife works part-time, 20 hours per week. His children have now left home after attending university and live close by.

Coleman reported that he was managing to 'get-by' with relative ease. But he was concerned about the changing economic climate and the impact this was having on house prices and the cost of living; particularly heating oil.

Yeah even with the present house crisis, I remember getting this valued in 2006 and they're talking about 180,000, now you're talking 90 or 100...It's got to the stage now where we've got a bit of warm weather for a week and I thought thank god that'll save a few quid cos £300... [for heating oil was a struggle]...I've still a bit of a mortgage to pay, house insurance, groceries. The only thing I do splash out on is Sky TV, for my sport, and I could sit on the PC for a couple of hours.

Another factor that was making it more difficult for Coleman to 'get-by' was the additional money he was spending on eating healthily and his diet - he revealed that he was trying to lose weight for health reasons:

I was with slimming world, still am, I go on a Monday night and I lost 6½ stone but it just cost us money cos you were buying all the diet stuff and the grocery bill was more than it usually is when you're buying in Iceland, buy one get one free, but you get what you pay for, you know you're buying crap but it fills a space.

He also noted that saving for his daughter's wedding, which he was part funding, was also making it more difficult for him to 'get-by'.

It's old fashioned but the bride's father pays, it's the done thing, I would look at it as a failure to my family if I couldn't provide the money...I don't want to go into debt, I'm scrimping and saving to get the money for my daughter's wedding. Some shares I bought years ago and I can cash them in October and there's about three grand's worth so that's going towards her wedding, the wedding's 4½ grand.

Reflecting that he was finding it more difficult to 'get-by', Coleman noted that he had begun to 'dip' into his savings:

Well the emergency fund used to be a lot bigger but with dipping into it... I don't know, the wife doesn't earn as much as she used to, her hours have been cut.

6.4.3. Second interview

Coleman's financial position had deteriorated when we interviewed him the second time in April 2014. This was because his DLA benefit payments had been stopped. With only his wife working part-time, he was struggling to make ends meet. Despite carefully watching his budget and 'going without' (he noted he did not drink, smoke or gamble), he was finding it difficult to pay his mortgage and had spent all his savings.

Just cos I had savings and it was our 30th anniversary this year and it's my wife's 50th birthday, so we were saving money, I still had part of my redundancy and I sold my pension and things like that for a lump sum, we put it away for this anniversary, we're going to go on a cruise, depending on the health situation, cos this was planned a year ago. And then my daughter says she's getting married so paying for that. So the piggy bank's empty so says we're not going to be able to cover our mortgage and our rates and everything else now, I don't

spend a penny, I don't drink, I don't smoke, I don't gamble, I don't get out of the house and we're struggling now ...but mortgage is £350/month and me rates is another 70/month and then when you take house insurance it's 30, and that's before you start buying food, electricity, there's a meter there and that works out at about £60/month. Then there's what I call invisible, MOT, petrol, tax and insurance for your car, she needs a car for work, she works in the village in Donegal Road, that's where she does home help.

He was (understandably) despondent about his situation and was also frustrated that he was unable to find work. He noted that he had been asked to attend two mandatory interviews regarding his ESA claim. He found this irritating as his health had declined since his first interview, making it even more difficult for him to find work.

It would depend on the level of pain, if I fill myself up with pain medication I'm not really fit to go anywhere, I just sit here ...just sitting here waiting to die, it just dawned on me, cos my health's not going to get any better and on a good day I could maybe get to the shop and back.

Coleman was asked whether he had considered selling his home in order to extricate himself from his financial predicament. He responded in the negative and noted that selling-up was not an option for him and his wife as they were in negative equity and the property needed renovating and repairing, something which he could not afford. He explained that he was just living from day-to-day, hoping he could pay the mortgage and would just have to deal with things if his financial position became worse.

So I'll just wait and see what happens. If we have to sell we have to sell. If we can sell it. If we can't sell it, they offer you bottom dollar for it, if they repossess it and sell it they maybe sell for 50 grand repossessed and you'd struggle to find somewhere to pay the rent.

6.4.4. Third interview

When we visited Coleman in December 2014 his health had deteriorated.

On a good day I try and get out as much as I can. Usually with my pain relief I get very tired in the afternoon cos it's morphine based. I'll go out in the mornings and do a bit of shopping, even just a 15 minute walk to the shops, I need to get air.

His financial situation had also worsened - he was finding it even more difficult to 'get-by'. With his savings gone, and with his appeal to have his DLA reinstated rejected, he explained that he and his partner had been forced to make even more cutbacks in the last six months.

There's loads of stuff we can't buy. Holidays are a thing of the past, this time of year you want to push the boat out for the grand children and you can't do it. My daughter got married in March and what wee bit of savings I had from working went with the wedding. Holidays, it's the first time in 25 years we didn't go anywhere...Christmas is just about coping this time.

Coleman had considered selling his car, but had decided not to do so because his wife needed it for work.

I said to the wife the car might have to go, cos insurance and car tax and then the fuel and wear and tear and if things need replaced. I don't need one, she uses it for work part-time but...

Coleman's financial problems were further compounded by an administrative error with his benefit payments - he discovered he had not received his ESA payments for five weeks. Having raised this issue with the benefits agency, his money was paid, just in time for Coleman to avoid any Direct Debit costs.

We only get a bank statement every month and I would just run my eye over it to see and this one seemed a bit short on the balance and I looked through as thought where's the ESA...I think if I hadn't got onto them... little do they know it's people's livelihoods they're messing around with.

Coleman reported that, despite him and his partner trimming their expenditure, they were merely 'holding their heads above the water' financially. Significantly, he also noted that there was no slack in his budget to 'hone' it further.

You're saving money for the next dilemma so don't be spending that, don't be doing this, days that I go out on a Saturday for me are long gone. Usually I don't really spend anything, 10 or 20 quid, you don't go shopping in Marks' any more, it's more Lidl. We're holding our head above water with mortgage payments but there's no cloth left, they say cut your cloth... we can't hone it down any more.

Money worries had had a detrimental impact on Coleman's relationship with his wife and, after a series of arguments, they separated for a short period. He explained that their financial plight had been a source of conflict between them for a long period of time with a catalyst towards separation being the decision to cancel a holiday for his wife's 50th birthday for financial reasons - the money to fund it needed to be deployed elsewhere.

It got to the stage where our marriage was on the rocks, just bickering about money and stuff, so I went away for 10 weeks. So I was down there for about 10 weeks so I got my head together and we'd met up a few times and had a chat, over 30 years married, it was her 50th birthday so I said we'll give it another go, that was about six weeks ago...But when you're married 30 years and it was her 50th and we had intentions to go away somewhere which had to be shelved and then with the finances and worrying.

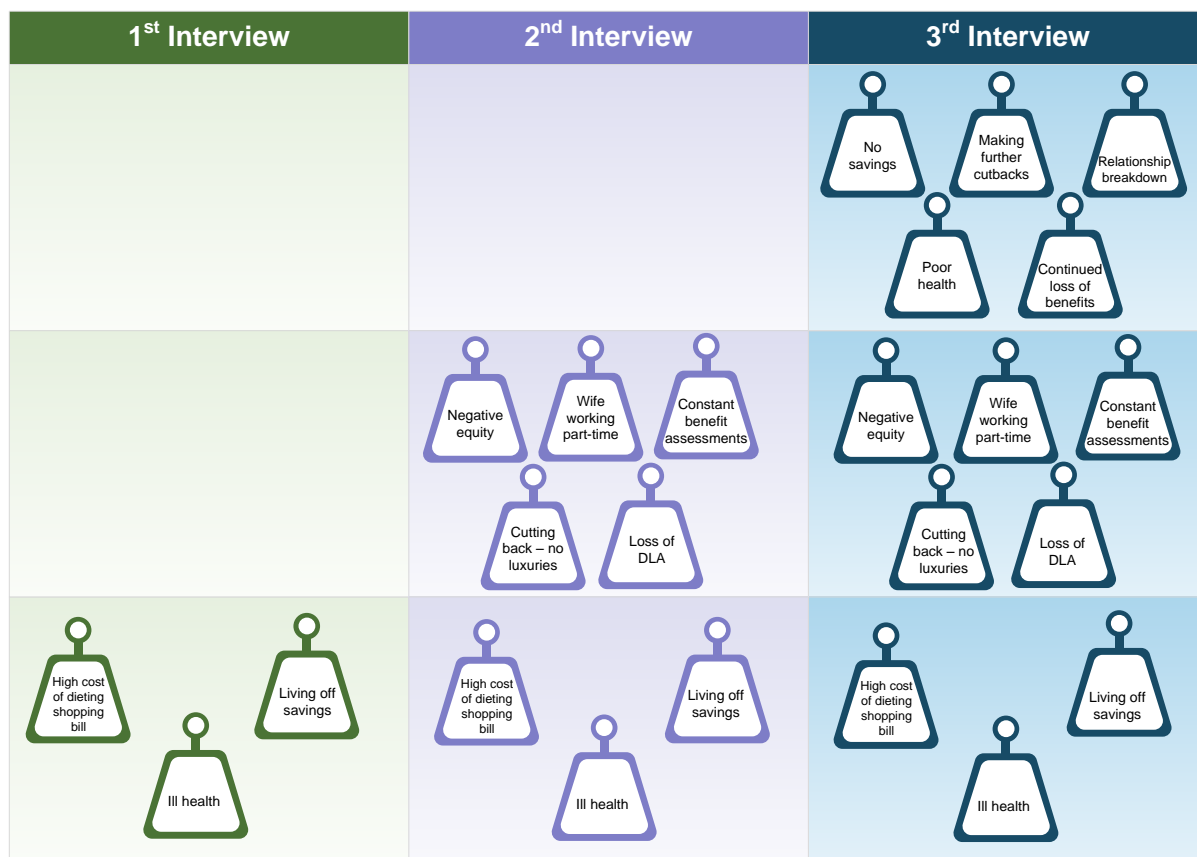
6.4.5. Conclusion

Coleman's story is summarised in Figure 6.3. His story has highlighted a number of issues including:

- Financial hardship is not a phenomenon confined to disadvantaged neighbourhoods and may be an issue for residents living in better-off areas.
- How quickly a household's financial situation can deteriorate and, linked to this, how rapidly their life savings can be spent.
- How a household's financial situation may have an adverse effect on relationships within it.
- Some households, like Coleman's, have had to trim their budgets in recent times, in doing so 'going without' and making 'sacrifices'.
- For some households, the scope for further budgetary cuts may be limited.
- Financial hardship is not confined to homeowners - indeed, owning one's home may exacerbate financial hardship as owners are trapped in homes they cannot afford to pay for by negative equity and large renovation and repair costs.

