



# The crisis and its impact on unemployed people in Europe

## Qualitative survey in seven EU Member States

Final report for the European Commission  
DG Employment, Social Affairs and Inclusion

Written by **Serge Paugam** with the assistance of Camila Giorgetti, Georges Gloukoviezof, Isabel Guerra, Miguel Laparra, Despina Papadopoulos, Ingrid Tucci and Ionela Vlase

2014



**EUROPEAN COMMISSION**

Directorate-General for DG Employment, Social Affairs and Inclusion  
Directorate A – Analysis, Evaluation, External Relations  
Unit A2 – Social Analysis

*E-mail:* [EMPL-A2@ec.europa.eu](mailto:EMPL-A2@ec.europa.eu)

*European Commission  
B-1049 Brussels*

# **The crisis and its impact on unemployed people in Europe**

**Qualitative survey in seven EU Member States**

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Luxembourg: Publications Office of the European Union, 2014

ISBN 978-92-79-45850-7  
doi: 10.2767/381057

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## **Acknowledgements**

This report is the result of team work that began in summer 2013. I should like to thank Isabelle Maquet and Céline Thévenot of the European Commission's Directorate General for Employment, Social Affairs and Inclusion for entrusting me with the design of the methods for this qualitative survey and also for their back-up and attentiveness throughout its various stages. I should also like to thank Martin Ludescher and Marina Klavina for their technical help.

This survey was carried out with the assistance of a team of seven researchers who undertook semi-directive interviews among unemployed people in their own countries and drew up an initial summary. I should like to thank each of them for the wealth of material they collected in the field and for the quality of their work.

## INTRODUCTION

The economic crisis that Europe is experiencing is having a harsher effect in some countries than in others and, within each country, among certain population groups rather than others. While statistical surveys make it possible to pinpoint households particularly exposed to poverty and long-term unemployment<sup>1</sup>, they cannot be readily used to find out how these households are managing to cope with the economic misfortunes that the crisis is causing. In many respects, this question, albeit simple, is a real enigma. The purpose of this study is to try to resolve this enigma. A qualitative approach makes it possible better to assess the strategies that are being used to cope with unemployment and poverty, against a backdrop of unavoidable deprivation, and to find out whether such strategies are possible and therefore to pinpoint the main factors that explain them. What do we really mean, however, when we talk about coping strategies?

### ***Four kinds of social tie***

First of all, we need to examine what the experience of unemployment means in post-industrial societies, the main features of which are, as we know, production activity and the importance of work as well as the guarantee, which varies in different countries, of social protection for workers facing life's ups and downs. The compulsory social insurance system and the stable employment which spread throughout the main developed countries at the end of the Second World War helped to change the very meaning of occupational integration. To understand this, we need to look not just at the *relationship with work* but also at the *relationship with employment* shaped by the protective logic of the welfare state. In other words, occupational integration does not just mean self-realisation through work, but also an attachment, beyond the world of work, to the core of basic protection that came out of the social struggles within what can be called welfare capitalism. The experience of unemployment, especially when it lasts longer than the statutory period of benefit, threatens the *organic participation tie*<sup>2</sup> with post-industrial society as the material and symbolic *recognition* of work and the social *protection* stemming from employment may to some extent be called into question. Unemployed people then face the risk of social disqualification.

If we look at the theory of social ties<sup>3</sup>, the experience of unemployment can be analysed from two contrasting analytical perspectives. According to this theory, while organic participation ties occupy a basic place in the system by which individuals are attached to groups and to society overall, they are not the only ties. Three other types of tie also need to be taken into account: *filiation ties* (between parents and children), *elective participation ties*

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<sup>1</sup> See, for instance, in this respect, European Commission, *Employment and Social Developments in Europe* 2012, especially Chapter 2 'Social trends and dynamics of poverty and exclusion', pp. 143-192. See also Duncan Gallie and Serge Paugam (eds.), *Welfare Regimes and the Experience of Unemployment in Europe*, Oxford, Oxford University Press, 2000.

<sup>2</sup> Within the meaning of the notion of organic solidarity formulated by Emile Durkheim in his 1893 thesis entitled *The Division of Labour in Society*. The notion of organic solidarity is defined by the complementary nature of functions and individuals in the working world and, more generally, in the social system.

<sup>3</sup> See, in this respect, Serge Paugam, *Le lien social*, Paris, PUF, 2008.

(between peers or persons chosen because of their affinities), and *citizenship ties* (between individuals sharing the same basic rights and duties within a political community). Together with *organic participation ties* (between complementary individuals in the working world), there are therefore four ties through which individuals are integrated into society. We can define each of them in terms of the two dimensions of protection and recognition. These ties take multiple forms and differ in nature, but together they provide individuals with both the protection and the recognition that they need to exist in society. Protection includes all the support that an individual can mobilise to cope with the ups and downs of life, and recognition includes the social interaction that motivates individuals by substantiating their existence and the value that is attached to it by the other or others. The expression 'count on' fairly well summarises what individuals can hope for from their relationships with others and with institutions in terms of protection, while the expression 'count for' expresses the just as crucial expectation of recognition.

### ***Chain reaction or compensation?***

Within this analytical framework, the question that concerns us is whether or not unemployment, reflecting as it does a breakdown of organic participation ties, goes together with a breakdown of the other types of tie. If it does, we have to support the hypothesis of a **chain reaction** (unemployment is a cumulative process of breakdown of the four types of tie), while, if it does not, it may well be that there is **compensation** (the breakdown of organic participation ties is compensated for by the continuation or even strengthening of the other types of tie). Studying the coping strategies that people use when they are unemployed is clearly tantamount to accepting, at least in theory, that a compensation mechanism is possible. Faced with a more or less permanent withdrawal from the labour market, are unemployed people able to use their filiation ties to mobilise resources by calling on potential material as well as moral and psychological support from their wider family? Can they mobilise resources from their networks of elective relationships (partners, friends, close circles or local communities)? Although distanced from the working world, do they keep a tie with work, by turning, for instance, to the informal and more or less hidden economy? Lastly, do they always have confidence in their countries' institutions and do they turn to them in the hope that their status as citizens will provide them with protection and recognition?

Taking compensation as a framework for our analysis obviously means that we have to analyse whether economic, social and political factors (including the features of the labour market and social protection institutions) make it possible and to substantiate our thinking by comparing people's different experiences of unemployment in different countries. The survey has been designed with this in mind.

### ***A qualitative survey***

As it is often seen as one of the main causes of deteriorating social ties, unemployment is a particular concern for social science researchers and in particular sociologists. It has often been studied as a process through which handicaps are progressively accumulated. Surveys



have placed the stress on worsening standards of living, and on the decline of social life and marginalisation vis-à-vis other workers. It is useful here to recall the methods used for two major sociological surveys of the effects of unemployment in a period of economic recession: 1) the monograph drawn up by Paul Lazarsfeld and his team in 1930 in Marienthal in Austria<sup>4</sup>; 2) the comprehensive survey based on in-depth interviews in France by Dominique Schnapper in the late 1970s<sup>5</sup>. Over and above the fact that they both influenced the sociology of unemployment, they relate to two major moments in history – the 1929 crisis and the recession that followed the second oil crisis – which are not without interest in terms of comparison with the financial crisis that Europe is currently experiencing. Each of these surveys nevertheless attempts to answer a specific question and is based on specific method choices<sup>6</sup>.

To study the experience of unemployment, Paul Lazarsfeld and his team chose a method through which they could fill the gap that they perceived at that time between official statistics and the social reporting of journalists or writers<sup>7</sup>. ‘Our idea’, they said, ‘was to find procedures which would combine the use of numerical data with immersion into the situation. To that end, it was necessary to gain such close contact with the population in Marienthal that we could learn the smallest details of their daily life. At the same time we had to perceive each day so that it was possible to reconstruct it objectively; finally, a structure had to be developed for the whole that would allow all the details to be seen as expressions of a minimum number of basic syndromes’<sup>8</sup>.

The objective was to draw up a record of the daily lives of workers that was as accurate and as exhaustive as possible. The authors also said that they had endeavoured to draw up a ‘complete inventory of life in Marienthal’<sup>9</sup>. ‘The testimony of the unemployed themselves brought us face to face with the living experience of unemployment: their casual remarks, their detailed response to our questions, the accounts of local officials, the diaries and letters that we came across. We found some of the data already in usable form: the records of the cooperative store, of the various clubs and of City Hall. When there were no such records, we had to use meal records, time sheets, and many kinds of observations to draw them up ourselves’<sup>10</sup>.

The authors of this survey did not study all the aspects of unemployment – they themselves said that they had disregarded aspects connected with character and psychopathology – but their approach was intentionally multi-dimensional<sup>11</sup>. Their main focus was the unemployed village and not the individual unemployed person. In this case, deciding on the focus of the study therefore had less to do with an *a priori* demarcation of what was to be observed and

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<sup>4</sup> Paul Lazarsfeld, Marie Jahoda, Hans Zeisel, (1933), *Marienthal: The Sociography of an Unemployed Community*, London, Tavistock.

<sup>5</sup> Dominique Schnapper, (1981), *L'épreuve du chômage*, Paris, Gallimard (new Folio edition, 1994).

<sup>6</sup> While these two surveys obviously do not reflect all sociological work on unemployment, we have chosen them because they were carried out in the context of historic economic crises to some extent comparable with the crisis that we are now experiencing, and because they are based on choices of methods that are very different and in respect of which it seemed important for us to position ourselves.

<sup>7</sup> This is also one of the objectives that this survey pursues.

<sup>8</sup> See *Marienthal: The Sociography of an Unemployed Community*, *op. cit.*, p. 23.

<sup>9</sup> *Ibid.*, p. 24.

<sup>10</sup> *Ibid.*, p. 24.

<sup>11</sup> See the list of all the data gathered, *ibid.*, pp. 26-28.

analysed and more to do with the choice of the population and the place concerned by the survey. They pointed out, moreover, that this choice of method meant that they could not make any generalisations. 'Our concern', they noted, 'was the unemployed manual labourer in a particular industry, at a particular time of year. Such an investigation has both its advantages and disadvantages. We want to draw attention to one limitation of our study because it led to interesting consequences: we were dealing with a community that was totally unemployed. In the absence of comparable studies, it cannot be said with certainty to what extent the unemployed individual in the midst of an otherwise working community – say, in a big town – differs from the unemployed individual who lives exclusively with other unemployed individuals'<sup>12</sup>.

Lastly, the data gathered were both objective and subjective. The authors note, however, that they attempted 'to turn the complex psychological data into objective and quantifiable data' and to 'reduce the subjective element that is inherent in any description of social phenomena to a minimum by discarding all impressions not borne out by the numerical data'<sup>13</sup>.

Dominique Schnapper's study marked the beginning in France of a new phase of research into unemployment. It continues to be a benchmark today, at least from the point of view of its content and its methodological interest. It is a good way of training sociology students to carry out a qualitative survey by semi-directive interviews and to learn how to draw up a typology of experiences<sup>14</sup>. It is for that reason that teachers continue to recommend it as reading more than thirty years after it first appeared.

This survey is based on a hundred free interviews. It is not, as in the case of *Marienthal*, a monograph, but a qualitative survey in which interviewees were chosen in order to provide a diversified sample of unemployed people in terms of gender, age, socio-occupational group and town or region of residence. The purpose of the study was not in the first place to describe or inventory all the dimensions of the lives of the unemployed – although several of these dimensions are studied in the survey – but more particularly to understand how unemployed people interpret their experiences.

Dominique Schnapper stresses that this kind of method has the advantage that it frees respondents from the stereotypical image of the 'good' unemployed person which unemployed people may fall back on when they are briefly interviewed by opinion polls. 'As a result of the interviewee's trust, it may be possible to obtain details maybe not of the actual experience which is by definition inaccessible, but which provide a picture which is close to that experience. It is easier, during a long and friendly interview, to get people to admit to the advantages of unemployment or to get those who are not very willing to do so, because of their personal style or social background, to express and analyse their feelings'<sup>15</sup>.

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<sup>12</sup> *Ibid.*, p. 25.

<sup>13</sup> *Ibid.*, p. 24.

<sup>14</sup> Dominique Schnapper explained this method when she looked back to *L'épreuve du chômage* in her book *La compréhension sociologique*, Paris, PUF, 1999, 2<sup>nd</sup> edition, 'Quadrige-Manuels' collection, 2005.

<sup>15</sup> See *L'épreuve du chômage*, *op. cit.*, p. 59.

The undeniable advantage of this method does not necessarily, however, cancel out its limits. 'While this material can be used for purely qualitative analysis in order to pinpoint the various elements of the experience of unemployment and to explain the factors that influence this experience, it is not possible to assess the relative weight of these factors. While typologies can obviously be drawn up, they cannot be equated with the ways in which they are statistically represented among the overall unemployed population. Nor can the proportion of unemployed people registered with ANPE (French National Employment Agency) experiencing a particular type of unemployment be assessed. (...) It is even impossible to draw a link between our analyses and existing statistical surveys, except in terms of socio-occupational group'<sup>16</sup>.

In many respects, these two surveys therefore differ from one another, but both make it possible, using specific instruments, to analyse the relationship between unemployment and other social events, especially the risk of poverty and social isolation.

While our approach within this project was closer to the second type of survey, the type of questioning that we envisaged is not without its links with the first. Table 1 below compares our project with these two types of survey.

As mentioned above, our objective was to study the strategies used to cope with unemployment and poverty, which led us to look at standards of living and the deprivations of daily life, and to study integration by examining the various types of social tie. In this respect, and without claiming to be exhaustive, our study of standards of living and social ties meant that we took up many of the themes dealt with in the survey monograph by Lazarsfeld and his team.

In contrast to Dominique Schnapper's study, we did not attempt to study all the socio-occupational groups, but gave priority to populations at the greatest risk of combining unemployment and poverty. We decided on that basis to interview people chiefly from working class backgrounds (blue- and white-collar) coping with unemployment since the onset of the crisis. This choice was also justified by the assumption that we would, in this way, have a better chance of being able to study strategies to cope with unemployment and poverty.

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<sup>16</sup> *Ibid.*, p. 60.

**Table 1: Comparison of method choices**

	<i>The unemployed community of Marienthal (1933)</i>	<i>L'épreuve du chômage (1981)</i>	<i>Strategies to cope with unemployment and poverty in a period of economic recession (2013)</i>
Focus of the study (social effect studied)	Multi-dimensional (inventory of life in Marienthal)	Career path, perception of time, social integration, relationship with work, future prospects	<b>Standards of living and social ties</b>
Type of population	Workers in a cotton spinning mill	Several socio-occupational groups	<b>Long-term unemployed from working class backgrounds</b>
Type of place	An industrial town one hour from Vienna	Several French towns: Paris, Saintes, Angoulême, Lille, Valenciennes, Reims, etc.	<b>Several countries (France, Germany, Spain, Portugal, Greece, Romania, Ireland) with a large town and a small town in each country</b>
Type of approach	Participatory observation and in-depth interviews	In-depth interviews	<b>In-depth interviews</b>
Type of data gathered (over and above interviewees' demographic and social details)	Objective and subjective	Largely subjective	<b>Objective and subjective</b>

The survey took place in seven European Union Member States (France, Germany, Spain, Portugal, Greece, Romania, Ireland). In each country, we interviewed people from two types of place: a large town (often the capital of the country) and a small town remote from a major metropolis.

The type of approach that we chose was the in-depth face-to-face interview (see the interview guide in Annex 1). This type of interview is based on the mutual trust between the interviewer and the interviewee. It has less to do with asking questions than with getting people to talk; in other words, the interview guide provides a framework for dialogue on specific points and is not a questionnaire to be answered (see the detailed guide in Annex 1). Where necessary, the interviewer may merely offer fresh encouragement or ask for further details. The idea is that interviewers to some extent become 'midwives' in the sense that they ask interviewees to put themselves entirely in their hands and overcome any hang-ups

that they may have because they are afraid, fear that they will be badly judged or perceived, or are keen to conceal anything that may appear to be undesirable or even deviant behaviour. The interview was preferably held in the interviewee’s home so that the interviewer could observe housing conditions and standards of living in general and then use their observations to interpret the information gathered from the interview. In some cases, the interviewees preferred to be interviewed elsewhere than their home, often in a public place or a café. The in-depth interview is a comprehensive interview in the sense that it involves a sociological interpretation which attaches as much importance to the facts recounted by interviewees as to the meaning that interviewees give them and the various rationalisations that they put forward.

The data gathered were both objective and subjective. The aim was to get interviewees to talk not just about the strategies they were using to cope with the crisis but also about the meaning of their actual experience. Interviewees were thus asked, for instance, to give practical details of any deprivations in terms of their standards of living caused by unemployment and poverty and, when doing so, to talk about how they felt, the daily suffering that they were enduring and, possibly, the feelings of anger and injustice that they had about this situation.