- As highlighted in other stories, residents may be able to 'get-by', 'cope' and 'manage' when experiencing financial hardship but for those like Coleman it is not a positive experience and merely about 'survival' and 'holding heads above water'.

Figure 6.3: Coleman's story



6.5. Collette's story

6.5.1. Introduction

Collette's story shows the importance of social networks and other support systems for 'getting-by' and for quality of life for low income working households. It illustrates how having a job is not necessarily protection against financial hardship and getting into debt.

6.5.2. First interview¹⁸

We first interviewed Collette in May 2013. She is a lone parent with four children aged 12, 7, 5 and 3. She is in the 35-44 age bracket. She has lived at her current home in Lower Castlereagh since 2004. She bought the house through a co-ownership arrangement (the Northern Ireland version of shared ownership) so pays part mortgage and part rent. Previously, since 1981, she lived next door with her mother in a Housing Executive house and before that they still lived locally: "*here all our lives*". Collette manages the bar at a sports club in Belfast and has had the job for 15 years. She works full-time and works an evening shift, from 4.30pm until the early hours, usually travelling each way by taxi as the bus route is inconvenient. Her

¹⁸ Collette declined to have her first interview recorded so detailed notes were taken of it.

mother and 'on and off' partner share childcare while she is at work. She receives Child Benefit and Family Tax Credit.

Collette is part of an extensive neighbourhood social network of family and neighbours (friends are less important). Her mother still lives next door and her four sisters and other relatives not far away; her family have resided in the area for at least three generations and she cannot imagine living anywhere else. She is in daily contact with family and neighbours: "*you know everybody, so you do*". Neighbours keep an eye on her children when they are playing, and she looks in on two elderly neighbours regularly, although work prevents her from becoming involved in any more formal voluntary activities. Her children go to Tae Kwon Do, the Boys' Brigade, a church-based homework club, regular swimming, and choir and Sunday School at her church: "*my life's my kids*". Farther away, Collette's job is also an important part of her support network.

Collette managed her finances closely and was able to list her income and basic expenditure priorities: income from work, tax credit and child benefit at £1249 a month; and £364 on mortgage, rent, rates and TV licence payments. Other regular expenditure included food (estimated £150 on food including school dinners), taxis to get to work (between £5 and £15 a day depending on the time of her shift), cigarettes, occasional alcohol and takeaway meals, clothes for the kids ("*it's been years*" since she bought clothes for herself), and other costs of children's activities. Her heating was oil not gas, and she had been paying for oil in a lump sum, however she intended to start buying stamps towards the cost instead. The money "*all goes out*" despite her careful budgeting.

Many of Collette's expenses were connected with children's activities. For example, Tae Kwon Do cost £20 a month in fees plus £55 for clothing and exam fees per child, with two children doing this; Boys' Brigade uniforms cost £20. Her children are "*well liked around the area*" and received lots of invitations to birthday parties, all of which, however, came at a financial cost. At school, there were outings and other events such as a recent school book stall for which she had given two children £5 each. Her oldest child was due to start secondary school in September, which would require new uniform, and the primary school attended by her youngest children intended to change its uniform, which again would require extra expenditure.

Collette's social network (including her job) helped her to 'get-by' in a number of ways. Although she maintained that "*if I don't have it, they [the kids] don't get it*", she was able to borrow from her mother in an emergency; her sister would also borrow from Collette occasionally. Family ties made her money go further, for example eating together and organising joint birthday parties including sharing the baking. But when her washing machine broke down recently, it was her employer who provided an interest-free loan.

Despite her careful money management, Collette did not regard herself as good at budgeting and had struggled with increasing demands over the past few months. She had taken out a bank loan of £5000 to repay over two years and had been 'relieved' to get it in order to take some financial pressure off herself. This was partly because she had had a loan from a doorstep lender when younger and had had trouble repaying it, so had not wanted to do that again: "*I might be a barmaid, but I'm not stupid*".

6.5.3. Second Interview

Nearly a year later, in March 2014, little had changed in Collette's social circle except for the arrival of two new nieces, and one sister had left her husband but had moved to another house in the area. Work was busy:

Well...coming to summer we're doing a lot more promotions with weddings coming up, the weather's picking up, lighter nights.

This had meant longer hours for which she was not getting any extra pay:

I'm contracted for 40 hours a week and most weeks I do 50 so I'm really busy. I feel guilty sometimes 'cos I'm not here for the kids but they're well looked after....I'm salaried so the hours I do over are owed to me, but I never seem to get, I've three weeks' holiday left but I haven't time to take them so I'm going to lose it. But I don't mind 'cos I like working, it keeps me sane.

She still felt supported by her employer:

Interviewer: I remember you saying last year they were a good employer, flexible and everything?

Collette: They are. We're a wee family.

She would look for support first from her sisters but also "if I had a problem I'd go and tell half my work".

The neighbourhood continued to be close knit:

Well I like living round here, everybody's friendly and know each other in the street, I've grown up with a lot of these neighbours... you can go and knock their doors.

Collette was still helping to support older neighbours and unlike last year was also helping with some local fund-raising. A rare negative episode had been that, although crime did not feature prominently as a concern, she had been very upset to have her dog stolen from her back yard.

Collette thought she continued to 'get-by' to the same degree as the year before:

When I get paid my mortgage comes out and I do the food shop and whatever the kids need, just 'get-by' on whatever I have...I get taxis back and forth to work, if I was that hard up I'd have to get a bus and stuff like that.

Just knowing, what I do every day, it's sort of a routine for me, Wednesday, Thursday, Friday, Saturday, Sunday I'm at work ... during the day I have the kids, take them swimming or down the park or down to see my cousin, a few times I've had them up to the cinema, so it's sort of in a routine.

She was trying to save, but found it difficult:

I get family tax credit but that goes on my grocery shopping for the week and every other week they need shoes or something... if I had spare money I'd go and buy stupid stuff but I've been saying to myself for a year I'm going to start saving..

Again, expenses connected with the children were a struggle, especially with Christmas and birthdays:

....my kids, their birthdays is November, December, January so we have to save a bit. My 12 year old would want big expensive things.

For the past two years she had been coping with Christmas expenses by saving in advance with two supermarkets. But the temptation to 'treat' the children was always there:

Collette: Yeah, my mum would say I'm rubbish with money.

Interviewer: I didn't get that impression last year 'cos you had everything well set out.

Collette: It is, all my bills are paid on time... so if I have £80 and he wanted a game I'd go and get him the game he wanted.

The process of borrowing and lending within the family remained important, particularly between sisters:

I forgot my son needed £30 for school so then I had to go and get it off my sister...My other sister would say 'give us a fiver' [and] she'll always bring it back, when I say borrow it's only a day or two.

Collette still had a fear of getting into debt, given her previous experience with a doorstep lender, which she spoke more about this year:

I phoned one of those, you pay so much towards them and they write off your debts. But they were robbing me £300 a month which I paid them and still getting letters and...to be honest I was hiding them, nobody knew 'cos I didn't want to admit to them I'd got myself in so much debt and then I phoned them and cancelled it and went to the catalogues myself and told them I couldn't afford it and then had to pay so much back but I said I wouldn't do it again...

In the second interview the concept of resilience was explored. This prompted Collette to reflect on times when she had not been so able to cope:

Interviewer: What do you think are the impacts of that cos there are some people who say it's good for people to struggle and have a challenge and they get used to it and other people say they get very worn down.

Collette: I think they would get worn down 'cos I was like that.

Collette valued what she had achieved: bringing up her children; having been in her job for 16 years; and having had her shared ownership home for 10 years:

...it was something I took on and people told me not to because it was a big responsibility and I done it so I'm proud of myself.

She regarded her quality of life as very good:

...my kids and my job, bit of money, family, friends. That's what I get up for every day.

6.5.4. Third interview

Nine months later in January 2015, there had been no changes to Collette's family circle. She had cut her work back to 38 hours a week so that she could be at home with her children for longer. She continued to be positive about the neighbourhood: her house was near the interface where there had been rioting in late 2012 and much of 2013 over the decision of Belfast City Council to reduce the number of days it flew the Union flag, but it hadn't changed her opinion that Lower Castlereagh was a good place to live and that she wouldn't consider moving:

I'm from a large family [and] we do mix with people we went to school with, we still see each other and catch up now and again.

As detailed in the second interview, Collette helped with local fund-raising but was not involved in any formal volunteering:

...if things happen we all do pull together, like fund raising or whatever, we've always been like that.

Anything that goes on in this street, like if a neighbour dies we'll go round and collect and put in the paper and stuff like that.

Interviewer: What's your motivation for doing that?

Collette: 'Cos I know them and I like to help out.

Collette's children continued to take part in a range of activities such as homework club, Boys' Brigade and Girls' Brigade, and a summer play scheme. Despite this, she was not concerned about funding cuts, taking the view that she would find places for her children elsewhere. Collette continued to manage her finances carefully:

Well if I can't afford nothing I just cut back and don't take it.