Our goal, which we achieved, was to interview at least 15 unemployed people in each country. The final sample included 111 people (see the full list in Annex 2). Table 2 below shows the breakdown by three criteria: gender, age and place.

**Table 2: Breakdown of interviews by basic sample criteria**

Country	Gender		Age			Place		Total
	M	F	<35	35<50	50+	Urban	Rural	
DE	7	8	3	8	4	10	5	15
EL	9	10	4	6	9	10	9	19
ES	9	6	2	4	9	10	5	15
FR	8	7	5	8	2	9	6	15
IE	8	9	5	5	7	9	8	17
PT	7	8	4	3	8	10	5	15
RO	8	7	4	6	5	10	5	15
Number	56	55	27	40	44	68	43	<b>111</b>

In each country a more or less equivalent number of men and women were interviewed, to the extent that the overall sample had an almost equal breakdown of 55 men and 53 women. We felt that it was important to choose people from three age-groups: 35 and under (start of working life), 35-50 (mid-working life), 50 and over (end of working life). In total, the sample included 27 people in the first group, 40 in the second and 41 in the third. Lastly, we also achieved our goal of having as many people from urban as from rural backgrounds (68 and 40 respectively).

Several methods were tried out to contact potential interviewees. The best-known of these is what we call the ‘snowball’ sample which involves making contact with a person who may

then be able to name other people with whom they have personal contacts. This approach has a drawback: it may mean that only people who know one another and are part of the same circle are interviewed, which may bring about a selection bias. It was used for the surveys in Greece and Romania in particular. It was not used exclusively, however, in either of these countries (see Table 3 below).

The second method is to draw on direct or indirect personal contacts. If this method is to be used, interviewers must themselves know unemployed people or have people in their entourage who can put them in contact with unemployed people. This method also entails a risk of bias. If interviewers' networks of relationships are not very diversified in nature, it is unlikely that the desired sampling goals can be achieved. We used this method in Germany, Spain, France and Portugal. In the first three, this method was not used exclusively. In Portugal, the interviewer had enough sufficiently diversified contacts to achieve a satisfactory result.

The third method is to contact unemployed people as they go into or leave public employment agencies. In this case, unemployed people are asked to agree to an interview following the administrative procedure that has brought them to this kind of facility. This method was tried out in France at the Pôle Emploi (Employment Centre), in Germany at the 'Job Centres', responsible for mentoring people unemployed for more than a year, and in Romania at the AJOFM (National Employment Administration). This method proved disappointing in France. Very few unemployed people agreed to be interviewed in most cases because of a lack of time. It may well be that the often bad image that unemployed people have of this national employment agency – borne out by the survey – explains their lack of interest in taking part in the survey which they may perceive as a further administrative check. It goes without saying that the survey was always presented as a European research project taking an academic approach and in which interviewees would be entirely anonymous, but this detail was probably not enough to persuade the people encountered in this kind of public forum. This method had better results, however, in Germany and Romania.

A fourth method is to go to public welfare services and meet unemployed people turning to them for help. When unemployment benefit systems are flawed or difficult to access, these are in practice important public resources to which people without jobs may turn in order to subsist. This method was used in Greece and Romania.

A fifth method is to call on associations (or general interest organisations) helping unemployed people facing problems (in terms, for instance, of the steps they are taking to find work) in order to obtain contacts. This solution is interesting, but also has drawbacks. It may mean that priority is given to the selection of better integrated unemployed people, i.e. those remaining in contact with support bodies, and highly demotivated unemployed people who no longer attend facilities of this type are disregarded. Moreover, the social workers employed in these support bodies may give the names of people to be interviewed on the basis of subjective criteria that are difficult to take into account in the survey. Aware of the selection bias that this method may entail, we used it in a reasoned way in France (in particular via the Mouvement National des Chômeurs et Précaires (National Movement of

Unemployed and Precarious Workers)), in Spain (with the help in particular of Caritas), in Germany, in Ireland (via the Local Employment Services) and in Romania.

Lastly, a sixth method is to use a recent survey and renew contacts with unemployed people who have already been interviewed on related matters. This method was envisaged in several countries in which such surveys have been carried out in recent years, especially France, Germany, Spain, Ireland and Greece, but, for various administrative reasons, it could only be used in Greece in the timescale available to us.

**Table 3: Methods used to contact unemployed people**

Country	‘Snowball’	Personal contacts	Public employment agency	Public welfare service	Associations assisting the unemployed	Sub-sample from a previous survey
DE		X	X		X	
EL	X			X		X
ES		X			X	
FR		X	X		X	
IE					X	
PT		X				
RO	X		X	X	X	

Overall, bearing in mind that there is no ideal method, the solution was often to use a range of methods to contact people and to try to correct, for each country, any selection bias that may have been introduced.

***The various sections of this report***

This report has five sections. The first analyses the effects of unemployment on consumption. Entitled ‘Forced into deprivation’, it analyses households’ strategies to cope with poverty which may or may not involve a drastic process of deprivation. Sociologists have long been studying household consumption patterns and separate out various budget items: food expenses, housing expenses, car and travel expenses, education expenses, health expenses, cultural expenses, leisure and holiday expenses, etc. Do cutbacks in a period of crisis concern all of these items or only some of them? In households with children, is the recession entailing deprivations which may directly affect these children? Is the strategy one of cutting back on expenses or one of survival? How are choices then made? What leads a long-term unemployed person to adopt a particular strategy? This section also looks at the use of credit and how people get into debt.

The second section looks at the issue of family solidarity. It focuses on filiation ties. We know that strategies to cope with poverty in those countries in which the financial recession is having the harshest effect, in particular Greece, Spain and Portugal, are at least partially

organised around local networks of solidarity, especially the wider family. While this hypothesis has to be accepted in view of the knowledge already gained in this field – familialism in the southern European countries – the extent to which it is valid needs to be checked. What are the limits of this family solidarity in a period of recession? What kind of households lack this solidarity? We also needed to verify whether this hypothesis, conventionally accepted for the southern European countries, also applies, during a recession, in other countries, in particular countries such as France or Germany which are considered to have a corporatist welfare model, or Ireland which is closer to the liberal welfare model, or even in a country in transition such as Romania.

The third section looks at elective participation ties and the ways in which they may be used to cope with unemployment. This section look at the very widely discussed issue of the effects of unemployment on social life in general, especially from the point of view of relations with friends and fun and cultural outings.

The fourth section looks at organic participation ties. It focuses in particular on the strategies that unemployed people use to find work. Are they still very motivated to find work or, if they have lost hope, are they looking for an alternative to a conventional job? Faced with the shortage of jobs available, what role does informal work play? As we know, the hidden economy is more developed in the southern than in the northern countries of Europe. Statistical surveys are not very good at measuring its extent. Our qualitative interviews should make it possible better to pinpoint this phenomenon.

Lastly, the fifth section examines how fragile citizenship ties are. Do unemployed people have faith in their country's institutions? Do they feel that their rights are being respected especially when they turn to the employment agency or social welfare services for assistance or benefits? Do they feel humiliated or stigmatised? Do they feel they have a future in their country?

These five sections follow on from one another. They help us to try to resolve the fundamental enigma of this survey: does unemployment in a recession really bring about a process of pauperisation and cumulative breakdowns of social ties or can it also bring about a coping process where the breakdown of organic participation ties is offset by strengthening other types of ties and, if so, to what extent? What is the role – actual or perceived – of institutions (public employment service, unemployment insurance, training agencies, NGOs) in supporting/hampering compensation mechanisms?



## I. Forced into deprivation

Many studies have already demonstrated the effect of unemployment on poverty. It is now accepted that unemployed people in all the EU's Member States run the risk of a drop in their standard of living to such an extent that they may experience deprivation and even, in some cases, poverty as problems and handicaps accumulate (Gallie, Paugam, Jacobs, 2000). This process nevertheless varies in extent in different countries depending on the unemployment rate and its changes in recent years. There are striking differences between the seven countries included in this survey (see Table 4). In Germany, the unemployment rate is not only low but has also fallen during the recession, from 8.4% to 5.1% in 2013, while at the other end of the scale, the unemployment rate in Greece and Spain has tripled over the same period reaching 27.5% and 25.9% respectively in 2013. Unemployment also increased sharply in Ireland from 4.6% in 2007 to 14.5% in 2011 and then decreased slightly thereafter. There has also been a sharp increase over this period in Portugal and in France although the rate has levelled off to between 10 and 11% since 2009. Romania is in a particular position in our panel. Prior to the recession Romania continued to be a country of large-scale emigration where poverty was already at very high levels. It has nevertheless started to catch up economically. The unemployment rate in Romania is relatively low, and the lowest after Germany. It nevertheless rose slightly from 6.4% to 7.1% between 2007 and 2013.

**Table 4: Unemployment rates in the seven countries studied between 2007 and 2013**

	<b>2007</b>	<b>2009</b>	<b>2011</b>	<b>2013</b>
DE	8.4	7.7	5.5	5.1
EL	8.3	9.2	22.0	27.5
ES	8.3	18.9	22.8	25.9
FR	8.3	10.0	9.9	10.8
IE	4.6	11.1	14.5	12.1
PT	8.0	9.3	13.6	15.4
RO	6.4	6.4	7.0	7.1

Source: Eurostat

We can assume that unemployment will have more of an impact in Greece, Spain, Portugal and Ireland than in the other countries. Other factors nevertheless need to be taken into account.

The first factor is obviously the unemployment benefit system which varies greatly from country to country (see Table 5)<sup>17</sup>. Unemployment insurance systems are difficult to compare, however, as legislation takes account of a whole range of criteria which are not the same in each country. At risk of simplifying, however, there are some striking contrasts.

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<sup>17</sup> Reference may be made in this respect to the European Commission's report *Employment and Social Developments in Europe 2013*, in particular Chapter 2 'Working age poverty: what policies help people finding a job and getting out of poverty?', pp. 129-171.

**Table 5: Unemployment insurance systems as at 1 January 2014**

	<b>Employment (E) and contribution (C) criteria</b>	<b>Period of benefit (in months)</b>	<b>Reference wage ceiling</b>	<b>Replacement rate</b>
DE	E: 12 months C: 12 months over two years	Between 6 and 24	Old Länder: €5 950 New Länder: €5 000	60 or 67% of the reference wage depending on family situation
EL	E+C: 125 days over 14 months or 200 days over two years	Maximum 12	-	27.1% of average reference wage
ES	C: 360 days over six years	Between 4 and 24	€3 597	70% of the reference wage for the first six months, 50% from the seventh month
FR	C: 4 months over the preceding 28 months or the preceding 36 months for those aged 50 and over	Between 4 and 24 for those aged under 50 and between 4 and 36 for those aged 50 and over	€12 516	57.4% of the daily reference wage (SJR) or 40.4% + fixed component up to 75% of the SJR
IE	C: 104 weeks since starting work; 13 of these 104 weeks must have been paid during the reference tax year	Between 6 and 9	None (flat-rate benefit)	Flat-rate amount of between €84.5 and €188 per week (supplement possible depending on family situation and reference wage)
PT	C: 360 days over the preceding two years	Between 5 and 18	None (capped benefit)	65% of reference wage for the first 6 months and then 55% from the seventh month
RO	C: 12 months over two years	Maximum 12	-	24% of average reference wage + 10% of any increases

Source:

Eligibility criteria for unemployment benefit depend on length of employment and/or period of contribution. Among the countries studied, France seems to be the least restrictive as it is enough to have contributed to the unemployment insurance scheme for four of the preceding 28 months or the preceding 36 months for those aged 50 or over. The most common formula is 12 months in the preceding two years which applies in Germany, Portugal and Romania. Minimum membership criteria are not, however, the only differentiating factor. The period of benefit also needs to be considered. While this period

may be up to two years in Germany, Spain and France (and even three years in France for the over-50s) it is 18 months in Portugal, 12 months in Greece and Romania and 9 months in Ireland. The reference wage ceiling is highest in France where it is €12 516, in comparison with €5 950 in the old Länder of Germany and €5 000 in the new Länder and €3 597 in Spain. In the other countries, the benefit is in most cases flat-rate. The replacement rate with respect to the reference wage is very low in Romania (24%) and Greece (27.1%), whereas it is 67% in Germany and even 70% in Spain in the first six months.

The differing unemployment insurance systems in different countries nevertheless have to be compared with a measurement of the actual coverage rate based on a national survey drawing on a representative sample of unemployed people. The Labour Force Surveys conducted in most European countries provide us with a starting point and can be used to assess coverage in terms of the structure and in particular the duration of unemployment (see Table 6). It can be seen, for instance, that the coverage rate is highest in Germany for people unemployed for three to five months (68.4%), for 6 to 11 months (71.3%) and for more than 12 months (74.5%). This high percentage is the result of a benefit system which is relatively satisfactory in comparison with other countries, as well as the structure of the labour force which has, overall, better links with the labour market and is therefore more likely to be eligible for unemployment benefit. The coverage rate is lowest in France (from 52.2% between three and five months to 39.5% after 12 months) although the benefit system seems less restrictive. Among the overall population of unemployed people, there is a high proportion of long-term unemployed who have used up their entitlements or are unable to take them up because they have not made enough contributions (young people, for instance). As might be expected, the lowest coverage rates are in Greece and Romania (21.8% and 16.3% respectively after 12 months). Spain and Portugal are in an intermediate position between France and Germany at one extreme and Greece and Romania at the other.

**Table 6: Unemployed coverage rates by duration of unemployment**

	3 - 5 months	6 - 11 months	➤ 12 months
DE	68.4	71.3	74.3
EL	38.3	31.5	21.8
ES	44.4	40.7	37.1
FR	52.2	52.0	39.5
IE	N/a	N/a	N/a
PT	37.4	42.9	31.1
RO	25.1	26.5	16.3

Source: Labour Force Survey, calculation: DG EMPLOY

Field: unemployed people aged 18 to less than 60 having experienced unemployment for at least three consecutive months.

N/a: not available

Lastly, account can be taken of the activation rate, i.e. the proportion of unemployed people benefitting from an active employment policy (see Table 7). Three groups of countries can be separated out: Spain, France and Germany with activation rates of over 30%, Ireland and

Portugal with a rate close to 20% and lastly Greece and Romania where this rate is still very low at 12.4% and 3.7% respectively.

**Table 7: Activation rates (1)**

DE	31.2
EL	12.4
ES	41.5
FR	39.9
IE	19.6
PT	18.8
RO	3.7

(1) Proportion of unemployed people benefitting from an active labour policy, Latest data available, generally 2011

To summarise, the unemployment benefit system in Greece can be considered to be under-protective both in terms of its coverage and the duration and level of benefits, and the same is true of Romania. Greece nevertheless seems to be in the worst situation. Unemployed Greeks not only receive little coverage from the unemployment benefit system, but are also being badly hit by the financial crisis which has reached dramatic levels in Greece, with an unemployment rate, as mentioned above, of close on 30% in 2013. There are also few active labour policies with the result that people are likely to remain unemployed for longer periods. Spain, Portugal and Ireland, also badly hit by the recession, have nevertheless made substantial improvements to their unemployment benefit systems in recent years. The benefit system in Germany and France is traditionally the most advantageous (resembling a concentrated scheme where there are major inequalities between groups of unemployed people), although the system has become more restrictive in Germany following the reforms of the last ten years. None of the countries in which the survey was carried out have anything like a universal system<sup>18</sup>.

As might be expected, the interviews in the seven countries show that unemployment has a direct effect on standards of living. Whatever the country, unemployment is systematically reflected by the need to cut consumption. None of the unemployed people interviewed had any experience belying this tendency. The processing of the interviews even became a little monotonous as everyone, at least on the surface, said the same thing: once any minor savings – when there were any – had been made, the unemployed interviewees unanimously said that they had started to cut their budgets for holidays, leisure, culture, trips to restaurants and purchases of clothes and that they had then been forced to manage all their expenses, including food and health expenses, in better ways. These findings also agree overall with the statistical processing of the longitudinal data collected in the SILC surveys<sup>19</sup>.

<sup>18</sup> <http://ec.europa.eu/social/BlobServlet?docId=10852&langId=en>

<sup>19</sup> On this point, see Anne-Catherine Guio and Marco Pomati, *How do European citizens cope with economic shock? Which expenditures are curtailed first?*, European Commission, 2013.