She felt she had scope to "tighten up a bit" if child benefit or tax credit were reduced, such as being more careful with food shopping, reducing or stopping the children's after school activities, and replacing her taxis to work with public transport (which would make her journey considerably longer). Her mother looked after the children while she was at work, which remained a very practical non-financial contribution and which would allow Collette to continue to work if her in-work benefits were reduced.

Although Collette had spoken at length about past problems with debt in her second interview, in the third interview she had just applied for a new bank loan:

Well it's something I thought I wouldn't do but I've actually just taken a loan out 'cos I'm going to get a [new] bathroom put in cos I've had this house nearly 11 years...

Collette remained very matter of fact about her situation:

Aye they just get on with it. Like I bought oil a couple of months back for, for 500 [litres] I paid 318 [pounds], you can get 900 for 320 now... Well what else are you going to do? Just get on with it.

6.5.5. Conclusion

Collette's story could be interpreted as that of a 'resilient' individual doing well in difficult circumstances through good financial management. However, the reality is that many different factors contributed to her ability to 'get-by'. Her family provided free childcare – essential to allow her to work in a low-paid job – access to small loans, and other practical help such as joint birthday parties. The local community and voluntary sector provided children's activities, which cost money but contributed substantially to their quality of life (Collette was aware that if her income fell then these would have to go.) Her employer had provided an interest-free loan, and some degree of flexibility on working hours. Finally, the state had helped with low-cost home ownership, in-work benefits, and services such as health, education and leisure facilities, as well as funding for voluntary and community sector organisations.

It was clear that any changes to this complex support system would have adverse effects on Collette's ability to 'get-by'. Although she had resolved successfully never to use doorstep lenders again, Collette had taken out two bank loans in the course of the research, in a pattern of access to finance which is common and unproblematic for those on higher incomes, but which in Collette's case could leave her exposed to difficulties with repayment if her circumstances were to change. Collette was clear that she was coping because she had to, and that the satisfaction she derived from her children, job and house made it worthwhile.

Conclusion

7.1. Introduction

This chapter is divided into two parts. The first part offers some reflections on how residents in the case study neighbourhoods are likely to fare financially over the coming years, and how well they are likely to 'get-by'. The second part offers reflections on the constructs at the heart of this report - 'getting-by' and resilience. This chapter does not offer suggest any reflections for policy to emerge from the research as this is done in the learning report that accompanies this report.

7.2. The future

As outlined in Chapter Two, the lives of residents in disadvantaged neighbourhoods is likely to become more difficult in the future as the impact of public sector expenditure cuts and further welfare reforms are felt. However, residents did not share the same view - only 14 per cent thought that their financial situation would deteriorate over the next year, as Table 7.1 reveals.

Table 7.1: Anticipated future income and financial position over the next year: longitudinal cohort

Thinking about you/your partner's future income and financial position, over the next year do you think it will...

	Belfast		Derry/Londonderry				All disadvantaged areas	Total
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale		
	w2	w2	w2	w2	w2	w2	w2	w2
Improve a lot	0	2	5	0	2	9	2	4
Improve a little	5	28	13	3	14	14	12	12
Stay the same	63	59	76	65	75	71	68	69
Get a little worse	23	8	2	15	5	4	11	9
Get a lot worse	5	3	4	1	1	1	3	2
SPONTANEOUS ONLY: Don't know	4	1	0	15	4	1	5	4
Unweighted Base	95	50	67	64	111	124	387	511

But as many of these residents were already experiencing financial hardship, their ability to respond to declining income may be limited - put simply, they may not have the scope to tighten their belts further. This is starkly illustrated by table 7.2 which compares the financial position of those respondents who felt that their financial situation was likely to deteriorate in the coming year with the (longitudinal) sample as a whole.

Notwithstanding the limitations of relatively small numbers (this group comprised only 55 members) its members scored 'poorly' on all key financial circumstances indicators. Specifically, they were more likely to report that they:

- had an income of less than £200 per week (61 per cent did compared to 40 per cent of the total population)
- were not 'getting-by' (24 per cent compared to 12 per cent)
- were behind on at least one type of bill (48 per cent compared to 18 per cent)
- had no savings (72 per cent compared to 45 per cent)
- run out of money very or fairly often in last 12 months (72 per cent compared to 30 per cent).

Table 7.2: Financial circumstances of longitudinal reports who believe that their income and financial position is likely to deteriorate over the next year

	Expect financial situation to get worse over next year	Total
	w2	w2
Household income less than £200 per week	61	40
Not 'getting-by'	24	12
Behind on at least one type of bill	48	18
No savings	72	45
Run out of money very or fairly often, last 12 months	72	30
Unweighted Base*	55	511

*except for income question (base: 48, 377)

A number of panel members reported that there was no scope for them to trim their budgets further. These included Coleman and Rich (as noted in Chapter Five) and Matthew from Erinvale who (with his partner) had already given-up some 'luxuries', such as holidays, and had begun to think twice about where they shopped and what they bought. He was unsure what else could be cut from the household budget in the future:

[We could cut-out] A holiday maybe; groceries. We had a discussion about that the other day - stop going to Marks' and stop buying stuff we can cut back on. ...Though I have an overdraft on the account. I hate going into it. I think it's only in the past couple of months we've went into it, so if that's what you call running out of money, yes. (Matthew, 30-34, working full-time, Erinvale, first interview)

And Keenan, whose story was told in Chapter Six, noted:

I can't see me giving up much more, I'm not being... I'm not wearing the latest style...I don't even go for a haircut, I shave my head with my clippers. I can't

give up... probably I could cut corners as far as I have to cut them but there'd be nothing left. I'm not left with a great amount as it is. (Keenan, 35-44, unemployed, Sion Mills, first interview)

In a context where the support systems of residents who are struggling to 'get-by' may be eroded, this is very concerning - a number of the strategies they used to 'get-by', which were outlined in Chapter Four, may decline in their potency or simply no longer exist in the future. For example, with the introduction of Universal Credit, residents in receipt of benefits will no longer be able to use staggered benefit payments as a mechanism for helping them to manage their budgets. Furthermore, the quantity and quality of services provided by support agencies, such as CAB, could decline, as their resources are squeezed and VCS organisations may find it increasingly hard to fulfil their key support functions as their budgets are reduced. Finally, the support of friends and family, which is one of the biggest resources for residents struggling to 'get-by', may be eroded as they inevitably become more inwards looking as they grapple with their own problems and their resources contract.

7.3. Methodological and theoretical reflections

There are a number of important methodological and theoretical reflections to emerge from the study.

First, the research has highlighted the importance of employing a mixed methods approach to researching financial hardship, with quantitative and qualitative research being used in tandem. It has also shown the potential research power of a qualitative research technique seldom used in social policy research: solicited diary keeping.

Second, and linked to this, the research has highlighted the limitations of using quantitative data to measure whether households are 'getting-by' or not. Recourse to quantitative (survey) data only would suggest the most residents in our disadvantaged neighbourhoods are managing to 'get-by'. But qualitative data collected by the study team found that this presents a misleading picture - many residents are in fact struggling to 'get-by', with many only managing to do so by making 'sacrifices', difficult budgetary choices, and 'going without'. For example, some did not eat properly (Rich and Coleman); did not go out or go on holiday (Dylan and Keenan); and had cut-back on (or did not use) heating (Julia and Amy). Thus, their relative positive self assessments of their financial position is not a reflection of acceptable living standards, but instead a legacy of low expectations, a fatalistic acceptance of their lot, and the fact they had learnt to adapt to financial hardship.

Third, given the problems associated with quantitatively measuring financial hardship through surveys, it is imperative that any research in the area includes a qualitative component.

Fourth, the research has highlighted a number of theoretical issues in relation to a construct that has become increasingly popular with both policy makers and academics in recent years - resilience. It has found that, counter to the views of early writers in the field, the experience of residents 'getting-by' in challenging circumstances in our case study neighbourhoods was a largely negative one, with their being little evidence of positive connotations associated with it, specifically 'bouncing back or 'flourishing'.

One of the reasons why narratives of 'bouncing back' or 'flourishing' have not been evident in our data is because most residents were not subject to one large stressor, such as redundancy, but instead were subject to multiple stressors over a sustained (and often, on-going) period of time. Thus for most residents in our neighbourhoods, the episodic, shock paradigm of resilience does not have traction.

Again, counter to the views of early academics writing in the field of resilience, our research found that most of our residents struggling to 'get-by' did not have agency. A recurring theme to emerge from interviews with panel members was that they got by not because they made positive choices but because they had no choice. Most residents we interviewed believed that the ability to 'get-by' and cope was an attribute. However, it was something that was inculcated in them in childhood - it could not be taught in adulthood.

In terms of another issue which has troubled academics writing in the field of resilience - whether it is finite or not - it is not possible to establish over the course of a study of this length whether it is or not, although there was a clear sense that some panel members, like Keenan and Tony, were being 'worn' down by their experiences and were close to 'snapping'. But, even if the timeframe of the study was extended, providing an answer to this question would be highly problematic as it is contingent on establishing precisely what resilience is. This is an issue which lies at the heart of the problems that many authors (including ourselves) have with resilience. Specifically, what does someone who is financially resilient look like? And, conversely, what does someone who is not look like? Is it someone like Keenan who cannot afford to eat properly? Or is it someone with significant debt? Or is it someone who is bankrupt, and/or lost their homes, and is homeless? Or is it a construct that is self determining, with it meaning different things to different people?

Some authors have argued that the 'problem' with resilience is related to language, and have offered alternative descriptors such as 'resourcefulness'. However, we feel that the 'problem' is conceptual and there are inherent flaws with the construct that no change in discourse can mask. Resilience is difficult to define and almost impossible to measure adequately. It neglects structure and suggests that residents living in disadvantaged neighbourhoods have more agency than they actually do. And the suggestion that resilience is in any way a positive phenomenon presents an unrealistic picture of the lives of low income households struggling with the day-to-day grind of simply 'getting-by' - there was no evidence of residents in our case study neighbourhoods deriving any satisfaction from somehow 'getting-by' in very difficult financial circumstances.

However, that is not to say that they did not exhibit a bundle of positive characteristics that helped them 'get-by'. These included: adaptability; ingenuity (many residents are highly creative, ingenious and effective money managers); stoicism; resourcefulness; selflessness; and high levels of endurance. But for some of our panel members, like Keenan, Rich and Coleman, being resilient was not about 'bouncing back', 'flourishing' and 'thriving' in the face of adversity - it was about 'not being overcome', 'getting-by', enduring, surviving, just 'getting on with things', and 'keeping heads above the water'.

Given the fundamental problems with the construct of resilience, and its misuse by some policy makers who have been attracted to it because it is consistent with political discourses which emphasis self-help, it may be helpful not to use the term. But while the term may be flawed, it is imperative (in a context of public sector cuts and continuing welfare reform) that research continues into the lived experiences of low income households in disadvantaged neighbourhoods in Northern Ireland (and further afield), whether this research is badged as resilience research or not. And, as part of this research, the support structures that allow residents to 'get-by', such as support from friends and family and the local VCS, should also be researched and understood, as these coping pillars may be eroded in the future.

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Appendix 1: Logistic regression model data

Table A1.1: Factors (covariates) explored through logistic regression

Variable Type	Variable Name	Variable Category
Area	Case study Neighbourhood	Short Strand
		Lower Castlereagh
		Irish Street
		Top-of-the-Hill
		Sion Mills
		Erinvale
Respondent demographics	Age	16-29
		30-59
		60 and over
	Gender	Male
		Female
	Formal qualifications	At least one formal qualification
		No formal qualifications
	Disability or long-term illness	Self-reported disability/illness
No disability/illness reported		

Household characteristics	Religious composition	Catholic
		Protestant
		Other (incl. mixed)
	Socio-economic group (SEG)	ABC1
		C2DE
	Housing Tenure	Owner occupier
		Social renter
		Other
	Household receiving out of work or disability benefits	In receipt of benefits
		Not in receipt of benefits
	Household with dependent children	Dependent children
		No dependent children
Household experienced a reduction in income	Reduction	
	No reduction	
Health and well-being	Self-reported health	Poor
		Not poor
	Subjective well-being (life satisfaction)	Low (6 or less)
		Medium-high (7-10)
Social and community	Involved in formal volunteering (last 12 months)	Involved
		Not involved
	Informal volunteering (last 12 months)	Involved
		Not involved
	Trust in neighbours	Many/some can be trusted
		A few/none can be trusted
	Feel local people pull together	Agree
		Do not agree
	Feel local people share the same values	Agree
		Do not agree
	Neighbourhood belonging	Strong
		Not strong
In receipt of unpaid help or support (Wave 2 only)	Support received	
	No support received	

Table A1.2: Understanding 'getting-by': Wave 1 data - full sample

Variable	Significance ⁱ	Odds ratio ⁱⁱ	95% confidence interval for odds ratio	
			Lower	Upper
Neighbourhood				
Short Strand	0.223	1.382	0.821	2.328
Lower Castlereagh	0.000*	0.273	0.176	0.423
Irish Street	0.415	1.261	0.722	2.204
Top-of-the-Hill	0.362	0.811	0.516	1.274
Sion Mills	0.000*	2.856	1.658	4.920
Erinvale	0.707	0.907	0.545	1.510
Demographic Characteristics				
<i>Age group:</i>				
16 to 29	0.000*	0.315	0.206	0.481
30 to 59	0.001*	0.554	0.391	0.785
60 and over	0.000*	5.733	3.152	10.428
<i>Disability:</i>				
Identified disability/long-term illness	0.000*	0.394	0.236	0.658
<i>Formal qualifications:</i>				
No formal qualifications	0.006*	0.500	0.306	0.818
Household characteristics				
<i>Socio-economic group (SEG):</i>				
C2DE	0.000*	0.323	0.172	0.609
<i>Income reduced:</i>				
Yes	0.000*	0.281	0.176	0.449
<i>In receipt of out of work/disability benefits:</i>				
Yes	0.013*	0.548	0.340	0.883
Social and community				
<i>Trust in neighbours:</i>				
Many/some	0.017*	1.754	1.105	2.785
<i>Constant</i>				
<i>Constant</i>	<i>0.000</i>	<i>45.349</i>	<i>-</i>	<i>-</i>

Model constant: Neighbourhood (deviation odds); Age group (deviation odds); Disability (not identified as disabled/with long-term illness); Formal qualifications (holds a formal qualification); SEG (ABC1); Financial shock (no); UMBR (no); Trust in neighbours (Few/none).

ⁱ This provides an indication of the likelihood that a the influence attributable to this variable can occur by chance. If this value is below 0.05 it can be considered significant. Significant values are highlighted **bold***

ⁱⁱ This provides a measure of the odds that this variable relationship should occur when compared with the model constant

Table A1.3: Understanding 'getting-by': Wave 1 data - disadvantaged neighbourhoods

Variable	Significance ⁱ	Odds ratio ⁱⁱ	95% confidence interval for odds ratio	
			Lower	Upper
Neighbourhood				
Short Strand	0.313	1.301	0.780	2.170
Lower Castlereagh	0.000*	0.281	0.179	0.440
Irish Street	0.238	1.392	0.804	2.412
Top-of-the-Hill	0.146	0.721	0.463	1.121
Sion Mills	0.000*	2.725	1.594	4.657
Demographic Characteristics				
<i>Age group:</i>				
16 to 29	0.000*	0.360	0.229	0.568
30 to 59	0.009*	0.611	0.422	0.885
60 and over	0.000*	4.542	2.456	8.399
<i>Disability:</i>				
Identified disability/long-term illness	0.001*	0.405	0.233	0.704
<i>Formal qualifications:</i>				
No formal qualifications	0.003*	0.450	0.264	0.769
Household characteristics				
<i>Socio-economic group (SEG):</i>				
C2DE	0.000*	0.185	0.079	0.434
<i>Income reduced:</i>				
Yes	0.000*	0.213	0.126	0.361
Social and community				
<i>Trust in neighbours:</i>				
Many/some	0.002*	2.253	1.344	3.777
<i>Constant</i>				
<i>Constant</i>	<i>0.000</i>	<i>51.653</i>	<i>-</i>	<i>-</i>

Model constant: Neighbourhood (deviation odds); Age group (deviation odds); Disability (not identified as disabled); Formal qualifications (holds a formal qualification); SEG (ABC1); Financial shock (no); Trust in neighbours (Few/none).

ⁱ This provides an indication of the likelihood that a the influence attributable to this variable can occur by chance. If this value is below 0.05 it can be considered significant. Significant values are highlighted **bold***

ⁱⁱ This provides a measure of the odds that this variable relationship should occur when compared with the model constant

Table A1.4: Understanding 'getting-by': Wave 2 data - full sample

Variable	Significance ⁱ	Odds ratio ⁱⁱ	95% confidence interval for odds ratio	
			Lower	Upper
Neighbourhood				
Short Strand	0.511	0.746	0.219	1.004
Lower Castlereagh	0.416	0.697	0.292	6.665
Irish Street	0.846	0.910	0.312	2.657
Top-of-the-Hill	0.906	1.049	0.470	2.343
Sion Mills	0.003	3.856	1.579	9.416
Erinvale	0.643	0.830	0.378	1.825
Demographic Characteristics				
<i>Age group:</i>				
16 to 29	0.000	0.346	0.226	0.539
30 to 59	0.104	1.409	0.932	2.130
60 and over	0.007	2.052	1.223	3.445
Household characteristics				
<i>Religious background:</i>				
Protestant	0.008	2.476	2.165	4.847
Catholic	0.185	0.610	0.293	1.268
Other/mixed	0.215	0.662	0.345	1.271
<i>Income reduced:</i>				
Yes	0.000	0.314	0.168	0.589
<i>In receipt of out of work/benefits:</i>				
Yes	0.003	0.400	0.217	0.737
Social and community				
<i>Well-being:</i>				
Med-high	0.001	2.897	1.591	5.275
<i>Feel local people pull together:</i>				
Agree	0.033	2.061	1.058	4.016
<i>Receipt of unpaid help/support:</i>				
Help received	0.042	2.603	1.033	6.559
Constant				
	1.717	5,566	--	

Model constant: Neighbourhood (deviation odds); Age group (deviation odds); Religious background (deviation odds); Income reduced (no); Receipt of disability or out of work benefits (no); Well-being (low/v low); Feel local people pull together (disagree); Receipt of unpaid help/support (no help received).

ⁱ This provides an indication of the likelihood that a the influence attributable to this variable can occur by chance. If this value is below 0.05 it can be considered significant. Significant values are highlighted **bold**

ⁱⁱ This provides a measure of the odds that this variable relationship should occur when compared with the model constant

Table A1.5: Understanding 'getting-by': Wave 2 data - disadvantaged neighbourhoods

Variable	Significance ⁱ	Odds ratio ⁱⁱ	95% confidence interval for odds ratio	
			Lower	Upper
Neighbourhood				
Short Strand	0.000	0.269	0.155	0.467
Lower Castlereagh	0.511	1.248	0.645	2.412
Irish Street	0.224	1.742	0.712	4.263
Top-of-the-Hill	0.118	0.622	0.343	1.128
Sion Mills	0.012	2.745	1.248	6.039
Demographic Characteristics				
<i>Age group:</i>				
16 to 29	0.000	0.311	0.197	0.492
30 to 59	0.080	1.501	0.953	2.365
60 and over	0.009	2.141	1.208	3.796
Household characteristics				
<i>Income reduced:</i>				
Yes	0.008	0.397	0.201	0.786
<i>In receipt of out of work/benefits:</i>				
Yes	0.001	0.346	0.181	0.663
Social and community				
<i>Well-being:</i>				
Med-high	0.001	2.994	1.559	5.752
<i>Feel local people pull together:</i>				
Agree	0.084	1.900	0.916	3.941
<i>Receipt of unpaid help/support:</i>				
Help received	0.034	2.939	1.083	7.973
Constant				
		5.566	--	

Model constant: Neighbourhood (deviation odds); Age group (deviation odds); Income reduced (no); Receipt of disability or out of work benefits (no); Well-being (low/v low); Feel local people pull together (disagree); Receipt of unpaid help/support (no help received).