Looking closer, however, the qualitative survey shows differences which might not appear to be very significant at first glance. There are in practice two different scenarios: living with less or surviving in serious poverty. While there is genuine deprivation in both cases, it is much harsher in the second. While there are examples in all the countries which are akin to one or the other of these scenarios, the first is much more prevalent in Germany and France while the second is much more prevalent in Spain, Greece, Portugal and also Ireland. In Romania, the situation seems to be somewhere in the middle as many of the people interviewed had experienced deprivation in the past and therefore seemed better armed to cope with it.

## ***1.1 Living with less***

Before examining the situation in the other countries, we shall look first at what unemployed French and German people have in common. Germany has not been as badly hit by the crisis as the southern European countries. Although there has been a downturn in economic activity, its impact on the labour market and unemployment has ultimately been relatively limited. Reductions of working hours following the introduction of short-time working and the use of time savings accounts has made it possible to soften the impact of the crisis in industry and commerce<sup>20</sup>. Our interviewees said little about the recession in their interviews. Although they felt that there were fewer vacancies in the labour market, they often tended to see this as a result of German reunification, especially if they had lived in East Germany in the past. Almost all of them nevertheless mentioned low wages as a problem when talking about their attempts to find work and the German labour market situation. In some cases their wages had been low when they were working, or they gave examples of the low incomes of those among their circle who were working<sup>21</sup>. Overall, for the people surveyed, the term 'survival' seems too strong to define their situation. Many of them talked about the benefits of the German social protection system and unemployment benefit which enabled them to pay their rent and meet their basic needs. Almost all the interviewees were nevertheless finding it difficult 'to make ends meet' and were having to cope with various kinds of deprivation<sup>22</sup>.

Looking at the interviews overall, deprivations seemed to be in three main areas: holidays, socio-cultural outings (restaurants, theatre, cinema, etc.) and, to a smaller extent, food and clothing<sup>23</sup>.

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<sup>20</sup> Fuchs, J., et al, 'Die Spuren der Krise sind noch länger sichtbar', *IAB-Kurzbericht* 3, 2010, p. 3.

<sup>21</sup> In early 2012, 1.3 million employees were receiving supplementary benefit because they were not earning enough to live on. This was a 26% increase from 2007. In Hans-Böckler-Stiftung, Mehr Frauen als Männer beziehen trotz Erwerbstätigkeit Arbeitslosengeld II – Alleinerziehende besonders betroffen. Press release of 21.06.2013, p. 1, [http://www.boeckler.de/pdf/pm\\_wsi\\_2013\\_06\\_21.pdf](http://www.boeckler.de/pdf/pm_wsi_2013_06_21.pdf)

<sup>22</sup> In the early 2000s, Germany embarked on major reforms of its labour market and reformed its social protection system for unemployment. The benefit known as Hartz IV paid to the long-term unemployed may provide a subsistence level, but finances are more difficult to manage when there are children.

<sup>23</sup> In a 1991 study, clothing was in the lead in terms of deprivation, followed by holidays and food. Hess D., Hartenstein W. and Smid M., 'Auswirkungen von Arbeitslosigkeit auf die Familie', *Mitteilungen aus der Arbeitsmarkt- und Berufsforschung (MittIAB)*, 24, 1991.

Some of the interviewees were also trying to find ways of adapting to a difficult financial situation. We met one of the interviewees at 'die Tafel' (charitable food aid association) which he visited once a week with his wife. They have three children and a monthly income of €1 250. If they cut back on vegetables they can buy meat for the children who are not that keen on vegetables anyway. Another interviewee, also with three children, had also been going to 'die Tafel', but had stopped because he was having 'to fight' for the best food. Both felt that these associations were indispensable but ultimately that distribution methods needed to be improved:

'You really have to fight for the best place with others who are in the same situation. Then you see the first people swipe all the best things. At the same time, you can also see that they chuck aside anything they don't need. Once our turn came, we were left with the last few bits and pieces. It's really cut-throat down there. It's good that it exists, but things need to be distributed more fairly'

No 11. DE, M, 40, couple, three children, partner not working, unemployed since 2011, urban area (Ingo)

The fact that many of the interviewees were not keen to ask for aid from local networks may ultimately explain why relatively few families or single people turn to social food aid services. This is especially true as such practices may make them feel ashamed in front of other people. To make their daily meals more varied, some of the interviewees made the most of special offers and froze dishes that they had cooked.

Another way of coping with deprivation which was common among many of the German interviewees with dependent children was what might be called self-deprivation. Many interviewees said that they had given up, as parents, many of the things that they used to do or buy so that their children lacked for nothing. These in particular included new clothes for themselves and outings with friends to restaurants or cafés. One interviewee, for instance, said that she made do with soup or biscuits for her meals so that she could buy the things that her son liked. Another had given up anything that made her feel 'more feminine' (the hairdresser, for instance). Another was cutting back on clothes:

'I really need clothes and shoes for instance. They're things I've given up. [...] My daughter takes priority and then I think how we are going to survive, in terms of eating, drinking, etc., on the money that we get'

No 3. DE, M, 53, single, one child, unemployed since 2007, urban area (Antonio)

Skimping on clothes may nevertheless have an impact on social life. An unemployed person living alone explained, for instance, that he made an effort to dress as properly as possible. This helped him to avoid being stigmatised and badly treated when he went to the Job Centre. It also helped him to avoid being forced to take any job whatsoever:

'You know, I don't look like a shabby old tramp when I go out, but a great deal of effort goes into keeping up such an appearance. (...) It's a good idea to dress properly and have a confident manner so that they don't think they can put you in any old menial job'

No 4. DE, M, 50, single, unemployed since 2012, urban area (Klaus)

It was not just deprivation that was a feature of the economic situation of interviewees. A small proportion, despite their low income, put aside a little every month or more irregularly in order to pay for certain purchases. One of the interviewees had, for instance, managed to put aside €1 000 to pay for her daughter's holiday in Italy. Most interviewees were sad that they could no longer afford holidays. Another interviewee felt that some money had to be put aside to cope with problems (purchase of a fridge or washing machine as well as emergencies such as taxis, hospital, etc.). Money was also put aside in order, for instance, to buy Christmas presents. Economies could also be made by 'doing it yourself' (*'you become more creative'*, said one), by recycling or, as in the case of a painter and sculptor, by going through bins to find materials. He nevertheless distanced himself, in what he said, from people who scour the streets and rummage in dustbins to find returnable bottles:

'A lot of people are reduced to begging, not because they earn nothing, but because they smoke, like a coffee or perhaps go to the cinema; those are the people that you see in the streets rummaging through dustbins to find returnable bottles. Dressed like anyone else, these are people you don't notice, completely normal, just like you or me. Quite simply because they don't have the money. I spoke recently to a very elderly lady who was rummaging in a bin, dressed normally, perhaps 75 or 80 or thereabouts and asked her: "Do you have to ... are you forced to do that?". She told me that she loved a coffee and could only really afford one if she collected bottles'

No 4. DE, M, 50, single, unemployed since 2012, urban area (Klaus)

This informal collection of returnable bottles from streets and bins is relatively common in Germany and is not just the preserve of those receiving welfare benefits. Pensioners and white- and blue-collar workers on low incomes also collect returnable bottles to see them through to the end of the month.

The interviews in France showed a very similar situation. Although unemployment in France has always been higher than in Germany, the risk of poverty is no higher among the unemployed in France<sup>24</sup>. The opposite may even be true, especially since the reforms of the 2000s which we mentioned above. France has a social protection system which does not, and is far from, eliminating any risk of serious poverty, but alleviates that risk greatly in comparison with the southern European countries. The interviews in France confirm the trend emerging from the interviews in Germany: the unemployed people interviewed were facing a great many financial problems and were having to make drastic cuts to their standards of living, but had not reached a point where they were only just managing to keep their heads above water. No unemployed person said, for instance, that they were unable to eat when they were hungry. If there is a point common to all the interviews in France, it is that unemployment is synonymous with cutbacks. The items most affected are again, as in Germany, leisure, culture and social life. Budgets for clothes and food were also being cut. The unemployed interviewees bought less in quantity but also cut back on quality, the goal being to pay less. In some cases, expenses could be cut while still maintaining an acceptable, albeit precarious, standard of living. There were also cases in which unemployment had had

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<sup>24</sup> This is also borne out by recent statistical findings. Serge Paugam, *Les formes élémentaires de la pauvreté*, Paris, PUF 'Le lien social', third edition, updated and supplemented, 2013.

such an impact on finances that people were forced into debt and the inability to pay bills had become a problem that was a daily source of insomnia and stress.

The following extracts show the hardships with which French unemployed people are faced, but also show a relative mastery of the process of deprivation. The experiences recounted in particular show day-to-day cutbacks on everything:

Q: I'd like to ask about ... what you live on ... I imagine that you don't have much money coming in and therefore ... are there things that you have had to cut out of your budget?

'Yes, loads of things, load of things!'

Q: What takes priority and what have you cut out?

'Not so much cut out, more making a big effort everywhere. **I've cut back on everything that isn't a day-to-day essential, and that includes most leisure activities ...**'

Q: Cinema ...

'I do go, but not very often at all. Nowadays, it's more a case of evenings with friends. One thing that I've noticed for some years now is that we went out a lot in the past, we were younger and we went out a lot, and now we see each other at various friends' homes, because going out is expensive, evenings ... **so, yes, going out is one of the sacrifices and after that you're careful with food, you cut back on all the costs that you can reduce, monthly payments, reducing things, changing insurance company, finding a cheaper one, all those are the kind of little things that, added together, help you to save a bit.** Or at least to have fewer expenses. (...)'

Q: So did you have a bit of money put by at the outset?

'Yes ... but it soon went, because that's the way of things! When your income starts to drop, you dip in and then you dip in again and one day it's all gone and there's no more ... **it's all gone and you think "what am I going to do?"**'

No 50. FR, M, 37, single, higher technician diploma (BTS) in sales, unemployed for over two years, urban area

What is striking in the two extracts above is that the interviewees are cutting back on various budget items but point out at the same time that they are not having to do without food: 'Food, certainly not' said one of them, surprised that such a question could even be envisaged; 'Food is too important' stressed another. It would seem that one of the main ways of maintaining personal equilibrium is to give priority to spending on food. For these people, cutting back on food is something that they just cannot envisage.

'Yes, last year, 2012, was a bad year ...'

Q: When you say a bad year, do you mean you didn't manage to get enough contracts? Did your standard of living fall?

'Totally. I had hardly any work for eight months and I got nothing from the Pôle Emploi, and in practice your life changes because **you have to cut back on going out, anything to do with leisure, holidays, leisure, yes, there's no doubt about it, you have to live on as little as possible**'

Q: OK. Did you have to do without other things as well? Clothes, food, for instance ...

'**Food, no, certainly not!** Let's say ... I didn't buy anything I didn't need ... it's good to be able to pay your bills as soon as possible and not have debts and, as far as I'm concerned, I've never had debts and I hope I never will'

Q: No unpaid bills either?



'No, I've avoided them, I avoid ... you see, when you are a freelance like me, I work periodically because I'm not a real freelance like in the English-speaking countries, a freelance who is genuinely independent ... but as I've not had any work at all ... the years in which I have work, I put a little by and that helps to see me through as I've been careful'

Q: Yes, that is important, but when you aren't working do you dip into your savings?

'I do. When work picks up and I have unemployment benefit for a few months, that makes it possible for me ... in some ways it is robbing Peter to pay Paul, I can put money aside for the months in which I get nothing ... that's something I've always done, and it has always worked, but I don't know how long that will last as I'm still not old enough to stop working'

Q: I see ... in terms of your expenses, what do you give priority to? Do you try to cut back on some things?

**'Paying bills is a must ... rent, telephone, electricity, everything that you have to pay every month, food, and of course heating! Then comes anything secondary, like I told you, going out, leisure, holidays, clothes, you can do without all that as it's not necessary or essential as those are things you have to be able to do without.** Ultimately, I manage very well, as I've a lot of friends and we go out together and cook meals for one another ...'

No 51. FR, F, 59, living alone, BTS in tourism, separated, has always worked in events combining fixed-term contracts with periods of unemployment, unemployed for less than six months, urban area

Q: Do you think that your financial situation has worsened in recent years?

'Yes, without a doubt'

Q: What makes you think that?

'It's a feeling that's borne out by the figures, quite simply. As I've not got much coming in, I **have a super-tight budget. I'm careful about everything.** Normally, I don't have problems when I get to the end of the month, OK, I end the month with nothing but not less than nothing. For some time now, I've had less than nothing at the end of the month. **I end up a bit overdrawn. I don't like that, as it costs a lot, and it never happened to me in the past but is now a fairly regular occurrence.** This year, at the end of the summer, I was in a really bad way financially'

Q: Did you have to borrow?

'I had to ask B. (landlord) if I could put off paying my rent, and get some help from what are they called? Social services, that's it. A little help in paying my rent. I could have paid it but I would have been overdrawn and that would have been a pain'

Q: What did you do?

'I did it, as otherwise it's a vicious circle! The minute you go overdrawn, it's the last straw, and then you have to eat, so ... so I asked them if it was possible and then ... there's no problem with them'

Q: Apart from rent, is there anything else that was important in your life that you now have to do without? Food, for instance?

**'No, food is too important in my opinion.** I'm careful about what I buy and I cook myself, which is less expensive and better for you too, no, I haven't made any sacrifices on that front. It might be a lot of rice, but at least I'm eating'

Q: Does that mean that the way you eat hasn't changed? Do you think that is true?

**'No. No, because I don't eat caviar or anything expensive. I like to eat a lot of meat and things are OK on that front. There are things that I don't buy any more, but that's by choice.** I smoked in the past, and I don't smoke now, I smoke an electronic cigarette because it's cheaper but that was my own choice. That has helped my budget!'

Q: For sure! Do you buy any clothes?

'I buy clothes, although I've never bought very many as I've never paid much attention to all that'

Q: That isn't something really important?

'Yes, if there's anything I lack on the money front ... and certainly something that I do less... yeah, if there is one thing that I do less, it's that I have children who live a way off in the country and I don't really see them very often because travel is expensive. I can't afford it very often. This year, for instance, I shall see them twice'

Q: What about culture, trips to the cinema ... seeing friends?

'No, no. **From a social point of view, the people I see aren't looking for luxuries either. We put on a bit of a spread, but in most cases it's all home-cooked**, at various people's houses, although I can't ask them to my place at the moment. I never go to cafés as a rule, and if I do it's really exceptional. From the point of view of outings ... films, yeah, but ... when it is really a film I want to see, and it isn't often I really want to see a film, otherwise in terms of the theatre and all that, we often go and see young groups, that's to say there are always cheap evenings out, and that's about it. You contribute whatever what you want when you leave'

No 52. FR, M, 45, IT worker, divorced (twice), 4 children, unemployed for over two years, urban area

'This year, no, no, **everything's gone on food**. I haven't been on holiday and I've hardly been to the cinema, as I've had to pay my day-to-day expenses and after that ... (...) Before 2008 I earned a proper living, a proper living. I really did have money to spare then'

Q: In terms of culture, do you still go to the cinema? Do you go out with friends?

'Seeing friends is certainly cheaper because I visit them at home, although I've invited far fewer people to my home, **but the main impact has been on cultural outings or trips out for meals in bars or restaurants ...**'

Q: In any case, you can always make the most of the alternative circuit in Paris, which is free in some cases ...

'True, yes, but the things that interest me aren't always free. No problem with trips to see exhibitions and so on, but theatre, cinema, buying books'

No 53. FR, F, 44, single, no children, graphic designer, unemployed for less than six months, urban area

Most of the interviewees lived on a knife's edge. One problem, and the whole edifice could topple over. In rural areas, for instance, it is important to have a car to do your shopping, and to look for work. Some unemployed people lived in fear of any repairs that their cars might need or the insurance bill that they would have to pay. One interviewee had been badly hit by a recent accident for which she was responsible. So as not to lose her bonus, she had agreed to pay the person whose car she had damaged directly, but in order to do so she had had to dip into the money she had put aside to pay other bills ...

'Basically I have an account where I put money for my taxes, my rates, my electricity and all my other expenses. The problem was that I had to pay out for the accident at the same time as my taxes with the result that the account was REALLY eaten up ... I'm upset when I see what's left in it especially as I'm not putting anything at all into the account when it was an account into which I was paying something and I've stopped doing so because I need money to live on! That's stressful ... For that reason I should like to find a job as soon as possible, so that I can start to save again and buy my books'

No 62, FR, F, 27, living alone, unemployed for six months, resident of a municipality with 18 000 inhabitants, rural area

More generally, the unemployed interviewees in both France and Germany seemed to be managing, as best they could, to cope with a fall in their standard of living. They were having to make sacrifices to do so, and the efforts involved were testing them both physically and

psychologically, but they were nevertheless managing to avoid serious poverty. That does not mean, however, that there is no serious poverty in France and Germany. Many surveys in recent years prove that there is, but such extreme situations are more often encountered among people who have less contact with the labour market than among unemployed people who are still actively looking for work.

## ***1.2 Surviving in serious poverty***

The interviews in the other countries (Spain, Portugal, Ireland, Greece and Romania) brought us into contact with people who had reached a level of material deprivation and hardship that was much greater than in Germany and France. Not all the unemployed people in these countries had had the same experience. There were variations in each country that had to do with people's health, for instance, as well as material and relational support within the family and circle of friends or even the state of housing and the local environment. What is striking is that there seems to be a general trend towards ongoing serious poverty in the materials that we collected. We shall therefore look at the most widespread forms of this process.

### *Basic deprivation*

Whether in Spain, Portugal, Ireland, Greece or Romania, unemployed people said, as in Germany and France, that their spending on leisure, culture and holidays had been drastically reduced since the crisis, but this type of deprivation, although it may have cumulative effects in terms of ceasing to participate in social life, seems almost insignificant in comparison with other kinds of deprivation. What are striking are the deprivations which affect not only standards of living but, more broadly, the minimum conditions for survival<sup>25</sup>.

While no drastic reduction in food consumption by the unemployed people interviewed emerged from the interviews in France and Germany, such reductions did emerge from several of the interviews in the other countries. In some cases this went as far as nutritional deficiencies. We can start with the example of our unemployed interviewees in Spain. Several admitted during the interviews that they had gone hungry because they were not able to buy enough food. This was true of a 43-year-old man who had worked in the construction industry for a number of years and had been unemployed since the onset of the crisis in Spain. He felt that his weight had stayed the same although he was eating far less. He bitterly recalled the times when he needed to eat a lot to be able to cope with the physical demands of his job<sup>26</sup>. He stressed that he was someone who needed to be active, but was being forced by unemployment to restrict what he ate. In his case, being without

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<sup>25</sup> For a more detailed analysis of the impact of the crisis on the standards of living of Spanish households, see: Martínez Virto, Lucía (2010), 'Estrategias de supervivencia y adaptación de los hogares a los nuevos tiempos' in *El primer impacto de la crisis en la cohesión social en España*. M. Laparra and B. Pérez Eransus. Madrid, Fundación Foessa.

<sup>26</sup> Specialists in food consumption have often pointed out that the working classes very happily eat large and copious meals and justify this by the physical efforts that they make every day. See, in this respect, Pierre Bourdieu, *La distinction. Critique sociale du jugement*, Paris, Ed. de Minuit, 1979. See in particular Chapter 7: 'Le choix du nécessaire'.

work was inevitably restricting him in three ways: not just in terms of physical activity, but also in terms of money and food consumption. For him, no longer eating enough was in some ways the expression of a social failure in view of the extent to which eating was associated in his mind with work.

Q: Has nutrition changed, for example?

'Uh, man, I will not say that now I eat worse than before, but I eat less than before. Before I ate a lot more and I was much thinner because I am a person who physically burns calories really fast, at work, I sweat a lot, I burn them and at work... Now with food, that is worse, much worse'

No 46. ES, M, 43, separated, one child aged 6, living with his brother, unemployed since 2008, rural area.

So as not to be faced by heavy gas or electricity bills, some of the Spanish unemployed interviewees were turning off the heating in their homes and wearing more to protect themselves from the cold. Others were turning off electric lights and using candles. Others had sold their electrical appliances in order to consume less.

'So ... precarious for the moment, precarious. You have to always be, watching, now I only get 400, by the time you get paid, everything retroactively, they pay you in crumbs, and now the electricity bill has come up, because it's winter, and the electricity is twice as much, well, **I don't care, I adapt**. Why, now comes the winter, of course I live in a house, of course my home is a cave, I mean it's, what, the bare minimum you can have, in the Old Town, all interior, I have no natural light in my house, **I don't care, I adapt**. So, is that to live above my means, to have a roof under which to live? So, here, too, there have been abuses against people, that we have had, the worse ... On top of that, they are insulting us, fuck, this, then the issue is, of course, in winter I have no problems, **I get, when it's really cold, I turn the heat up a little and I immediately turn it off and I wear, woolly jerseys, I wear warm clothes, blankets, and I watch TV. So, I have no problem**, no ... Being so closed, it is protected, too. So it's good, then, neither hot nor cold, eh ...'

No 38. ES, F, 53, living alone, long-term unemployed and undeclared work, urban area 1

Q: And in terms of temperature in winter?

'Well, as I said, since **I can't use natural gas because it's expensive**, then I managed by buying little by little some things to put them around the whole ...'

Q: And with that, that's ...

'Yes, it is heated and that's it, that's more than enough'

Q. All right. And in this sense, of economic limitations, what would your feelings be?

'I'm a little frustrated (lamenting: crying). **I feel very frustrated**, but well, who isn't? There are many people like this, then since I'm not the only one ... if I were the only one, I would say this sucks, right? But since there are many people like this, then of course, I sympathize with everyone else and let's see if there is some good news for us and all this can be fixed a little'

No 42. ES, F, 51, divorced, 5 children including 3 who are independent, unemployed since 2008, urban area 2

Q: And some other electrical appliances you had to get rid of for...?

'A lot, **I had to sell televisions and everything**. I had to sell a stereo that my mother bought me, a Pioneer, I had to sell a TV ... well, I sold a few things to eat and to pay something, if not, nothing. So we went out of the tough spot, you see, if not ... what do we do?'

No 44. ES, M, 49, married, two children, unemployed as is his wife, urban area 2

Another tendency emerged fairly clearly from the interviews in Spain. When households were in difficulty, parents often stressed that they preferred to go without themselves so that their children, even if they were adults, did not miss out<sup>27</sup>. In practice, this is a kind of rationalisation that is entirely in keeping with the family-centred model that holds sway in the southern European countries. For parents, making sacrifices for their children is a point of honour. Some had gone as far as giving up eating in the evening and in some cases even going to bed without having eaten any dinner so that their children could eat. By highlighting this sacrifice, which they felt was entirely natural, in the interview, they wanted to portray themselves to the interviewer as 'good' parents, as this deeply rooted identity was for them an ostensible sign of their respectability. Bearing in mind that their social standing had fallen sharply since the crisis, making it into a reality had undoubtedly become even more psychologically and socially necessary.

'But, hey, I, one euro that has been wasted because it was for my son and I, if it is for my child, I do not consider it wasted because for me he is everything (excited), because, in fact, if he would not be here I would not be here, you know what I mean? Have you heard the saying that for a son you kill, that defending your son ... I for my son ... If I have wasted some Euros it has been for my son, not for me. Following the situation, you know? In this situation, the opposite is happening, look for one Euro as ... if you find a penny jump at it, for a penny you find on the street. I do' (excited)

No 46. ES, M, 43, separated with one child aged 6, living with his brother, unemployed since 2008, rural area

That does not mean that children were not themselves affected to some extent by the crisis. There were cases in the interviews where children had been forced to leave school because they could not get a study grant, had had to do without toys or had had to make do with run of the mill clothes.

In the case of several of the unemployed interviewees in Spain, the crisis had had an especially harsh effect psychologically because it had been so abrupt. It had led to immediate cuts to standards of living and new kinds of poverty for which the people concerned were not prepared. For some of them, the need to cut back had taken them back to the much earlier times of their childhoods that they had tended to forget as, until the crisis hit, their standards of living had been satisfactory overall.

The Portuguese unemployed interviewees were in much the same situation as their Spanish counterparts. Most of them had also felt the full impact of the crisis and had had greatly to reduce their standard of living. It emerged from many of the interviews that people were

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<sup>27</sup> We have already noted this kind of self-deprivation among the unemployed Germans with dependent children, which leads us to think that this attitude is not specific to the southern European countries. Among the latter, however, the extent of the sacrifices for children that parents are keen to stress is entirely different in scale.

finding it extremely difficult to cope from day to day, and to find enough money to provide basic food for themselves and their families. Eight of the 15 interviewees said that they were finding it difficult to finance food expenses despite any aid that they might be receiving.

A 43-year-old medical products representative, unemployed for over a year, had been forced to return to live with his parents after losing his job. He is divorced with two children and looks after them together with his former wife. The children are worried about his situation. They are aware that their mother, who has a job in a pharmacy, is better off. So as not to create problems for their father, they willingly do without, including food:

'The kids worry a lot... they worry, they know the situation, they protect me; many times ... "No, no. I ...", or they have money "No, no", they don't want. Many times they look at each other ... Their mum ..., she passes this message, I think she passes this message in a way that is exaggerated ..., I think already ..., ok ..., but to be always ... .. Even a few days ago, for example, my son finished the game, and I said "Do you want to eat? Are you hungry?", there is a van selling sandwiches..., he says "Yes, yes!", and then "Ah, no, no, no!" I looked at him: "Why not?!". So, the priority wasn't the hunger, it was not to spend my money. This, yes, annoyed me ..., because, you know, I don't have money, I am not ... but to eat ..., I don't want to know! Isn't it? (...) There are barriers here that ..., my son eating is a priority, isn't it? For as little money I might have. This is why I think their mother is ... conditioning the kids. She does it for ..., she is not doing it in a negative way ...'

No 87. PT, M, 43, single parent family, unemployed for over a year, urban area

Older people may also be forced to go back to their parents. A 62-year-old woman, for instance, whose driving school company had gone bankrupt in 2012, found herself, from one day to the next, in an alarming financial situation, forcing her to ask for hospitality and financial help from her parents.

Q: Have you already filed for retirement?

'I did, but I am not entitled to it yet, they say I'm only 62 years old, I'm not entitled to it yet. So, I'm not entitled to anything: neither retirement nor unemployment benefit, not even the Social Integration Income. I am supposed to live off what?! I cannot live off the air and the wind ... There are days in which I feel a little ..., I'm going to say this, I feel less than a dog ... Every morning I have to expect... my mother to give me an Euro (that's the truth!) for a coffee. Then, when I'm out of cigarettes, I don't drink the coffee, and I say to my mother ... "mother, I need 2€ to buy something...", but I won't tell her what is for, because my father, well, he has his retirement, but he spends a lot of money at the pharmacy, in medication, without any doubt, in doctors'

No 89. PT, F, 62, living alone, unemployed for over a year, rural area

It is often very difficult for young households to provide for their children. A young mechanic, for instance, who had lost his job five months into a contract following a falling out with his boss, was in a situation of severe poverty with his wife and their four children. With no entitlement to benefit, the household was having to survive on family allowances and humanitarian aid from the church. The following extract shows the extent to which the household was having to restrict its food consumption. When the couple received donations of foodstuffs, for instance yoghourts, often past their expiry dates, they preferred to freeze

them in order to keep them longer and also to prevent their hungry children from eating them straightaway.

Q: Do you have any idea how much do you spend on food per month here at home?

'Per month? Around 70 euros 60/70 euros ...'

[Wife – What?!?!]

'Isn't it?'

[Wife – You're crazy! You're crazy ....]

Q: It's more ...

[Wife – Look, just in milk ..., one milk pack gives up a meal for your children, one milk pack ... A pallet of milk is almost 3 euros. Besides the pasta that you have to buy, rice ... all that stuff, cereals, yoghurts ... We do not buy it now, obviously, because we cannot, right?]

'So!!!'

[Wife - ... Because are we being ... we have the help from the church, from time to time they send us yogurts. Only that we have to freeze them because ...]

Q: Freeze it? So that don't pass the expiry date, it is because of that?

[Wife - ... No, because they come already ... Some are already out of the period of validity when they give us ...]

Q: A bit out of the period of validity ...

[Wife – But I freeze them isn't just for that, but because they ... This one, mostly, the youngest [son], the smallest, he goes to the fridge and he eats everything! This kid is always eating, as long he has food in front of him, he doesn't stop!]

Q: Therefore, you freeze it because, that way, he is not able to reach it?

'Exactly, and, this way, he no longer eats it frozen, he gets there and ... drops it!' [he laughs]

[Wife – And also to save them for the afternoon snack]

No 92. PT, M, 26, couple with children, unemployed for over six months, partner not working, urban area

The Portuguese unemployed interviewees had also devised coping strategies including, as we have seen, cuts in food consumption, as well as voluntary cuts in water, electricity and gas consumption. Some had even gone as far as doing without basic toiletry products such as shampoo and deodorant. Many had also cut back on travel and avoided using their cars as far as possible. The following interview extracts give an idea of the scale of the deprivation being envisaged:

'We try to save as much as possible here at home, on electricity (...) water, gas; and, that's it, the money is stretched little by little'

No 84. PT, M, 59, couple with children, unemployed for over two years, partner working, urban area

'Now I really look for (...) discounts ..., maybe I've stopped going to a particular supermarket, I go to all of them, if I know there's a discount there, "Ok!". Before I didn't, before I would go mostly to the same supermarket (...); and then there are the coupons, if there are some websites with discount coupons, I subscribe, I get the coupons, and I do the shopping with those coupons. So, that's a little bit how it goes now'

No 86. PT, F, 45, living alone, unemployed for over six months, urban area

'But I refrained from eating, from ...I refrained from ... eating out. (...) I don't have any vices, I don't drink, I don't smoke, I have even refrained from ... much social life, for example,

because it has a cost, going out, eating out, hanging out; I don't go to parties, for example, birthday parties ...; every day stuff, of a normal person ..., isn't it?'

No 87. PT, M, 43, single parent family, unemployed for over a one year, urban area

'On clothing, for example, on clothing I restrict myself more'

No 90. PT, F, 60, single parent family, unemployed for over two years, urban area

Another strategy to cope with poverty is, as will be discussed below, to fall back on help from the family, for instance by returning to live with parents.

Most of the unemployed people interviewed in Ireland also described their situation as one of 'survival'. For them, surviving meant that everything had to go into making ends meet, without, however, being sure that that would be the case. This is a state of deprivation that brings a distressing feeling of extreme vulnerability.

Q: How do you do to survive, if survive is a proper word? How do you do to survive on a daily basis? And do you think that survive actually is an appropriate word?

'Yeah, I do think, yeah I do, because I think if I didn't manage my money ... I literally live day by day. Now OK I like to plan ahead, I like to think Christmas is coming, you know, and I don't want to be... I don't want to put any pressure on my children, I don't think it's fair. And I don't like them to know financially what's going on so in my head I'm already thinking - OK if I can just put a few euro away every week, you know, so ... and to me that's survival skills that's something that I'm learning instead of not thinking about it until November, which is how I used to live. Oh great yeah there's my wages oh my wages this month are going to buy all the Christmas whereas now if I can barely manage the money weekly how the hell am I going to afford when it becomes something big. So I need to start thinking about that and to me, yeah, that's survival because... or some people might say it's just getting on with things but I don't think ... getting on is just living day by day and not thinking ahead. I live day by day but I'm always conscious of what's going to happen next week or what if, you know, what if something happens, what if I need this, what if I need that, you know'

No 69. IE, F, 37, single, two children, unemployed since 2012, urban area

These survival skills were nevertheless being severely tested and some of those who said that they were surviving, also said that their situation was worsening.

Q: Would you say that you are surviving at the minute or survive is a word too strong?

'No I'd say that's about right. I'm just about surviving. I feel like I'm drowning at the moment do you know what I mean? The little debts are becoming bigger debts and I really need to get a job, I really, really need to get a job sort of desperately now looking for a job so I would say surviving is about right'

No 71. IE, M, 41, couple with three children from a previous relationship of his partner, unemployed since 2012, partner working, urban area

Only three people felt that their situation was not one of survival. One felt relatively well-off because his wife's wage enabled them to maintain a degree of comfort. Another lived with her parents who were paying all the essential expenses. Her budget was enough to cover the



needs of her baby. The third felt that there had recently been a big improvement in her situation.

Q: If I say that you are surviving, would you say that the word survive is too strong, or?  
'It's better now than it was, because I have the situation with the bank almost under control, but up to maybe - if we were have this interview six weeks ago, I wouldn't be able to tell you that things were getting a little bit better, but they probably are now because as I say, I have that part of finances under control, more than I had'

Q: But so, if it's only six weeks ago, it means that for more than two years then...

'Three. Three, four years, yeah'

Q: You have been under that pressure due to those mortgages...

'Absolutely'

.../...

Q: Debt, mortgage and...

'Extreme pressure I would say. Well there'd be days I wouldn't get out of bed. I know that wasn't the way to deal with it at the time, but my wife had to shoulder a lot of that, probably small bouts of depression, do you know what I mean? That kind of thing, but that's gone...'

No 73. IE, M, 47, couple, two children, unemployed since 2010, partner working, urban area

While only a minority considered that they were not just surviving, the replies to a question about poverty were split into two groups of the same size. People who felt that they were experiencing poverty explained this largely by the deprivation that they were enduring.