ⁱ This provides an indication of the likelihood that a the influence attributable to this variable can occur by chance. If this value is below 0.05 it can be considered significant. Significant values are highlighted **bold**

ⁱⁱ This provides a measure of the odds that this variable relationship should occur when compared with the model constant

Appendix 2: Case study neighbourhoods



A2.1. Introduction

This appendix presents profiles of the case study neighbourhoods. All figures used in the profile are from the 2011 Census, unless otherwise stated. Five statistical tables are included in section A2.4. They cover all the case studies and in the case of Derry/Londonderry and Belfast they are sub-divided. Maps of the neighbourhoods are provided in A2.5.

A2.2. Three 'disadvantaged' areas

Inner East Belfast: Lower Castlereagh and Short Strand

A divided and disadvantaged inner urban area in the city of Belfast, which has been the site of considerable sectarian conflict over the years.

The Belfast case study is located in the Inner East Belfast area of the city, including Lower Castlereagh and the Short Strand within the Ballymacarrett and The Mount electoral wards (Maps A2.1a/b). Interfaces at Bryson Street/Newtownards Road and Mountpottinger Road/Albertbridge Road have been the site of conflict over the years. The recent protests over a reduction of the flying of the union flag at Belfast City Hall have seen extensive rioting in the area from December 2012 – March 2013.

The Lower Castlereagh area has a population of 3891 in 1897 households. Although considered to be predominantly of Protestant community background, it actually contains 65.54 per cent Protestant and 20.48 per cent Catholic residents, along with the highest proportion in the case study areas claiming to be brought up in no religion (12.59 per cent).¹⁹ 27.04 per cent of households contain dependent children. The area includes part of the Mount electoral ward, which recorded the fourth biggest decrease in the recorded Protestant population between 2001 and 2011.²⁰

Housing tenure is 24.15 per cent owner occupation, 43.96 per cent social housing and 25.94 per cent private rented. The built form is low rise and predominantly terraced (whatever the age of the houses), with some semi-detached housing and small apartment blocks. Castlereagh Street, the Albertbridge Road and the Newtownards Road provide local shops and other facilities, and the nearby Connswater Shopping Centre includes many larger shops including supermarkets and other chain stores selling a wide range of goods. Public transport links to the nearby city centre are also good. The local Avoniel Leisure Centre is currently being

¹⁹ A note of caution: this category is commonly acknowledged to be more likely to be used by the Protestant population.

²⁰ Shuttleworth, I. and Lloyd, C. (2013) Statistical Summary: Ward level religious segregation in Northern Ireland 2001-2011. Unpublished briefing paper for the Northern Ireland Community Relations Council.

refurbished. Unemployment is 7.12 per cent and economic inactivity due to long-term sickness or disability is 9.70 per cent; 38.94 per cent of residents have some kind of long-term health condition.

The area includes a number of community groups and initiatives, many church-based such as the new Skainos Centre on the Newtownards Road. The East Belfast Community Development Agency (EBCDA) is about to move into new premises on Templemore Avenue that will include space for new social economy businesses and the historic Templemore Baths has now re-opened as the Templemore Swim and Fitness Centre. However, the area remains blighted by sectarian territorial markings such as murals and flags, to a much greater extent than the other case studies and more so in Lower Castlereagh than in the Short Strand. Community activity in Lower Castlereagh appears fragmented.

The Short Strand area has a population of 2366 in 1041 households, and is predominantly of Roman Catholic community background (80.90 per cent). 35.54 per cent of households contain dependent children. Housing tenure is 36.22 per cent owner occupation, 48.03 per cent social housing, and 10.76 per cent private rented. The area contains high density housing, mainly from the 1980s on the city side of Mountpottinger Road and a mix of older and more recent housing on the other side extending to the Bryson Street 'peace wall'. There are a few shops on Mountpottinger Road and a doctors' surgery at the end of Bryson Street; some might shop in the Castlereagh Road or at Connswater Shopping Centre, but given recent tensions this is less likely and the Avoniel Leisure Centre is definitely not regarded as safe – residents use Leisure Centres in the Lower Ormeau or the Falls. City centre shopping amenities are close by. Unemployment is 8.25 per cent and economic inactivity due to due to long-term sickness or disability is 5.61 per cent; 37.28 per cent of residents have some kind of long-term health condition. The Short Strand Community Centre and Community Forum provide a focus for community activity in the area, as does the Doyle Youth Club. Residents also participate in the East Belfast Partnership and the EBCDA.

Top-of-the-Hill and Irish Street, Waterside, Derry/Londonderry

A divided and disadvantaged urban area in the city of Derry/Londonderry.

The Derry/Londonderry case study is located in the Waterside area of the city, including Top-of-the-Hill (Gobnascale) and Irish Street within the Clondermot and Victoria electoral wards (Maps A2.2a/b). The area includes an interface along Irish Street at which there are sometimes minor disturbances.

The Top-of-the-Hill area has a population of 1,843 in 716 households and is predominantly of Roman Catholic community background (92.73 per cent). 44.69 per cent of households contain dependent children. Housing tenure is 48.05 per cent owner occupation, 29.05 per cent social housing, and 18.16 per cent private rented. Much of the built form is low to medium rise housing including a number of apartments. There is little green space apart from a park higher up the hill. A school has recently closed. Unemployment is 9.73 per cent and economic inactivity due to long-term sickness or disability is a high 12.59 per cent; 28.97 per cent of residents have some kind of long-term health condition. There are several very active community groups and a Community Forum. A large parcel of vacant land exists due to the demolition of a school a few years ago, and a regeneration process for the area was announced recently.²¹

²¹ <http://www.derrycity.gov.uk/News/Top-of-the-Hill-Regeneration- per centE2 per cent80 per cent93-A-new-plan-for-the->

The Irish Street area has a population of 476 in 234 households, and is predominantly of Protestant community background (88.87 per cent). 20.51 per cent of households contain dependent children. Housing tenure is 64.11 per cent owner occupation, 22.22 per cent social housing, and 11.54 per cent private rented. The area is an enclosed estate of mainly semi-detached houses originally built by the Housing Executive, with a small amount of green space and a few shops, most of which are unoccupied. However, shopping facilities are good due to the proximity of the Lisnagelvin Shopping Centre and Crescent Link. Unemployment is 6.32 per cent and economic inactivity due to long-term sickness or disability is again a relatively high 12.07 per cent; 42.23 per cent of residents have some kind of long-term health condition. The Irish Street Community Centre occupies a fairly new building in the area but reports difficulty with community engagement.

Sion Mills

A rural area of hidden disadvantage near the town of Strabane in Co. Tyrone.

The rural case study, Sion Mills, is a village in Co. Tyrone located on the A5 road and near the town of Strabane. The case study area is contiguous with the Sion Mills electoral ward (Map A2.3a/b). Sion Mills has a population of 2190 in 868 households and is of mixed community background (60.78 per cent Roman Catholic and 38.17 per cent Protestant). 33.29 per cent of households contain dependent children. Housing tenure is 60.95 per cent owner occupation, 19.36 per cent social housing, and 12.90 per cent private rented. The case study area is located on the left-hand side of the A5 travelling from Derry, and consists of low-rise mainly semi-detached housing, a 'village green' space and other smaller public open spaces. There are several small shops along the A5, but residents shop mainly at the new Asda on the road to Strabane, and in Strabane, Omagh or Derry. This means life without a car is difficult. The pleasant local environment hides disadvantage. Unemployment is 7.17 per cent and economic inactivity due to long-term sickness or disability is 13.02 per cent; 39.41 per cent of residents have some kind of long-term health condition. Village life, and employment, was focused around the Mill which closed in 2004 and is still derelict although some funds were obtained by the Sion Mills Building Preservation Trust to repair the Mill chimney as a local landmark. The village has numerous VCS organisations with perhaps the two most prominent being Sion Mills Community Association and the umbrella organisation: Sion Mills Community Forum.

A2.3. Comparator 'better off' case study: Erinvale

A popular suburban area on the outskirts of Belfast.

The comparator 'better off' case study, Erinvale, is a suburban area on the outskirts of Belfast, including part of the Finaghy electoral ward (Maps A2.4a/b). Erinvale has a population of 1587 in 688 households and is of predominantly Protestant community background (71.33 per cent) although 3.02 per cent of the population identifies as having an 'other' religious background, higher than other case studies. 24.42 per cent of households contain dependent children. Housing tenure is 88.52 per cent owner occupation, 1.75 per cent social housing, and 7.70 per cent private rented. Of the owner occupiers, 41.38 per cent have mortgages. Thus the tenure structure is (intentionally) very different from the other case studies. The built form is mainly semi-detached housing built for sale around 60 years ago, in an area off Finaghy Road South accessed via Erinvale Avenue. The area is popular due to its accessibility to Belfast (including a direct bus route) and also to Lisburn. There are local shops on the main road and good local schools and sporting facilities. Unemployment is low at 2.67 per cent and economic inactivity due to long-term sickness or disability is 3.83 per cent; 33.02 per cent of residents have some kind of

long-term health condition. There is no community 'centre' as such but there are churches, schools, neighbourhood watch and sports clubs nearby.