Q: Would you say that you are living in poverty or poverty is too strong?

'It depends on your perception of poverty. I mean right now my kids need winter clothes and I can't afford to buy them winter clothes so I suppose yes, poverty. I mean we are not stuck in a shantytown in India or anything like that and that for me is poverty but in our side of the world this is probably poverty'

No 74. IE, F, 32, single, three children, unemployed since 2012, rural area

The people who felt that they were not living in poverty gave three main reasons for this. The first was that there are people in far worse situations than their own and they were managing to keep their heads above water. The second was that family solidarity was protecting them either because they were living with their parents or because their close family lent them money when they needed it. The third was that people felt that their ability to pay their bills was an indicator of the fact that they were not poor. In practice, these arguments reflect the kinds of rationalisation that people close to the poverty line often put forward to distinguish themselves from poor people. For them, especially in a survey interview in which they may feel inferior, the aim is to give the best possible image of themselves by listing the qualities that they put into practice every day, especially their ability to manage budgets and avoid debt, and their independence from the social welfare services.

Q: Would you say that you are living in poverty, or would that be too strong a word?

'Nah, that would be too strong. Definitely not living in poverty, no. I'm surviving but I'm not in poverty'

Q: OK. That's fine with me. What difference would you make between your situation and a situation of poverty?

'I am able to feed ... we're able to feed ourselves. We're able to pay our rent, we're able to meet our bills'

No 66. IE, M, 48, married, no children, wife working, unemployed since 2011, urban area

Although people's views as to whether or not they were living in poverty or surviving differed, they all reported deprivations whose extent varied depending on the composition of the household and the level of resources. The interviewees all related various degrees of deprivation, the most severe generally being experienced by those with no outside support or in households with children, as can be seen from the following extract.

'Well, it was quite tough. I mean myself and my wife mightn't eat for a day or two just to make sure the kids had food, that kind of thing. We've had no holidays in three or four years, maybe four or five years. The children wouldn't be very - they wouldn't be wearing top of the range, designer clothing. We've just cut everything back as much as we could. We don't put the lights on until necessary and the same with the heating and all that kind of stuff. So, the kids have been understanding and so has my wife, so we're still here and we're still healthy and we're still together. So, it's not all bad, you know'

No 73. IE, M, 47, couple, two children, unemployed since 2010, wife working, urban area

As we saw in other countries, the first kind of expense to disappear in Ireland concerned leisure, culture and holidays. None of the interviewees had been on holiday in recent years and leisure tended to revolve around free activities such as walks. Some had tried to keep at least one pleasure such as attending Gaelic football matches or keeping up a television subscription.

'We have Sky, but we don't have sports channels. I watch... I'm a big football fan, I don't go to the pub to watch it, I watch it online, I stream it, so it's illegal, but it's free [laughter]. So I don't have the ... I get the minimum package that we could get and somebody said recently people gave up their Sky but it's a little treat, there's nothing else you - it's not as if we can go out. I mean we might as well sit in and if you want to watch something, watch it, or read a book, or whatever, fair enough, but people like their comforts. I don't begrudge it. If they're spending €70/€80 a month they don't have, yeah, that's stupid [laughter]. But we can afford our little 26, you know, so that's what we do.'

No 72. IE, M, 38, couple, one child, unemployed since 2010, partner working, rural area

There were deprivations whatever the type of expense concerned. In the case of mobility, several people explained that the need to keep their car to be employable entailed sacrifices in other areas because of the cost of insurance, in particular, while others said that they kept an eye on the price of petrol and tried to avoid using their cars.

'It is a change in the way because they were never things we had to worry about, they were never things like, you know, putting €10 or €5 of petrol in the car was something I never did, I just filled it up, you know what I mean. So things like that are probably where you couldn't ... you're conscious of what journey you're going to make. My daughter lives in Bray which is the other side of Dublin, so you're sort of thinking, you decide to go over to see her you've got to pay two tolls and petrol and, you know, where things like that would maybe worry you, you

know what I mean. So it's things like that, things that you never had to think about, you have to and so it's difficult, you know'

No 68. IE, M, 51, couple, children from a previous relationship, two adult household, partner working, unemployed since 2011, urban area

While people living in Dublin complained about the poor quality of public transport and its cost, mobility problems were worse for people living in rural areas.

Q: And so how is the budget for moving?

'Yeah, it's OK. It's coming here into [small town 1], you know, [small town 1], because we were coming in and out of [small town 1] a lot, like I'm in here every Monday, Tuesday and every Friday. For food-wise, getting the food and that. That's a tenner in the taxi and that. It is a twenty there, very expensive'

Q: Because you live outside [small town 1]?

'We live in [small town 2]'

Q: Is it - I don't know where it is, so it's far?

'It's about 10 minutes down the road, but it's all just one big area, just smaller places in the area. Yeah, you just have to get a taxi in and out'

Q: Yeah, there's no public transport?

'No. No buses, or nothing, just taxis'

Q: Right. So each time you need to -

'Each time we come in here, yeah, it's costs me at least €20 coming in and out'

No 81. IE, F, 50, single, two children, unemployed since 2009, rural area

These various deprivations highlight the kinds of expense that people consider to be a priority. These expenses may vary from one household to another, but the two main priorities are generally bills and food as the following extract shows.

'Well, we didn't have a holiday this year the holiday was out the window. Leisure we don't go out we used to go out maybe on a Friday night or a Saturday night or even a Sunday afternoon have a bit of lunch we haven't done that for a long time. Any sort of anything it's just food and bills now literally just food and bills'

No 71. IE, M, 41, couple with three children from a previous relationship of his partner, unemployed since 2012, partner working, urban area

Here again, deprivation was the norm. Skipping meals was not uncommon and many households were cutting back on electricity and gas.

'I will buy oil and I will buy €100 worth of oil to heat the house once a month and so therefore the heating kind of only stays on for 20 minutes because the oil has to last the month because I only get it once a month'

Q: When you say it lasts for 20 minutes?

'I only put the heating on for 20 minutes'

Q: Per day?

'Yeah'

Q: So it has to be effective.

'Yeah. Now I have to buy fire logs and use a fire, oh God I hate them but yeah I would approach every situation like that'

No 74. IE, F, 32, single, three children, unemployed since 2012, rural area

In the case of housing, there is also a link between deprivation and poor-quality housing. This is particularly true of EI-1U who, while living with her parents, pointed out that the impact of the crisis meant that they were no longer able to maintain their home adequately.

‘They’re struggling now themselves because my Mam only works three days a week, so she doesn’t get much money at all, and my Dad’s pay got cut as well, recently, so they really have no money to be going out spare; they’re struggling themselves, everything in the house is breaking and they can’t afford to buy anything new. So, they would really like, they are always at me to get a job but, look, I have been trying my hardest lately and there’s nothing coming up for me’

No 65. IE, F, 22, single, one child, living with parents, unemployed since 2009, urban area

People living with their parents are also making another kind of sacrifice: they are unable to leave the family home as they do not have adequate resources to find suitable housing.

The interviewees nevertheless tended to be better off if they owned their home or if the people with whom they were living owned their home. Ireland is primarily a country of owners: 70% of the Irish own their homes. The crisis has had an impact on this situation as the rate was 74% in 2006. Mathematically, the proportion of tenants rose over the same period by 47%<sup>28</sup>. The rental housing sector is relatively small in size and is too small to be able to meet a growing demand which makes it difficult for unemployed people to find high-quality housing – many landlords explicitly say in their adverts that they will not accept people on welfare benefits. The latter are often therefore forced to rent shared housing, far from town centres, at high rents, or of poor quality especially for the 19% of tenants renting private housing. In its 2012 annual report, Threshold, a support association for tenants<sup>29</sup>, reported that one third of the 17 000 private sector rentals inspected by the local authorities had failed to meet the minimum standards.

Q: About the place you are renting, are you happy with it in terms of condition, like ...?

‘No’

Q: No?

‘It’s just what we could get for what we could afford’

Q: And what are the issues with it?

‘It’s small, it’s not ... it wouldn’t be the best kept house ever, you know, like I go in and clean it all, but it’s just superficial stuff, that’s all you can do, like’

Q: Yeah.

‘If I wanted to live somewhere decent, I’d have to pay more money’

No 66. IE, M, 48, married, no children, partner working, unemployed since 2011, urban area

This was not, however, the case for all the interviewees. The urban renovation programme taking place in one of the urban areas in which some of the interviews took place was giving people access to high-quality housing at moderate rents being let by social landlords.

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<sup>28</sup> Source: [www.cso.ie](http://www.cso.ie)

<sup>29</sup> Source: [www.threshold.ie](http://www.threshold.ie)

The interviews in Ireland highlight the fact that the main consumption strategies used to cope with the crisis involve growing deprivation and a reduction of the quality of the goods and services purchased. This finding does not apply across the board for all the interviewees as the size of the household and the level of resources play an important part. In particular, if the partner is working, if people own their homes or are living with their parents, these adverse effects are to some extent limited. Similarly, this kind of 'forced deprivation' is for some an opportunity to improve the quality of what they eat by cooking more and making more use of vegetables which are cheaper than meat, fish and ready-made dishes.

The same strategies to cope with the crisis can be seen in Romania. First, when people are faced with a drop in income because they have lost their jobs, they tend to cut back on their expenses and basic consumption. Depending on the composition of the family, reductions of expenses follow different models: people with school-age children tend not to deprive their children of meals (but in some cases cut out sweets); an Internet subscription also appears to be essential for schoolchildren as parents are of the view that some homework cannot be done at home if there is no Internet, current practice being to get children to use electronic information sources rather than libraries. Holidays away from home are also out of the question for all the interviewees. For children, 'holidays' spent with grandparents in the country are to all intents and purposes the only way in which children can holiday away from home. Leisure is also severely affected: because there is not enough money to go to the cinema, sit out in cafés, etc., and because the social component of leisure (outings with friends, meals out together) is also weakened when social ties are weakened. A close eye is kept on household expenses which are spread over the year so that bills can be paid in the winter when heating costs are much higher (the cost for a three-room apartment is €50 in the summer and €200 in the winter). Some households receive heating allowances. The cost of petrol has also risen sharply over the last four years, making it difficult for the interviewees to use their cars, if the household has one. Food aid from the European Union also cropped up in many of the interviews. Apart from this aid, other types of assistance by public institutions or charitable organisations are few and far between. Another strategy to cope with the crisis is to live, on a temporary or permanent basis, with parents, especially in the case of single people. Parents almost always have a retirement pension which, albeit modest, is income which is more stable than other types of income which are felt to be highly volatile in the current crisis. Some of the unemployed interviewees in Romania did not know how they were going to survive from day to day, as the following extract shows:

Q: I don't know, maybe you've been more worried, or have you had trouble sleeping?  
'Worried, yes, we are worried the whole day long because **every day we have to think about what we can put on the table for the children, what we're going to do, and how we're going to do it.** I've been out to collect nuts, for instance. In a day or two, I shall turn my attention to the vines, as we sell grapes from the vine, and as we sell them for €2-3 a kilo, we get in on average ... **We try to live from one day to the next and to make a bit of money every day'**

No 98. RO, M, 29, couple with children, unemployed for over a year, partner not working, urban area

The tendencies that we found in the other countries of southern Europe and in Ireland were therefore also found in Romania. It should be stressed, however, that the crisis has perhaps not increased the risk of poverty in Romania to the extent that it has in other countries.

Romania was already structurally affected by poverty before the onset of the economic recession with the result that strategies to cope with poverty were already part and parcel of people's lives, at least among the working class segments of the population, to such an extent that the prospect of emigration was a tangible alternative for them. It may well be that the situation has changed in this respect: in a context of recession in Europe, leaving is becoming more difficult than before.

### *Not looking after yourself*

The crisis is also having an impact on the ability to look after yourself. Obtaining care is obviously more of a problem in countries with an inadequate sickness insurance scheme, and becomes even more of a problem in a recession. Several of the unemployed Spanish interviewees, for instance, talked openly about the physical suffering that health problems were causing them and, at the same time, the fact they had had to give up any treatment to reduce their suffering. The following examples highlight this paradox.

Q: And in the sense of health expenses, for example, eyes, mouth, well, have you stopped going to the dentist for that ...?

A: 'I have the molars here, this ... Terrible mouth'

A1: 'The three of us are all the same, but as I have no money, I can't go right now'

A: 'Before, when you could, well, look, you had a bad tooth and you went for a filling, this, that, occasionally for cleaning the mouth, but now, nothing'

No 48. ES, M, 50, married, two children, rural area

'Q: And, for example, in terms of health, what is not covered by public health, like a dentist and an optician or so, have you needed it and not been able to go, or you have not needed it at all?

'If I need how?'

Q: Mouth, for example, problems in the mouth.

'Yes, I am missing many teeth, I am missing many teeth and I cannot make it. In fact, I have several broken teeth, I have them (...?) Because doing root canals, that's worth a lot of money that I do not possess. And, for me, man, I understand that the mouth is essential for food and for all that but I still have a few teeth and with those I am still going forward'

No 46. ES, M, 43, separated, one child aged 6, living with his brother, unemployed since 2008, rural area

In some cases, unemployed people had had to discontinue their medical treatment because they were unable to pay for drugs which were nevertheless essential for their health. One person was no longer able to pay €10 a month to buy the tablets that she had been prescribed to reduce her high blood pressure. Another had given up his cholesterol treatment.

Q: For example, you say you go to the doctor, you go about these problems you say you have with the blood pressure and all that.

'Sure'

Q: And the drugs you have to take, do you pay for them or ...?

'Look, I have to buy one that costs ten Euros, a pill box for the leg tremors and ...'

Q: Ten Euros a month.

'I can't buy it. I had to stop buying it, I can't buy it'

Q: And how long ago did you stop buying it?

'Well, it's been at least two months since I bought it last'

Q: And your doctor knows about it?

'My doctor I don't know if he knows, I don't know if he knows'

Q: You haven't said anything to him.

'I haven't said anything to him because look, I have very bad legs, very bad legs. Look, I have the legs that ... Look how I have them full of varicose veins'

Q: Yes, yes, yes.

'And I need it because I have had two blood clots in the leg, you know?'

Q: And the Trombocid (ointment for bruises), do you buy it? You don't either.

'Neither, either. I have the legs that, look, see how I have them with varicose veins. So ... those pills I would have said, look, my love, those pills, I can't pay ten Euros for these pills'

Q: But you said that to the doctor, or who did you say that to?

'No I said, I said to the girl from the pharmacy that I'm not buying them'

No 49. ES, F, 55, married, four children, health problems, rural area

Q: And in terms of health, how do you feel?

'Well, bad. Often it makes me want to ... I have one (...) of those in the morning, for not being at home or around'

Q: And any particular problem, medications and such that you've pointed out before, why do you take them, do you have a health problem?

'Yeah, I have high sugar, I have cholesterol, and I have everything and because of that, of course, if there is any substance that later (?) That I can give you, not today, okay, but after that (...) many times I have to stay go without going to ... if I take pills ... if I take the pill my wife and daughters end up without eating and no, I'd rather stay without it than ... all I have is for them'

No 44. ES, M, 49, married, two children, unemployed like his wife, urban area 2

The interviews in Greece also highlighted serious healthcare problems to such an extent that the unemployed people interviewed in Greece had no faith in the healthcare system. They had come to the demoralising conclusion that only the rich could look after themselves. The following extracts illustrate this fear.

'We don't have hospitals, that is we have hospital buildings but we don't have enough medical staff to run them. **That means that if you don't know anyone at the hospital, they won't bother with you. In terms of your health, if you don't know anyone, you'll be for it.** You'll only manage if you've got relations. If you need an operation, how do you pay for it? Health, there isn't any. Only on paper. **You're dead if you haven't got any money'**

No 25. EL, M, 52, married, two children (11 and 12), wife not working. Worked in the past on construction sites, but since the crisis has worked no more than one or two days a month, rural area (Mitropoulos)

Q: What about social services and the health system?

'I think that works. What I mean is that it works when everything goes wrong. I think it works in real terms. In my view, someone working in a social service cannot be as bad as someone working in a bank. I think they have more humanity. **In the health system, there's too much discrimination. If I want to go the dentist, I can't. You need €1000 for your teeth. If you**

**need an urgent X-ray you have to wait a month and a half. If you have very advanced cancer, you won't be treated unless you have money'**

No 17. EL, F, 51, single mother with a 19-year-old child, precarious work in catering services, urban area (Ellie)

Q: The health system?