A2.4. Case study tables: 2011 Census

Table A2.1: Religious background

	Erinvale	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills
All usual residents (base)	1587	2366	3891	476	1843	2190
Religion or religion brought up in: Catholic (per cent)	18.97	80.90	20.48	7.35	92.73	60.78
Religion or religion brought up in: Protestant and Other Christian (including Christian-related) (per cent)	71.33	14.88	65.54	88.87	4.67	38.17
Religion or religion brought up in: Other religions (per cent)	3.02	1.78	1.39	1.05	1.03	0.09
Religion or religion brought up in: None (per cent)	6.68	2.45	12.59	2.73	1.57	0.96

Table A2.2: Unemployment, dependents and long-term health conditions

	Erinvale	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills
All households (base)	688	1041	1897	234	716	868
No adults in employment in household: With dependent children (per cent)	5.67	14.22	10.81	5.56	15.08	8.87
No adults in employment in household: Without dependent children (per cent)	33.58	38.23	38.85	41.88	29.61	34.68
Dependent children in household: All ages (per cent)	24.42	35.54	27.04	20.51	44.69	33.29
Dependent children in household: Aged 0-4 years (per cent)	10.76	15.18	13.34	10.68	19.13	12.33
One or more people in household with a long-term health problem or disability: With dependent children (per cent)	5.38	12.97	8.17	5.98	13.13	12.56
One or more people in household with a long-term health problem or disability: Without dependent children (per cent)	33.58	37.56	37.01	41.45	28.21	41.94

Table A2.3: Economic Activity

	Erinvale	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills
All usual residents aged 16-74 years (base)	1200	1684	2934	348	1295	1590
Economically active:						
Employee: Part-time: Aged 16-74 years (per cent)	15.67	14.90	11.90	14.94	13.90	10.31
Economically active:						
Employee: Full-time: Aged 16-74 years (per cent)	40.58	25.00	33.57	34.48	26.49	29.12
Economically active: Self-employed: Aged 16-74 years (per cent)	5.50	2.49	2.25	4.60	5.17	8.11
Economically active:						
Unemployed: Aged 16-74 years (per cent)	2.67	8.25	7.12	6.32	9.73	7.17
Economically active: Full-time student: Aged 16-74 years (per cent)	3.50	3.44	2.52	2.87	3.71	2.26
Economically inactive: Retired: Aged 16-74 years (per cent)	21.42	10.63	11.01	16.95	7.49	14.09
Economically inactive: Student (including full-time students): Aged 16-74 years (per cent)	3.50	6.24	3.85	2.30	8.19	5.35
Economically inactive: Looking after home or family: Aged 16-74 years (per cent)	1.83	8.08	7.67	3.16	7.34	6.04
Economically inactive: Long-term sick or disabled: Aged 16-74 years (per cent)	3.83	5.61	9.70	12.07	12.59	13.02
Economically inactive: Other: Aged 16-74 years (per cent)	1.50	2.04	3.07	2.30	5.41	4.53
Carried out voluntary work: Aged 16-74 years (per cent)	14.67	3.66	5.24	10.63	10.66	12.14
Unemployed: Aged 16-24 years (per cent)	0.25	0.74	1.34	1.44	2.93	1.76
Unemployed: Aged 50-74 years (per cent)	0.83	0.58	0.61	0.86	0.69	0.82
Unemployed: Never worked: Aged 16-74 years (per cent)	0.08	0.69	0.95	2.01	2.39	1.32
Long-term unemployed: Aged 16-74 years (per cent)	1.67	1.43	2.17	2.30	4.40	3.33

Table A2.4: Types of long-term health condition

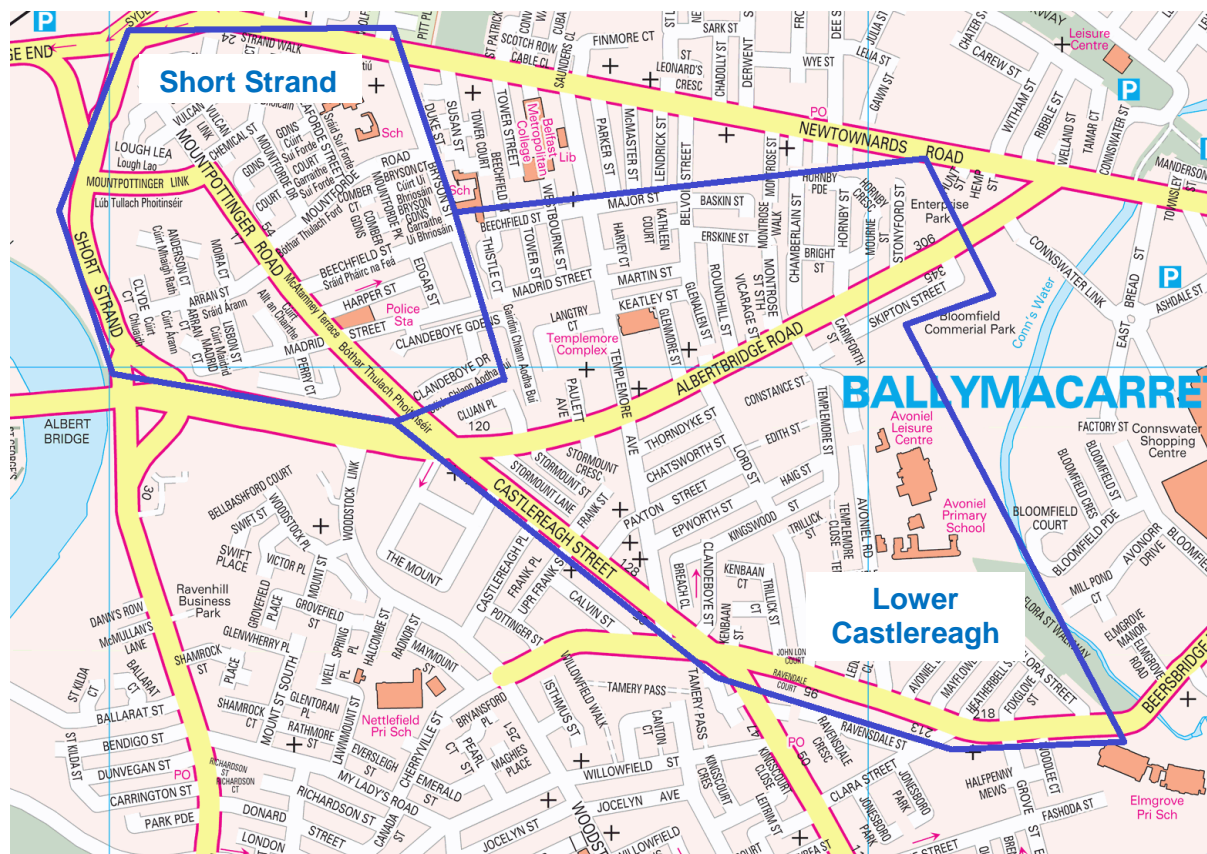
	Erinvale	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills
All usual residents (base)	1587	2366	3891	476	1843	2190
Type of long-term condition: Deafness or partial hearing loss (per cent)	6.93	4.61	6.19	8.40	4.07	6.07
Type of long-term condition: Blindness or partial sight loss (per cent)	2.33	2.07	2.31	2.73	2.06	2.69
Type of long-term condition: Communication difficulty (per cent)	1.01	2.58	1.62	2.10	1.36	3.01
Type of long-term condition: A mobility or dexterity difficulty (per cent)	13.36	14.92	15.52	18.70	10.42	16.39
Type of long-term condition: A learning, intellectual, social or behavioural difficulty (per cent)	1.95	3.59	3.52	2.52	2.17	2.79
Type of long-term condition: An emotional, psychological or mental health condition (per cent)	4.85	10.31	10.18	9.66	8.68	9.63
Type of long-term condition: Long-term pain or discomfort (per cent)	10.96	12.76	12.77	14.29	8.30	14.57
Type of long-term condition: Shortness of breath or difficulty breathing (per cent)	8.25	11.67	12.80	9.87	8.84	12.24
Type of long-term condition: Frequent periods of confusion or memory loss (per cent)	1.51	2.32	2.72	2.94	1.68	2.33
Type of long-term condition: A chronic illness (per cent)	7.94	7.99	7.92	10.29	5.48	8.95
Type of long-term condition: Other condition (per cent)	6.11	5.96	5.42	7.35	3.96	5.98
Type of long-term condition: No condition (per cent)	66.98	62.72	61.06	57.77	71.03	60.59

Table A2.5: Housing Tenure

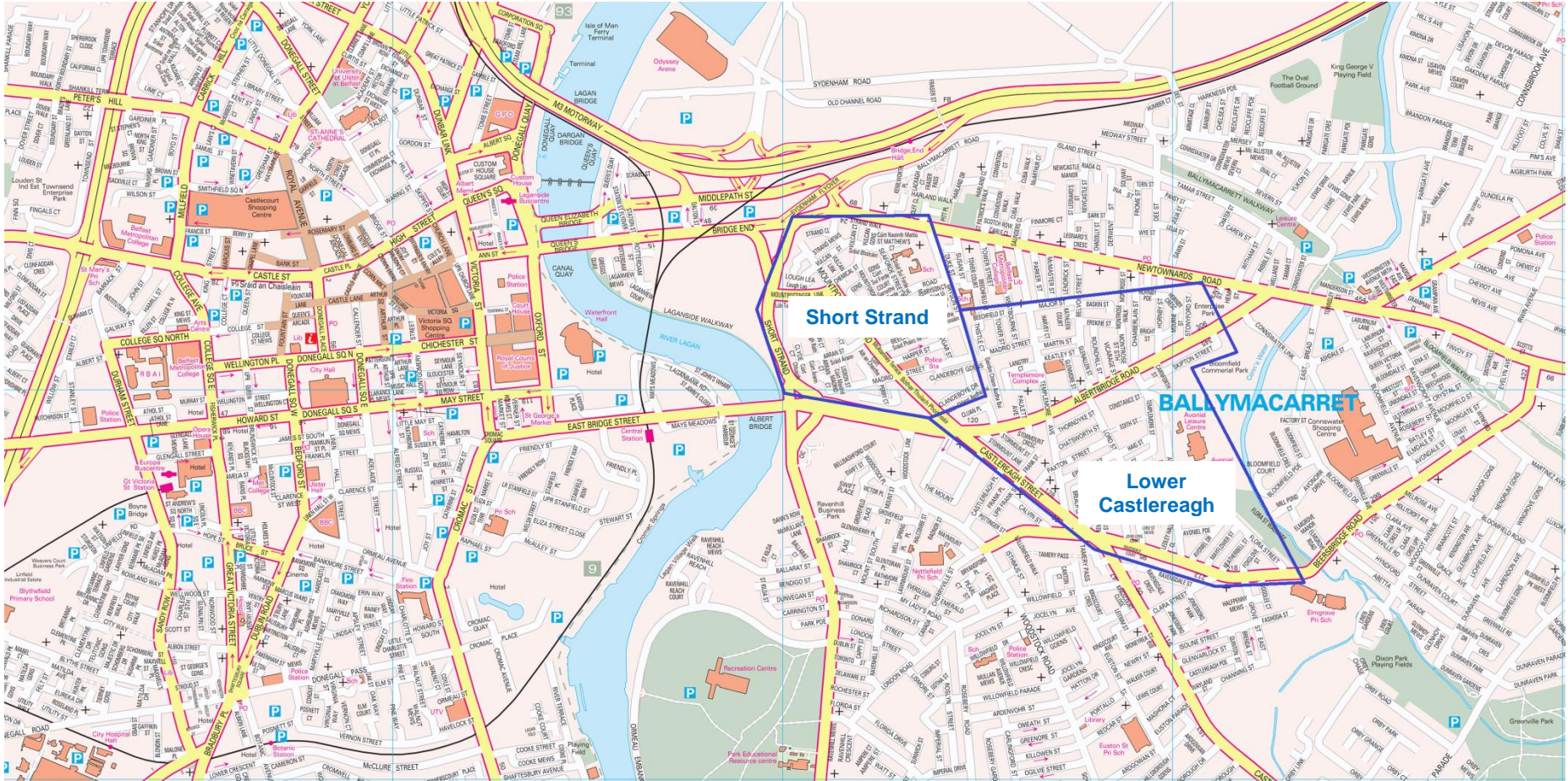
	Erinvale	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills
All households (base)	688	1041	1897	234	716	868
Owner occupied: Owns outright (per cent)	51.89	14.51	9.86	35.90	12.71	32.26
Owner occupied: Owns with a mortgage or loan (per cent)	36.63	21.71	14.29	28.21	35.34	28.69
Shared ownership (per cent)	0.44	0.38	0.74	0.00	0.70	0.58
Rented from: Northern Ireland Housing Executive (per cent)	0.73	29.78	39.48	22.22	27.65	14.98
Rented from: Housing association or charitable trust (per cent)	1.02	18.25	4.48	0.00	1.40	4.38
Rented from: Private landlord or letting agency (per cent)	7.70	10.76	25.94	11.54	18.16	12.90
Rented from: Other (per cent)	1.02	1.44	0.90	0.43	1.26	2.07
Lives rent free (per cent)	0.58	3.17	4.32	1.71	2.79	4.15

A2.5. Case Study Maps

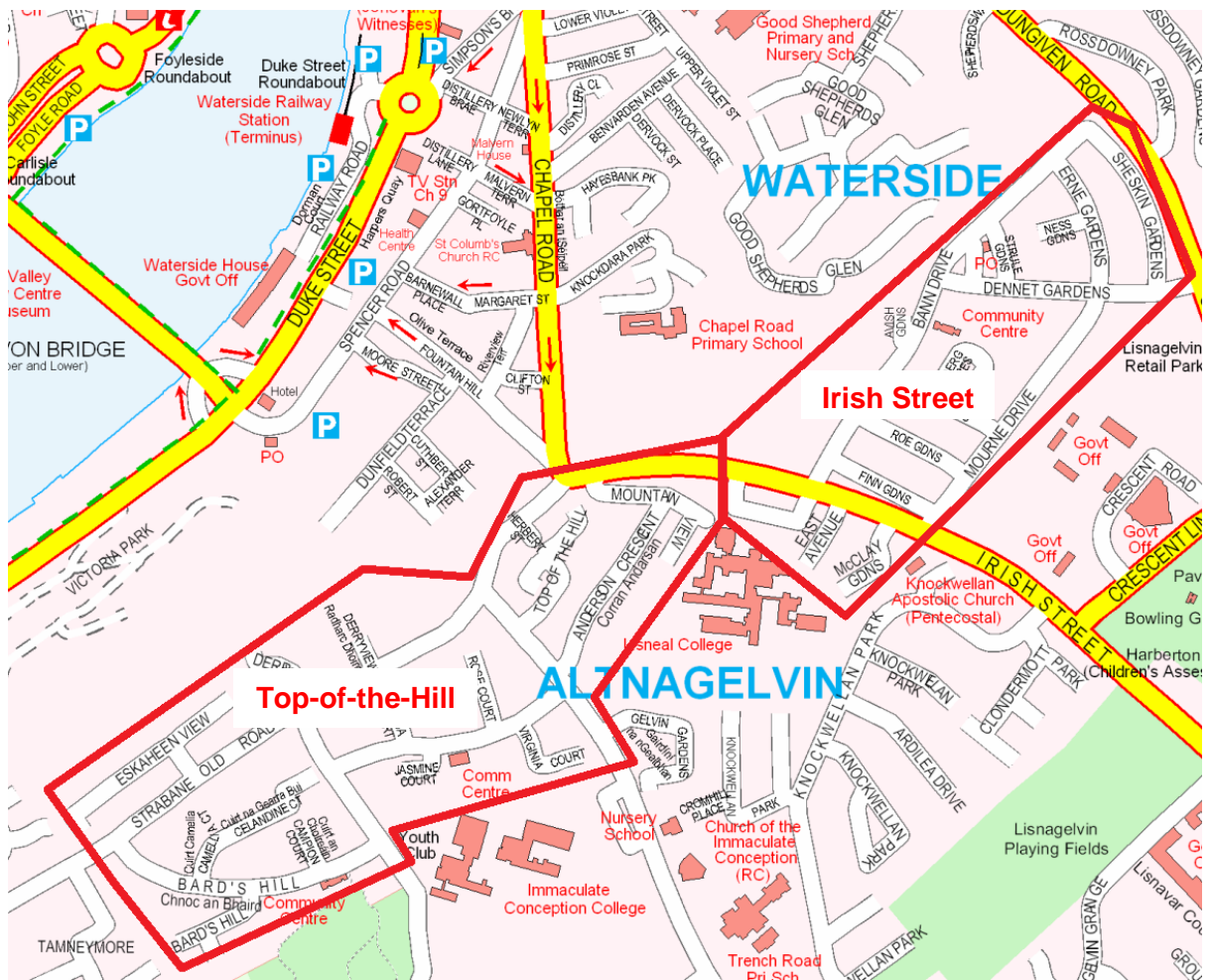
Map A2.1a: East Belfast: Short Strand and Lower Castlereagh - neighbourhood scale



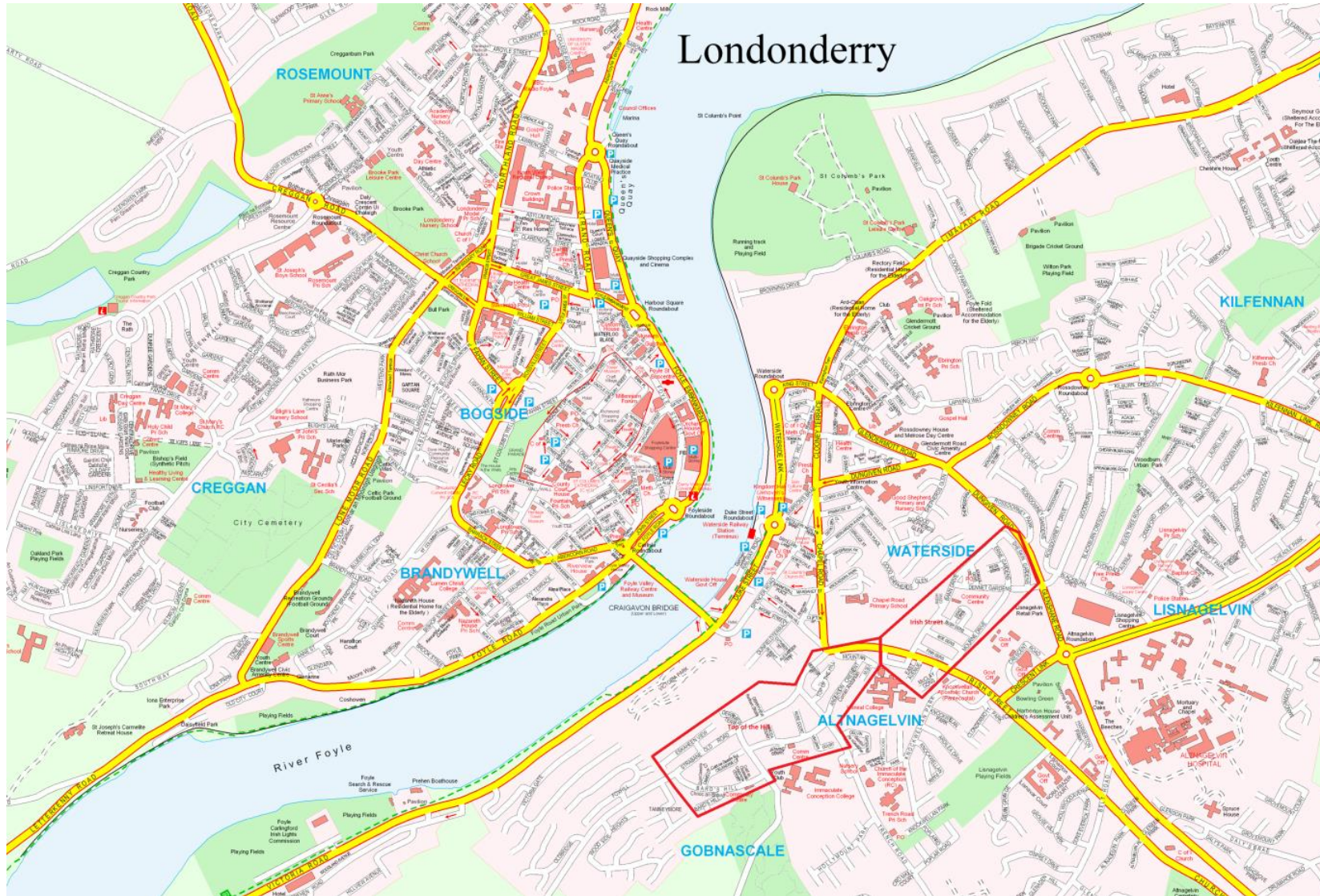
Map A2.1b: East Belfast: Short Strand and Lower Castlereagh - city scale