'No, you can't have any faith in that. **You have to have a great deal of luck and money to get better if you fall ill'**

No 33. EL, F, 52, married, two children, husband is a butcher who has been in serious debt since the crisis, working part-time in a supermarket, rural area (Maria)

In Ireland, there is less deprivation in terms of health as unemployed people generally have a medical card entitling them to free treatment by general practitioners. Drugs are not free of charge, however, and it is for that reason that one of the interviewees with a serious blood problem was not caring for himself properly. This problem is worsened by the fact that the cost of drugs in Ireland is one of the highest in Europe (three times more expensive than in neighbouring Britain)<sup>30</sup>.

Ultimately, the conclusion has to be that the hierarchy of deprivation is more or less the same in all countries<sup>31</sup>. Our unemployed interviewees said that they started by cutting out all the expenses that they considered to be unnecessary or untenable because of their job situation and its financial impact. Holidays were first, although interviewees often forgot to mention this budget item because it seemed so obvious to them that their lack of work ruled out any chance of a holiday. Holidays were followed by trips to restaurants or cafés, leisure and any spontaneous spending on fun. They all said that they thought hard before deciding on purchases and cut back on almost everything. They cut back on spending on clothes and in some cases even on some basic products which they ultimately felt were unnecessary. The main aim in this economy of deprivation is to safeguard what is essential for survival. People thus endeavoured to pay basic bills (water, electricity and gas) but also cut back on this type of consumption. Many were trying to avoid the spiral of debt and to maintain their mobility, especially in rural areas, by keeping a car. In this day-to-day struggle, it would seem that unemployed people are not all on an equal footing in every country. As we have seen, the interviews showed much greater deprivation in the southern European countries and Romania than in the other countries, especially France and Germany. In other words, if the hierarchy of deprivation is similar, its extent continues to vary greatly in different countries.

### ***1.3 Searching out cheap goods***

We have so far drawn a line between two overall attitudes to the crisis. The first, more widespread in France and Germany, is to *live with less* while the second is more systematic

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<sup>30</sup> Mr Székely, Director of Economic and Financial Affairs at the European Commission, made this point in early November 2013 when he met the Irish government.

<sup>31</sup> Our survey provided results that were more or less in line with the statistical analyses of deprivation from SILC data, especially those of Anne-Catherine Guio and Marco Pomati, *How do European citizens cope with economic shock? Which expenditures are curtailed first?*, *op. cit.*



in the other countries and involves *surviving in serious poverty*. As we will see, strategies vary depending on whether unemployed people are having to cope with a decline in their standard of living or are facing the permanent threat of a collapse of the minimum that they need to survive. One general trend nevertheless emerged from all the interviews. Over and above deprivation whose intensity varies, it would seem that consumption patterns adapt across the board to scarcity<sup>32</sup>. Unemployed people in Europe are forced to buy as cheaply as possible and therefore concentrate on cheap product ranges. They are, more or less generally, on the lookout for promotions in hard-discount supermarkets. They compare prices on a daily basis and when they buy things, spending less is an absolute must. It seems possible to us to talk of '*shops for the poor*' in this respect.

There are, in Spain as elsewhere, ways of coping with food deprivation. Food can be bought at low prices if people shop at stores offering cheap or even very cheap goods. One person said that she was able to buy cheap frozen products and was managing, despite everything, to survive in that way.

'It's the same with meals, I eat a lot of frozen food, I go down here in the neighbourhood, to the frozen food stores, and I get my bag full of frozen food, and, well, with 25€ I have for two weeks, vegetables, fish ... I abide. And then, well, of course, I live alone, too, many people say "oh, you'll get yourself a sandwich ...". Not really. That was before, now what you have to do is cook, it works out cheaper, cooking, and frozen products ...

No 38. ES, F, 53, living alone, long-term unemployed and undeclared work, urban area 1

In Ireland, the interviewees thus explained that they had not only reduced what they spent on clothes but also shopped in less upmarket stores.

'So that's the effect it's had. It's also an effect of I can't, obviously I'm not going to buy clothes left, right and centre, so you have to keep an eye on things like that. You have to - Penneys is a big friend of mine [laughter]. I like Penneys and Dunnes and stuff like that. [...] So, Superquinn wouldn't have been a bother and clothes-wise, I don't want to sound like a snob, but I would never have gone near Penneys, or near Dunnes, for my clothes. I would have went into like - it wouldn't bother me to pay Euro €50/€60 for a pairs of jeans and now it's like I want two pairs for €50. So that's what it's like now, but even buying jeans, if I'm lucky I get a pair a year. So, you just have to do what you can do'

No 72. IE, M, 38, couple, one child, unemployed since 2010, partner working, rural area

The interviewees explained that they were now shopping at low-cost stores such as Aldi and Lidl and were on the lookout for promotional offers or cut-price goods.

Q: How do you manage first with food so you explained to me you do your list very precisely, how do you have to change your way of shopping the fact that you have come here and where you were before, did it change the way you are doing?

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<sup>32</sup> Hohnen explains that the consumption of people on low incomes differs less from the rest of the population in terms of taste and style than in terms of access to separate consumer markets. Hohnen P., 'Having the wrong kind of money. A qualitative analysis of new forms of financial, social and moral exclusion, in consumerist Scandinavia', *The Sociological Review*, 55 (4), 2007, pp. 748-767.

'No it didn't because ... I would be very, very aware and this is why actually a village like [small town] is brilliant because you've got the Lidl and the Aldi and Tesco and Dunnes. I have always been very, very aware of how competitive they are so I'll keep an eye on what they are all offering on a weekly basis. My dream would be to be able to go around all four shopping centres once a week and, you know, get all their special offers but it never works out when you've got three kids. I go for the cheapest option most of the time and my shopping list has remained the same for three years now because of the money situation and how tight it gets. The dinners would be listed out for the seven days. I try to have at least one dinner per week that will last two days, stuff like that. You get used to it but it's not fun'

No 74. IE, F, 32, single, three children, unemployed since 2012, rural area

These changes were not always perceived as a bad thing. Several people, because they had more time and needed to cut costs, had started to cook again, had included more fresh vegetables in their diet and had given up ready-made meals or takeaways.

'Just go to the cheapest shop and what's on special this week and what can we afford this week and yeah food has been affected but not maybe so much negatively, in the past before there was a little bit more waste now there's no waste; a lot more cooking now, I've more time to cook now you know sort of so we try to keep that as healthy as we can a lot of proper cooking as opposed to jars and no quick meals and stuff I'm quite aware of that and I like to cook anyway so that's not really, still sometimes is a bit of a problem I think meat I know this sounds daft but meat it would be a big spend in your shop you know. What meat are we going to have? So we're now using cheaper meats. Instead of chicken breasts, it might be chicken legs. Instead of a joint of beef, it might be mince so it would be cheaper, cheaper sort of you know what can we afford you know what I mean.'

No 71. IE, M, 41, couple with three children from a previous relationship of his partner, unemployed since 2012, partner working, urban area

This type of cut-price consumption is seen as 'making do'. A French widow with five dependent children said that she had her 'little D systems'. She goes to a 'social' hairdresser where she can get her hair done for free before attending a job interview. She also shops at discount stores and says she is always on the lookout for the best prices so she can fill her freezer. She stocks up on food so she can feed her numerous family if she has big money problems.

Q: Going back to your expenses, what takes priority now? Have you had to cut out anything?  
'Loads of things. **Any kind of leisure activity is extremely rare** (...) When I was working, I managed to have some fun, as I could go to the cinema, or take my children to the funfair, little things like that. For the last two years, however, I haven't been able to see any light at the end of the tunnel. When I buy perfume, I feel guilty, even though I love it! The same goes for clothes. I love them! Like any woman, I'd say. I'm no different and in any case everyone does what they want!'

Q: Yes, but, from time to time that's no bad thing ...

'Yes, I have my little methods, **I have my little D systems**, I get my hair done when I need to. Yesterday I applied for a sales job. There's a salon, the salon Joséphine set up by a very generous lady. I don't know whether you've heard of it?'

Q: Yes, I've heard of it. It suits you too!

'I had my hair shoulder-length, but I've gone very white, so I said to myself that this time I would get ... it's very kind of you to say so'

Q: There's an important point there as well. Whenever you go for a job, it costs money, what I mean is that there is an investment to be made .... Travel, how you look ...

'Yes. Only you know what situation you are in. When you turn up, the HR person knows nothing about you, that you have spent €90. (...) I'd really like to get back to a normal life. To be sure that I can do so ... every day I ask myself, will I find a job, will I be taken on? I ask myself every day. Time passes, and at some point you get disheartened, but you have to pull yourself together. (...) There it is. We are deprived, yes! **We don't have the same standard of living!**

Q: You've talked about leisure, clothes, but what about food?

'I shop in the same way. **The only difference is that I have my plan D. I go to the big discount stores**, I go as far as the 95th. The best-before date may be only a few days off, but as there are so many of us and we eat a lot, our American fridge is a store cupboard. There are a lot of us, boys, girls and I have two little ones. I haven't changed anything. Nothing at all'

Q: Do you stock up?

'Yes, my cupboards are full, vegetables ...'

No 58. FR, F, 48, widow, five children, French of Algerian origin, has never had a permanent job in her life, unemployed for over six months, urban area

It is not possible, however, for everyone to get to these 'shops for the poor'. You have to live close to the large hard-discount supermarkets which are concentrated in urban areas, in most cases close to working-class districts. If you live in a rural area and want to shop in them, you have to be able to travel some distance from your home, which is not always financially viable. The only alternative, when you have the space, is to grow your own vegetable patch. We found, in the rural areas covered by the survey, that own-consumption was a widespread practice and was being used by unemployed people. Growing your own vegetables, raising a few chickens or rabbits makes it possible not just to survive, but also to stay active and in that way to stave off the stigma of unemployment. An unemployed Greek living in a farming area explained this subsistence strategy very well.

Q: Are there people in the area who are finding it difficult to survive, i.e. people who haven't got the minimum they need to survive?

'Yes, yes. I don't know what would have happened if a whole load of people hadn't started to grow even one tomato or cucumber, or whatever. What is going on is tragic. There have been times when I haven't had the money to fill up with petrol. There have been times when I want to go somewhere and I haven't had the money to fill up the tank so I've had to borrow money from my father. I never had to do that before. If people hadn't started to grow a few vegetables, food would have been even more of a problem. It might even have got to the point that people no longer had enough to buy bread. Many people have started to provide for themselves. For myself, before 2008 I wasn't at all interested in that kind of thing, but now I know how to grow potatoes. That's how I get by. Things nevertheless seem set to be even more difficult this winter'

No 27. EL, M, 35, married, two children (3 and 7), wife working. Educated to lycée level and worked for 14 years in the past in various jobs, rural area (Thanos)

To simplify a little, it can almost be said that coping with the crisis has caused two types of consumption to flourish. One, found more in urban areas, is to buy the least expensive goods, often of lower quality. The other, found more in rural areas, is to return to the traditional kinds of self-sufficiency of rural communities. In the first case, there are real

'shops for the poor' which have flourished to such an extent during the crisis that the traditional supermarkets have started to take an interest and offer cheap prices on a particular range of products with a view to competing with the hard-discount supermarket chains. Unemployed people in precarious circumstances are one of the targets of this market, as we found in the survey. In the second case, there is also a market, or more precisely a sub-market, largely involving self-sufficiency among local networks reflected by types of trading or bartering among people who are poor overall and just about keeping their heads above water.

#### ***1.4 The risk of debt and banking exclusion***

'Living with less' or 'surviving in serious poverty' represent, as we have seen, levels of deprivation of differing intensity, although, in both cases, people experiencing them are rarely free from worries as to whether they will be able to make ends meet. Being unable to pay an unexpected bill cropped up frequently in the interviews. This uncertainty is stressful and may even cause people to lose sleep, as the following interview extracts show:

**'Sometimes I wake up three times a night**, asking myself "shit, what am I going to do" ... "what's going to happen", "how can I pay that bill". There you are. While you might be woken up by worries during the night, that doesn't mean that you have a laugh every day saying that everything is great and life is good, no, it's not like that ...

*Are there highs and lows?*

'There are highs and lows and there are times when you know that certain things are going to happen and it's very worrying, when my insurance comes up, for instance, I wonder whether I can stop it when it comes in, because I know my contract will arrive on the anniversary date, and maybe I won't be able to renew it because I can no longer afford it now'

No 55. FR, F, 46, single, living alone, one adult child, looking for work in the events field, unemployed for over six months, urban area

Q: Does that mean that benefits have gone down?

'Yes, by a lot, we get very little, but the problem is that benefits are going down when everything else is getting more expensive. That's what's happening: the price of fertilisers has gone through the roof and they are super-expensive. The same thing has happened with OGA (farmers' insurance body) fund contributions which have gone up from €245 to €425. That may not seem much, but when I have €4 000 euros a year and €6 000 of aid, when my sultana crop is disastrous and I've had no compensation, when I need to get fertilisers, when I have to maintain my home and pay the land tax they've brought in, and a load of other things ... You're in an impasse. I can't pay my contributions. At the moment I owe €2 600, which I don't have. Even though I've had problems with my sultana crop I'm not getting any compensation, I'm paying into the OGA fund to cover any problems that I might have with my crops, but I'm getting nothing. Other people have had problems as well. There are some for example who have had no compensation and have given up. They no longer have anything and have just given up. My cousin, for instance, is waiting for them to cut off his electricity, he's finished'

Q: How are things at present?

'Difficult, **I can see that we won't be able to survive**. As someone from the middle classes, I'll be quite frank, **we're finished**'

Q: How do you feel about it?

'In what way?'

Q: How do you feel about everything you're going through?

'Me?'

Q: Yes, you personally

**'I'm worried to death because I can't see a way out.** I can't pay the taxes for which they're asking. How can I pay them? I now have over €5 000 of debts to the OGA fund which will pass them on to the tax people and then they'll start taking things. What can they take? Will my grants be cut off? Then I'll no longer have any help or any money to buy fertiliser for my land. It's had no fertiliser for three years already and at some point everything will collapse because there are no crops without fertiliser, so what am I going to do?'

No 31. EL, M, 40, farmer, single, looking for work chiefly at the port of Kiato or in gardening, rural area

'The crisis came on top of my own personal crisis. I had already borrowed a load of money from friends and then the bar failed. I had debts everywhere, with suppliers, customers, friends. I owed money to everyone I knew and I still owe it ...'

Q: With so many debts, and especially after the collapse of the bar, how do you feel?

'So bad that it made me ill. I had to go to the doctor. I've never been anxious despite all life's problems, but I'm tormented by an anxiety that I can't control which has made me into a different person. Especially since I started my business, since the crisis, I've not really been on top of things. I've been like that since then. **I'm at the end of my tether**'

Q: In what way?

'I can't see a way out of the situation and my relationships with people are deteriorating. **I'm very unhappy, for instance, because I owe money to my friends, my close friends.** I feel really bad about it. Nobody is saying anything, but they need their money. They aren't rich'

No 17. EL, F, 51, single mother of a child aged 19, precarious work in catering services, urban area (Ellie)

Q: And this house? (note: poor condition, old house with dilapidated windows, small damp rooms, a stove for heating)

'I've electricity bills that I haven't paid. It's a priority to get them paid so they don't cut off my electricity. I'm waiting to the last minute to pay them. **I'm under continual stress.** The house has priority because if I lost it I don't know what would happen. Luckily, we haven't got to that point yet'

No 17. EL, F, 51, single mother of a child aged 19, precarious work in catering services, urban area (Ellie)

Q: How has the whole situation affected you? Being unemployed and not finding any work?

'It's affected me a lot. I'll tell you something, it affected me to such an extent that my hair started to fall out. I was at rock bottom. Loads of things happened to me at the same time and, in terms of my health, I had to have a serious operation on my hand, and then my mother, all of that brought me down. When I think about everything that's going on. The day before yesterday, for instance, Friday, I worked from 5.30 in the morning to 8 in the evening for €35, hardly worth the bother'

Q: Can you tell me how all of this has affected you psychologically?

'Yes, yes, I've been very badly affected psychologically. At the outset, I thought I would be able to cope, as I got a job with Mango only three or four days after I was made redundant from Sato in early 2010. Things were not as bad then as they are now in terms of unemployment. At the start, I was optimistic. That's gradually been worn away'

No 16. EL, M, 34, single, long-term unemployed, living with his mother, urban area (Yorgos)

Q: How are your household expenses at present?

'Very tricky, too tricky. You've no idea, yesterday, to keep ourselves afloat, **we sold stuff from my daughter's wedding trousseau, we sold what we had, because yet again we owed three lots of rent and the electricity'**

Q: Do you have any income at present?

'Only the unemployment, we have €360 for three people to live on and pay for their essentials.

Q: How do you survive?

'It's very difficult. **I don't sleep at night because everything's going round in my head.** As soon as I settle down, it starts going round and round, rent, electricity, taxes, everything. I haven't been to the tax people to settle what I owe. I have loans from two banks. I've told them, don't expect me to pay you now that I've lost my job, do what you have to. They haven't bothered me yet. I try not to think about what's going to happen'

No 24. EL, M, 51, married, wife of the same age not working, 23-year-old daughter also unemployed, urban area (Stamatis)

In some cases, when several outstanding bills come on top of one another and it becomes impossible to pay them all at the same time, people have to decide what needs to be paid as a priority. They have to gamble on the risks that keeping a particular creditor waiting may entail. The following example shows how debt may trigger growing problems. In the case of this heavily indebted Romanian household, they were unable to repair the leak from a bathroom tap, which led to a sharp increase in their water bill and worsened their unpaid bill situation.

Q: How do you get by? How do you survive?

'Well, it's more difficult because we don't have a stable wage. We try to get by and not have debts or too many arrears'

Q: Do you have debts or loans?

'Loans, no, but, yes, we have debts. Debts yes, but only, do you mean things that we owe?'

Q: Housing costs for instance?

'Yes, we have costs of that kind, we're about a month in arrears. In the case of gas, we're about two months in arrears, no, sorry, one month. We've paid the electricity up to date because our consumption has been lower. Because it was paid before we came here. We're only two months in arrears. We now going into the third month. The water bill was very high because of a broken ...'

Q: pipe?

'No, it was the bathroom tap. We didn't know how to repair it and taps of that kind are very expensive, around 60 lei, which is money that we can use to pay the electricity or gas, that's how we do our sums'

No 98. RO, M, 29, couple with children, unemployed for over a year, partner not working, urban area

To avoid getting into debt, some households survive by managing money on a more or less day to day basis. The interviews in Ireland provide some illuminating examples. For instance, one man, aged 50, divorced and now living as a couple with a younger 30-year-old woman (they live together even though she is officially resident with her grandparents for the purposes of claiming benefit and has been unemployed for two years) receives his unemployment benefit on a Monday and his girlfriend on a Wednesday. They generally have money until Friday and try to cut back at the weekends. For people trying to manage these

very tight budgets, the approach is to allocate money as a priority to food and bills and then to anything else if there is any money left as explained by this 37-year-old woman who sometimes has to dip into her savings.

Q: Do you have, how do you manage to keep afloat and not to, and to succeed to face all the bills, and avoid debt and things?

'Yeah, I kind of did out a budget and a roughly - except it is hard to keep to. As soon as I get my social welfare pay every week, the first thing I do is go and do a food shop and I keep money aside each week towards rent and bills and things like that. As I said I have been using a bit of savings up until now, so I am going to have to manage it better, because...'

No 67. IE, F, 37, single, no children, unemployed since 2011, urban area

Keeping a real budget seems to be more common in households where one person is working or in households where tight control over money is already a habit, for instance among single parent families with teenage children at the time of the survey. Even in these cases, however, finding oneself unemployed again may bring about a radical change common to everyone whether or not they are managing a budget: paying in cash.

None of the Irish interviewees were continuing to use their bank accounts or, if they were, it was only in a very limited way<sup>33</sup>. People stop using banks not just because of the cost of bank services but also because they want to keep control of their budgets<sup>34</sup>. Cash is seen as offering more control because it makes every expense seem more real, making people more certain about their budget situation<sup>35</sup>. People use various methods to put money aside, including envelopes and jam jars, in which they put cash to pay for specific expenses. Paying in advance for electricity is also a way of keeping control over energy expenses rather than finding out what the amount is when the bill arrives. The following long extract illustrates these various ways of handling hardship.

Q: Have you relations with banks?

'No'

Q: No?

'No, since I lost my job my bank account is zero, you know, I don't do anything... Sometimes if I want to buy something online I have to put the money in. But also because for a couple of months you would have like a telephone bill if there wasn't enough money it will come back and then you have to pay €10 charge - so sometimes if I put money into the bank they take that so for now, right now, no, everything is in cash'

Q: OK so ...

'Which was a big change that was something that I had to learn when I lost my job first and I went on social welfare I thought - to try and keep the way I knew how to work which was to put everything into the bank and only use - but I realised very quickly how much money I wasted when I worked, by having it in my bank and having a card in my hand because €5 - €5 every day you know, before you know it it's gone. Whereas when I have the cash in my hand

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<sup>33</sup> Although this situation was not mentioned in the interviews in the other countries, that does not mean that it does not apply.

<sup>34</sup> Gloukoviezoff G., *L'exclusion bancaire. Le lien social à l'épreuve de la rentabilité*, Paris, PUF, 'Le lien social', 2010.

<sup>35</sup> Corr C., *Managing a low income within the electronic economy*, Paper at the ESRI Conference, 8 March, Dublin, 2011.

I'm like 'Oh I can't do that OK - we won't do that you know so very different way of approaching things since I get paid in a post office' [...]

Q: And that was a decision you made because of that, consciously because you think oh I will manage better, or it was a reason and you realise that ...

'After a week or two, after... Very, very quickly the first week or two of having the money in my hand and I was transferring the money almost immediately into the bank and trying to live normally the way I used to live. I realised no, I can't do this, I have to put everything away and the only way I manage is if I have an envelope for... my child does drama class, I can't stop that. So every week I put the money for the drama class in that envelope, the household money because ... and then I know and if there's money in the end of the week in the envelope well then that's good but most of the time it's empty, very empty and that's just how I manage, you know, that's my way because if it's altogether you just keep handing out whereas if I break it up at the beginning of the week and I see OK I've €20 left spend it wisely, you know, what's the priority this week, what do we need, what's really important this week and that's ...'

Q: And that's a change which is a result of...

'Big change, major change, yeah' [...]

Q: So you have really changed your way of managing money.

'Everything'

Q: To take control of everything.

'Yeah, everything has changed and it's just if I don't owe you, if I know that I don't owe somebody money it's a nice feeling. So how I manage the money that I have in front of me right now is how I get to next week' [...]

Q: And about heating costs or electricity?

'Yeah, I had part of my redundancy I had my gas fire removed and I have a proper fire that was hidden so I had that put back in for heating. Yeah last winter was tough.'

Q: It was extremely cold and extremely long.

'Yeah, but I put a meter into the house so that I pay as I ... and it's a lot easier even though sometimes it's like - where am I going to find the money - but at least you know there's not going to be a big bill, it's like pay as you go.'

No 69. IE, F, 37, single, two children, unemployed since 2012, urban area

Managing expenses on a day to day basis at the cost of serious deprivation, and keeping banks at arm's length may, as we have seen, provide some psychological stability even when it may no longer be possible to keep up with society's current consumption standards. The aim is to some extent to ward off the spiral of debt which more or less systematically leads to mental distress. It is not always easy to avoid this spiral. There is undoubtedly more pressure on households with children than other households to consume in such a way that they can satisfy the pressing needs of social integration. The dilemma is then one of choosing between two options: giving up daily life, which entails a high risk of social isolation, or debt which helps, in the short term at least, to safeguard minimal integration, but may lead to social marginalisation in the medium or longer term. In practice, this dilemma is often resolved by the outside resources that households are able to mobilise from the economy of their social ties, starting with the solidarity mechanisms which we have not as yet examined.

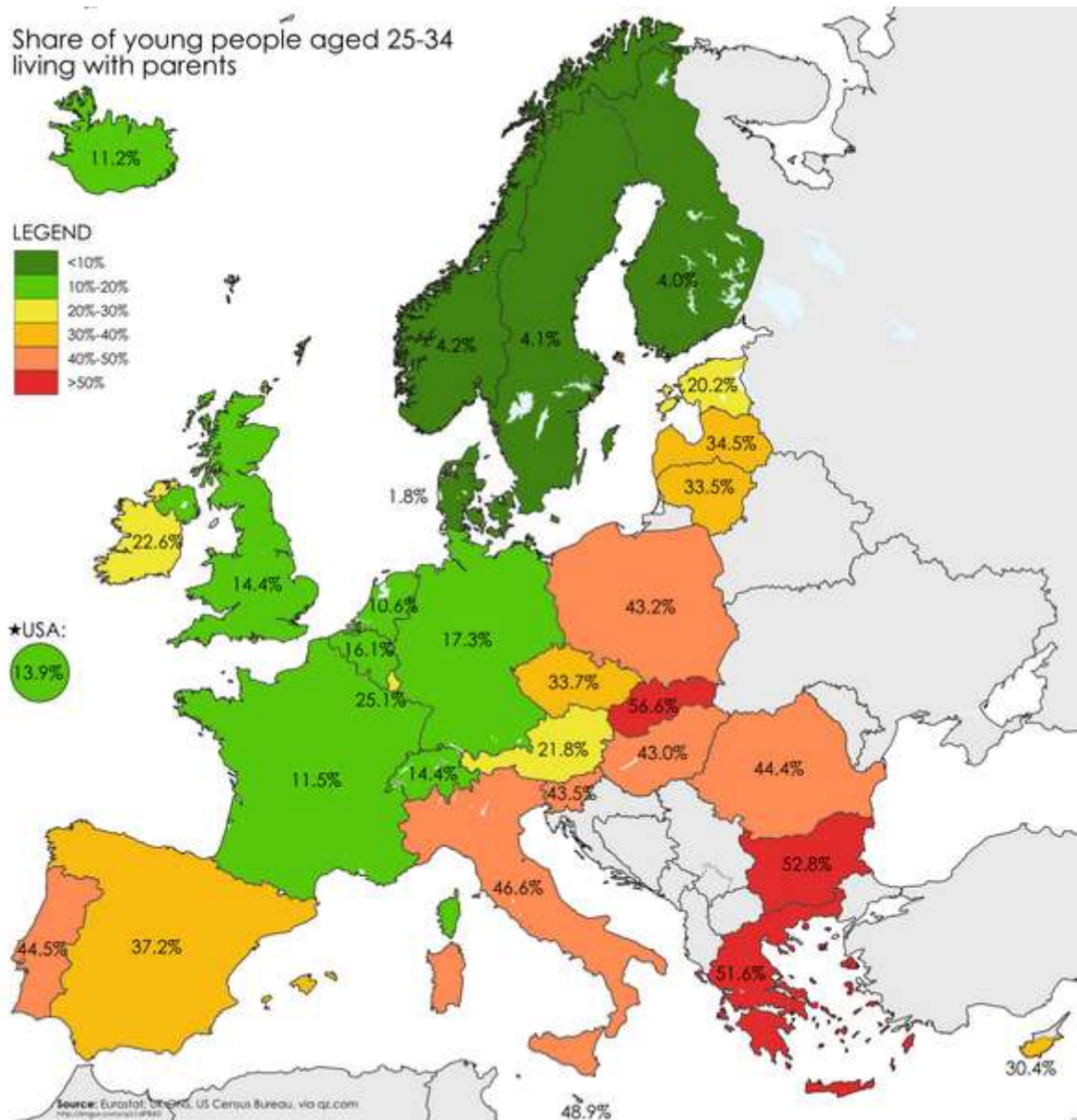


## II. Family solidarity as a basic resource

One way of coping with unemployment and precariousness is to call on family solidarity. This type of support is possible only if certain conditions are met. If there is to be family solidarity: 1) people must have and maintain relations with their families, 2) the family must have resources that it can hand out or exchange, 3) people have to accept their dependence on their family and the family has to be willing to help. There is a major difference between the countries covered by our survey – whether or not independence from the family is the norm.

What does this norm of independence mean? What are its historic cultural foundations? As we mentioned in the introduction, the southern European countries tend to have a system of belonging (in terms of the interlinking of social ties that is the norm) that may be termed 'family-based'. The stability of filiation ties shapes family solidarity and plays a role of overall social regulation. In a family-based system, individuals have interdependent relations within both their family of orientation and their family of procreation. They support one another by abiding by the absolute rule of filial respect for elders and the duty of unflinching care for children. In such a system, individual autonomy is possible only if it is envisaged or negotiated within the family. In countries such as France or Germany, the norm of independence has another meaning. The system of belonging in those countries is different in nature. At least partial detachment from the family of orientation is considered to be a prerequisite for social integration, presupposing real participation in the working world and a quest for genuine organic ties with the actors of professional life. These organic participation ties then provide individuals with a socio-occupational status and regulate the system itself, with the result that it can then be called an 'organicist' system. In such a system, independence from one's parents is synonymous with successful social integration. It is therefore sought as such. Being dependent on parents at an age at which it seems proper not to be dependent in view of the social norms in force may bring about feelings of social failure.

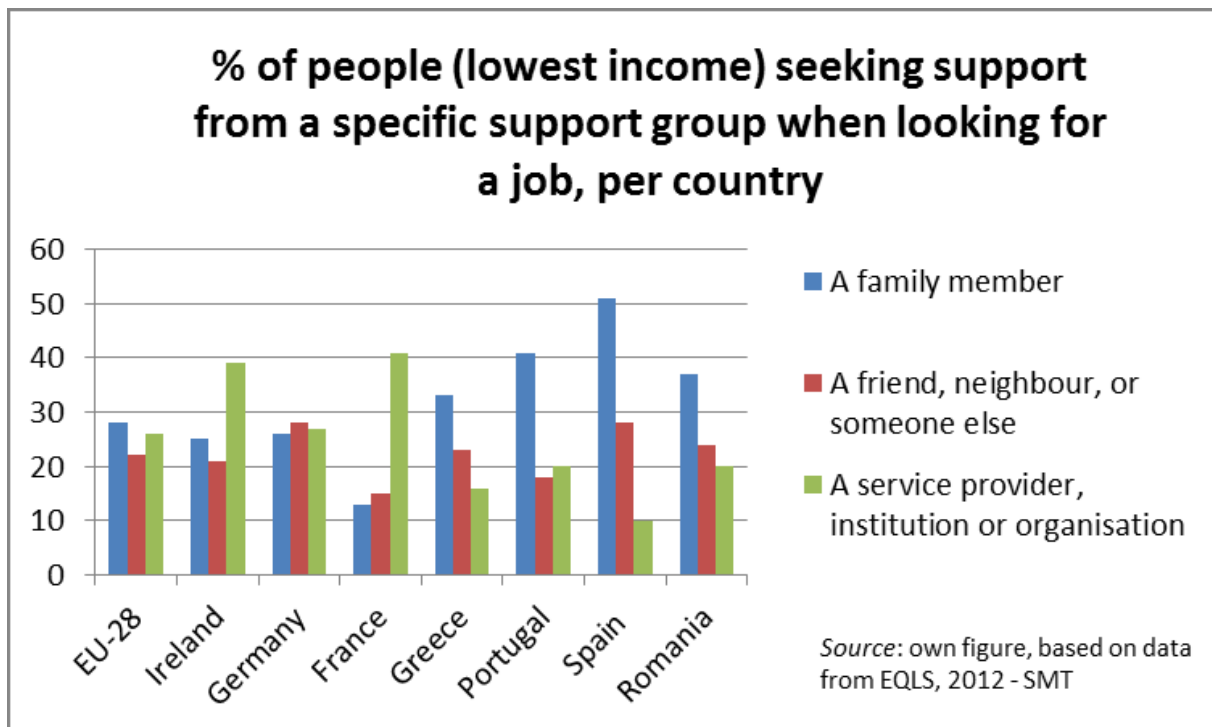
One of the indicators of this norm of independence is the proportion of young people aged from 25 to 34 living with their parents (see map below). This proportion ranges from 4% in the Nordic countries to 52% in Greece. It is 11.5% in France, 17.3% in Germany and 23% in Ireland. It is 37% in Spain and over 40% in Italy, Portugal and Romania.



Source : Eurostat, @Amazing Maps, 2014.

Another way of assessing national differences in terms of family support is to analyse the replies to a question about the kind of support for which a person can ask in order to find a new job. There are three possible replies to this question: 1) a family member; 2) a friend, neighbour or someone else; 3) a service provider, institution or organisation. Graph 1 below shows that poorer people are much more likely to call on a family member in Spain, Portugal, Greece and Romania, while in Ireland and France they are more likely to contact a service provider, institution or organisation. In the results for Germany, support from close circles (friends or neighbours, etc.) is slightly in the lead. This striking contrast can be explained only by analysing the norms of the systems of belonging practised in each country. If poor people in southern Europe turn first and foremost to their family, it is largely because they do not have sufficient faith in their country's institutions and because, in those circumstances, they hope to get better results by mobilising their family network.

Graph 1



As might be expected, the interviews conducted in our survey clearly bear out the differences between the ‘family-based’ system of the southern European countries and the ‘organicist’ system of France and Germany.