Map A2.2a: Derry/Londonderry: Top-of-the-Hill and Irish Street - neighbourhood scale



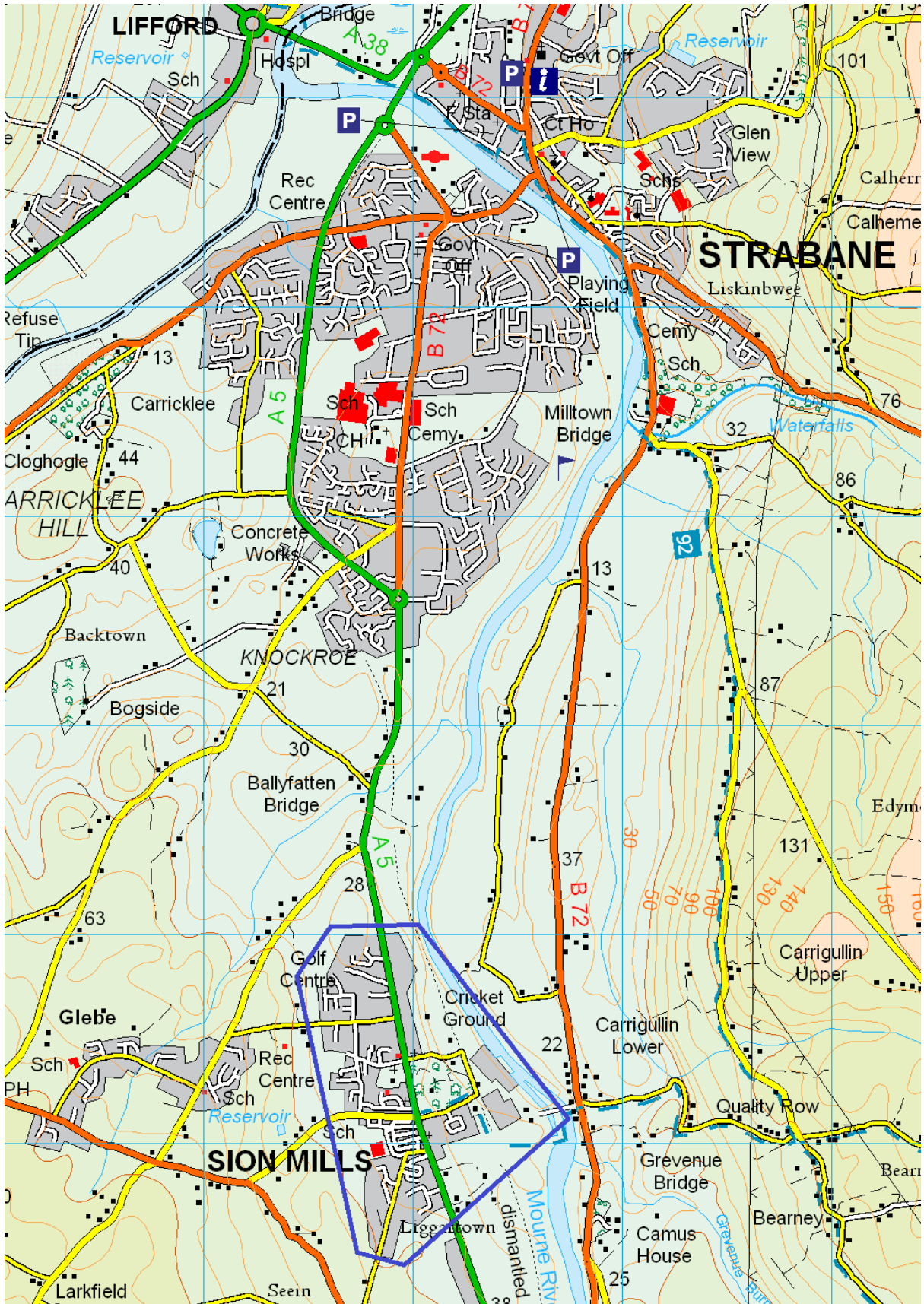
Map A2.2b: Derry/Londonderry: Top-of-the-Hill and Irish Street - wider scale



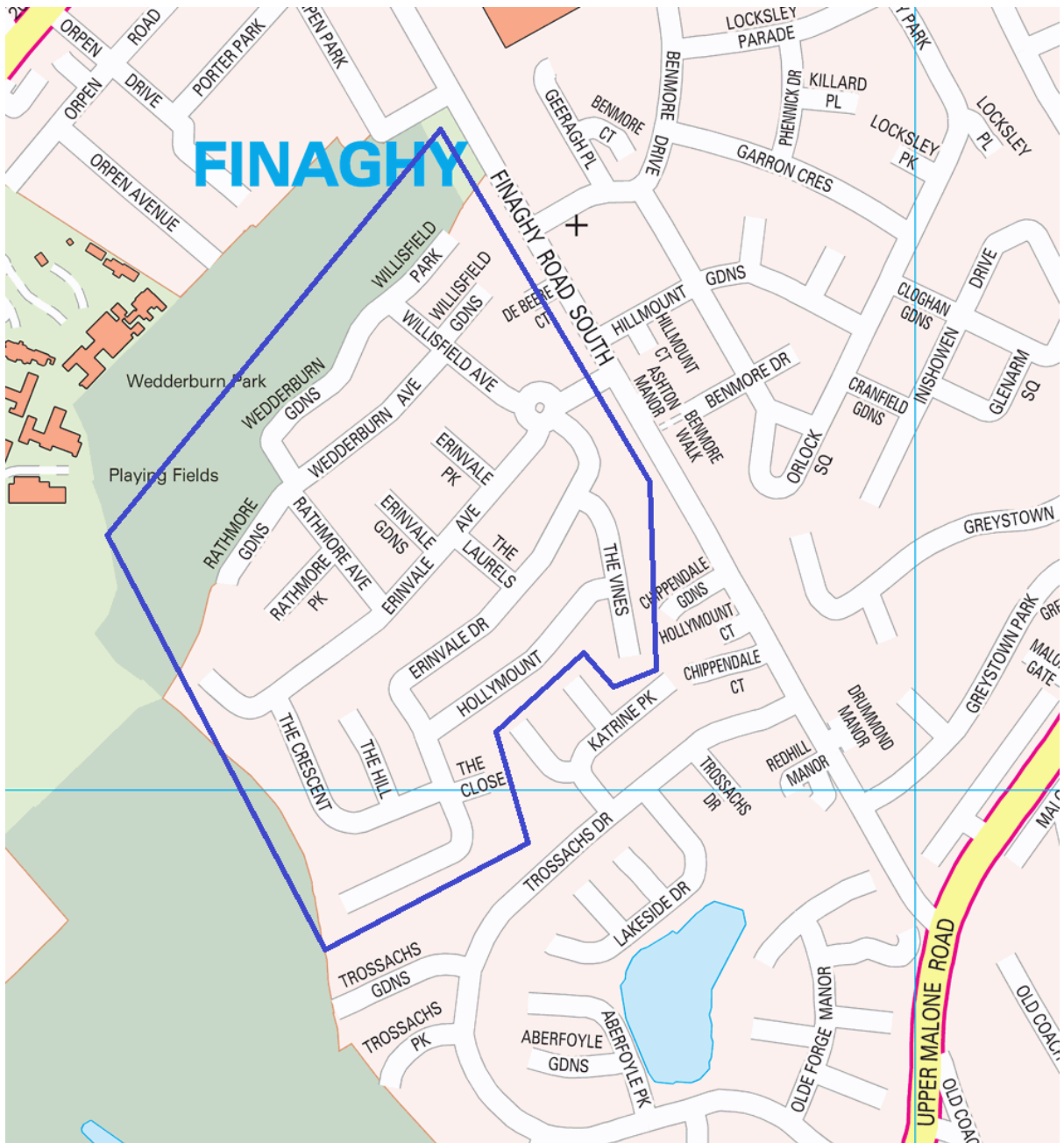
Map A2.3a: Sion Mills- neighbourhood scale



Map A2.3b: Sion Mills - wider scale



Map A2.4a: Erinvale - neighbourhood scale



Map A2.4b: Erinvale - wider scale