### ***II.1 ‘Everyone has to get on by themselves’: independence as a norm***

The interviews in France and Germany were very similar as regards family solidarity and differed quite strongly from the interviews in the other countries. More French and German unemployed people said that they did not want to ask for help, especially financial help, from their families. They found it embarrassing to ask for this kind of help because they felt it represented a kind of social failure and loss of standing. Asking for help from the family is tantamount to admitting that you are no longer independent and may be perceived as giving up entirely. Before examining why this is the case, we shall look at the material collected in both countries, starting with France.

If family solidarity is to work, people need first to have and maintain relations with their families. In the French interviews, this initial requirement is not always the case. Ties may break down or there may be misunderstandings with the family as the following examples show. In the first case, there has been a complete breakdown.

Q: I should like to ask you another question: can you rely on your family for financial or moral support?

'No, not at all. My family in terms of parents and brothers and sisters, is that what you mean?  
No, no, **I don't even know where they are. I haven't seen them for many years, I don't even know whether they're still alive'**

Q: So you have cut off relations ...

'Many years ago'

No 52. FR, M, 45, IT worker, divorced (twice), 4 children, unemployed for over two years, urban area

Another example shows a near-breakdown with parents. This involves a misunderstanding between a woman who feels put down by her well-off parents and considers that returning to live with them would be a step in the wrong direction, especially as they feel that she just needs to make an effort to find work and improve her circumstances.

Q: During this period, have you been able to rely on solidarity from your family members?  
Friends?

'No, not at all'

Q: Have you tried?

**'In practice, my parents are, if you like, quite well-off, but they really don't want to hand anything at all out. As a result, it is completely impossible to call on family solidarity,** and in any case I've got two friends who offered to lend me money but I was very embarrassed because I didn't know when I would be able to pay them back. I felt it was better to dip into my savings ... at least ... that's how it is (...)'

Q: You said just now that your parents give you nothing ... but if, for instance, you were really in a bind, would you be able to turn to them? Could you go back to live with them?

'That's the only option that they're offering me. **What they are saying, more or less, is that if you're in trouble you can always come home. I don't want to do that because I don't get on with them. And then ... that would be a terrible step backwards,** they live in the provinces in a very well-off small town and I wouldn't have a job, I wouldn't have any work, and I'd be a burden on them and they'd be a burden on me. What's really irritating, what I mean is that my parents pay the wealth tax, you see, they're very well-off, my father is 72 and doesn't want to give us anything at all. So, when they die, part of the estate will be frittered away on inheritance tax. In practice, I'm just waiting for him to die because that's the only way I'll get some capital, so that I can buy what I need and permanently turn my life around (...)'

Q: Have you ... at some point ... told your parents about your circumstances and, if so, how did they react?

**'Their view is very simple, they don't understand why, when I've got more qualifications than them, I'm not getting on better in life. As they don't understand, they think you're a failure, and that's the truth'**

No 53. FR, F, 44, single, no children, graphic designer, unemployed for over six months, urban area

In another case, family solidarity has become impossible because the family is geographically remote and contact has become increasingly rare. If you haven't been in touch with the family for years, it is difficult to turn to them when you are facing problems.

Q: Can you call on your extended family? Do you have family in France?

**'I wouldn't even ask them.** Even though they put me up at some point and everything, I've never asked them for anything for fifteen years, I'm trying to go back down there and all that, not because I was feeling guilty but they said to me at the start when you met your partner, we saw you but after that we didn't hear anything from you, and now, look, now you're coming to see us ... but that was normal, I had my children, I couldn't and in any case I had

my own life! They are a community, they see each other at weddings, and so on, they invite one another, and all the time they're asking, have you heard anything from whatshername, no, she hasn't called. When I went back down there, they all had a go at me ...'

Q: Down there where, not in France? Which country?

'Here! They are here. I've got uncles, aunts and cousins in Senegal, and some of them have never been here, so I only knew them down there, and I came to France as a very little girl and went back after my teenage years, I came here before I was an adult, and I therefore had my family life there, but all my brothers and sisters are here'

Q: Would you say that it is pride that is stopping you from turning to them for financial help?

'Yes. **And also they're not very well-off. Most of them have very little income anyway!**

Q: You don't want to bother them with yet another problem?

'Yes, that's it. No, no'

No 56. FR, F, 38, French of African origin, separated, four children, has always alternated motherhood with working life, unemployed for over six months, urban area

These three examples show that the filiation ties that shape family solidarity are fragile and can break down. In the other interviews in France, however, interviewees were still in contact with their families. Being in contact and being on good terms with parents or members of the extended family does not necessarily mean that this kind of solidarity will work. Several unemployed people said that they would be embarrassed if they had to ask for help of this kind. However they may put it, they are all saying the same thing. What they say reflects a deeply-rooted internalisation of the norm of independence from the family. Being an adult means that you are no longer dependent on your family. Asking for help from those close to you is tantamount to giving up and losing any dignity. This is borne out by the following extracts:

'I've got my children, so, ... but in any case **I don't want to embarrass them either ... especially like that ... Everyone has to get on with their own life.** I see quite a lot of them, all the same'

No 60. FR, M, 59, living alone, unemployed for six years, resident of a municipality of 4 000 inhabitants, rural area

'I also know my father knows that I have my pride and if I asked him ... well, ultimately he wouldn't lend me any money. On the other hand, I know, I know that my mother wouldn't leave me in a mess. If I needed shopping, she would do it for me. In principle, however, it's strange, **I prefer to be overdrawn than to ask for help'**

No 62. FR, F, 27, living alone, unemployed for six months, resident of a municipality of 18 000 inhabitants, rural area

'I've got a brother and a sister, but **it would be harder for me to go to my sister, as she's also finding it difficult to make ends meet because she's just had my little niece and so they've got their own problems and she only earns the minimum wage,** so I know ... My brother is an apprentice engineer and earns more, It would be easier for me to ask my brother than my sister because I know he's got more coming in. I know that he has more money put aside than I have, well he earns more than I do, it's normal, but I know that if I asked him he wouldn't be able to because his car has conked out and he is having to buy another one. **So I wouldn't even ask him'**

No 62, FR, F, 27, living alone, unemployed for six months, resident of a municipality of 18 000 inhabitants, rural area

'Yeah, my parents live close by. I've also got two sisters. One lives in the same town as me and one lives in the regional capital 75 km away. Yes, so, in the area'

Q: Have you always lived in this area?

'Yes, I was born in this area'

Q: Do you see them often? You haven't fallen out with them?

No, I see them and, no, I haven't fallen out with them. No worries there. **That doesn't mean that I'd ask for help from my parents, because I wouldn't'**

No 63, FR, M, 30, couple with no children, unemployed for 18 months, partner working, resident in a municipality of 1 000 inhabitants, rural area

Q: In terms of your extended family? Do you rely on anyone? Or even your close family?

'No, I don't rely on them, but I've still got two sisters and nieces and I know that if I absolutely had to, I could turn to them, no problem at all ...'

Q: That's a comfort ...

'It is a comfort, **but I've never done it and I hope that I never have to'**

No 51. FR, F, 59, living alone, BTS in tourism, separated, has always worked in events combining fixed-term contracts with periods of unemployment, unemployed for over six months, urban area

Q: If, for instance, you were in a situation where you didn't have any money, could you turn to your family?

'I'm lucky that I have a family, obviously. **But my family is not a cash cow, and I'm not their child, they have their own children, do you see what I mean? There are limits, you can't be a burden on your brothers or your parents, that isn't normal, it's not right,** and I can't be a burden on my child! Should I tell him now that he has his qualifications, now that he's been to college, it's time to look after his mother?! Utterly ridiculous!'

No 55. FR, F, 46, single, living alone with an adult child, looking for work in events, unemployed for over six months, urban area

Q: In terms of your family, and excuse me for asking this question, how have your family reacted to your situation?

'Everything's fine. Normal family. Normal ...'

Q: Yes, because that's normal at your age?

'Yes, yes, I can always go to them, no real problem. When I came back yesterday, I dropped in on them. No problems at all'

Q: So, you don't rely on them financially, but ...

'**I try not to!** If I had any worries, I would have to ask them, but I try not to'

No 59. FR, M, 24, single, living in a van, looking for work in the entertainment field, unemployed for over six months, rural area

Abiding by this norm of independence from the family is, as we have seen, a question of social honour. It cropped up again and again in the interviews. It needs to be slightly qualified, however, as it may not be such a hard and fast rule in rural areas. We noted, for instance, that our unemployed interviewees in Normandy often lived close to their families – which was less true of our unemployed interviewees in Paris – and that this closeness meant that they sometimes got help and services without having to ask for them. One young

woman said that her mother, seeing the precarious situation she was in, gave her soup or did a bit of shopping for her to tide her over without thereby putting her in a dependent situation that she would have found hard to accept. Living close to your family means that you can chat about what's been happening to you on a daily basis. Forms of solidarity depend to a large extent on this mutual knowledge. If they are to take place without departing from the norm of independence, they have to be part and parcel of a shared feeling of being part of a kind of community.

In Germany, there were instances where people called on family solidarity in the sample, but these largely tended to involve households with children. People living alone seemed to make little use of this kind of help because they were no longer in contact with their families, because their families were not in a position to help them, or because they did not want to call on outside help. Some felt that it was important not to become a burden on their family and friends, to keep a degree of pride and to demonstrate that they could manage on their own with what they had available. People were also afraid that they might then be beholden.

If people asked for financial help, they were more likely to ask their families (parents, brothers and sisters) than their friends even though, overall, asking for help from close relatives was something that interviewees found difficult and unpleasant. They felt that they were no longer able to demonstrate to their parents or extended family that they were responsible adults. It was easier to ask for help when children were involved. This seems to give such requests a degree of legitimacy: interviewees' parents, aware of what a child costs, were more likely to be indulgent. It is preferable, however, to save up for purchases for oneself. When there are children in the household, any help, if it is intended for the children, is easier to accept since it is acknowledged that children should not lack for anything:

'My family also help me out, certainly ... **However, I'm the kind of person who doesn't really like to be helped by other people,** [...] okay, I prefer to save up longer for something that I absolutely have to do or have and then, yes, my family also buy loads of stuff for my child because they know how much children cost over the years and if I have to pay for everything out of my own pocket, it's really hard'

No 2. DE, F, 27, single with one child, unemployed since 2008, urban area (Frieda)

The following interview extract provides a good illustration of the ambiguous situation that arises from the need not to deprive children of anything and the feeling of dependence on parents and, in some ways, shame at having to beg:

'His birthday's at the end of September and he wants an iPad or a tablet. I'll have to think about that because I've got a bit put by, but not enough. I may even ask my Mum and Dad, my parents, if they can make a contribution. (...) It's not that ..., I'm a grown adult, I'm over 40, and I'm forced to ask my parents for money. I've told them as well not just to give it to me, but, if they want, to lend it to me. It's upsetting and I sometimes feel like a little girl who can't do what she wants to do'

No 14. DE, F, 42, single with one child, unemployed since 2012, urban area (Sina)

Even though a lot of people surveyed in the sample said that they could call on their family or friends to 'make ends meet' or to pay for an exceptional expense, some forbore from doing so. There may be various reasons for this: the first is that the members of the extended family may be in difficult circumstances themselves (unemployment, not much income). A second reason is that interviewees may, in some cases, find it personally unacceptable to be 'kept'.

For some people, family solidarity may also take the form of emotional support. If people know that they can call for help, then that is already a great relief. Whether or not people call on financial help from the family thus depends on a whole range of factors (strength of family ties, social and economic standing of the family, the family's views on unemployment, whether or not children are involved, psychological factors). Overall, children bolster family ties and make it easier to ask for and accept help. In most cases, therefore, requests for outside financial help from family and friends tend to be requests for 'temporary fixes' for expenses that can be seen as exceptional.

In Ireland, more of the unemployed people interviewed lived with their parents (leading to tensions) and were closer in that respect to their Greek, Spanish and Portuguese counterparts in terms of family solidarity, although two of them nevertheless also said that asking for help from family and friends was embarrassing.

In both cases, the unemployed interviewees knew that their families would help them out if necessary, but forbore from asking them because they didn't want to involve them in their own problems. They felt that it was up to them to sort things out themselves. One of the two refused the financial help offered by her mother, but was very grateful for the moral support she was receiving from her cousin.

Q: Do you receive any kind of other financial support like be it from family, from friends?

'I refuse it from most of them. There is children's allowance as well, sorry, that's €400 per month because I was just looking at that going "How in the world do I pay the rent?"'

Q: You say you refuse?

'I don't want it. I want to ...'

Q: Because some people have heard it ... Some people have heard difficult financial ...

'Well they have offered like and stuff like that but there's no point because I'll never be able to do it by myself. I'm very, very strict when it comes to money and I budget very, very well and I want to keep that going whereas if I'm getting €20 here and €20 there not only will my budget go out the window but I'll end up owing €20 here and €20 there so next week will be impacted by that' [...]

Q: Was it friends, family?

'My mother, my mother yeah' [...]

Q: How would you value the family in relation to support, is it something which is really important for you that you couldn't cope without it?

'**Definitely, definitely it's the only thing that I probably wouldn't have been able to get through without especially in the past few months** and it would be my cousin more than anybody else so I definitely value it very highly'

Q: To be clear, to be sure I understand it it's the moral support?

'Yeah oh God yeah, the talking and the contact and stuff like that'

No 74. IE, F, 32, single, three children, unemployed since 2012, rural area



In terms of family solidarity, Ireland is somewhere between countries such as France and Germany on one side and the southern European countries on the other. While rural and family traditions still hold sway and Catholic values still matter, Ireland's close ties with the UK and US mean that the Irish are increasingly trying to be independent, individually emancipated and detached to at least some extent from the family.

More generally, the embarrassment that people feel about asking for help from their close family has therefore to be seen as the expression of a strong normative pressure which unemployed people feel in the same way as anyone who may be facing difficulties. This pressure in practice reflects the strength of the norm of independence in force in both Germany and France. In these two countries, more than the five others in which the survey was run, admitting that you are dependent on the family is tantamount to accepting that you are unable to exist in an emancipated way. Being detached from the family does not mean that you do not have family ties, but means that you are not dependent on them for your day-to-day expenses. This norm of independence is so strongly internalised that it causes distress when it becomes impossible to adhere to it. It is for that reason that the vast majority of the unemployed people interviewed would not depart from it. Our findings in France and Germany are, however, much less widespread in the other countries.

## ***II.2 'We're all in it together': family solidarity as a principle***

In the southern European countries, unemployed people continue living with their families as long as they are unable to set up home on their own. In this case, we can talk about a model of long-term family cohabitation. There are striking regional contrasts in these countries. Economic development levels have a major impact on the structure of unemployment, and on family structures. In poorer regions, family solidarity is more extensive. Independence from the family increases with the level of economic development and with the level of social protection. When there are few job opportunities, there is a greater risk of poverty and it becomes crucial to maintain relations with family members in order to cope with life's difficulties<sup>36</sup>. This explanation, which places the emphasis on constraints, is not, however, enough on its own. Otherwise, how would it be possible to explain why not all young Europeans experiencing unemployment live with their parents?

Two additional factors have to be taken into account. First, there is a more widespread tradition of family solidarity in the southern European countries than in the other countries. This solidarity, which is required of parents in particular, is bolstered within the family by a clear-cut division of labour. The head of the family is most often the man whose main role is to ensure the household's financial independence by bringing in the income from his work, while the woman organises domestic life and looks after children even when those children are adults. The traditional model of the 'male breadwinner' is well-known. There are nevertheless variations in different countries. In Portugal, the participation rate of women

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<sup>36</sup> See, in this respect, the notion of 'integrated poverty'. See Serge Paugam, *Les formes élémentaires de la pauvreté*, *op. cit.*

has been over 60% since the early 2000s, in comparison with 46% in Greece and 48% in Spain<sup>37</sup>.

In the southern European countries in general, the normative obligation of extended cohabitation concerns both parents and children. Children are not really able to set up their own homes and live with their partners until they are sure they have a job or some kind of stable work. They consider that it is quite normal to live with their parents and play a full part in household life<sup>38</sup>. In her survey of young people in France, the United Kingdom, Denmark and Spain, Cécile Van de Velde noted that young Spaniards were very different from the others. The reasons that they give as justification for staying so long with their parents are shaped by a sense of family belonging<sup>39</sup>. Extended cohabitation is the norm and has no stigma attached to it. Many of them say that they have a feeling of well-being in their parents' homes. In most cases, staying at home is also encouraged by parents themselves. Leaving the family home early for no good reason is seen as a kind of 'emotional betrayal'. Young Spaniards are also keen 'not to hurt their parents', or 'not to betray family honour'.

Our survey confirmed that unemployed people in the southern European countries sought the protection that they needed within the extended family. Many, including some much older people, were living with their parents. In some cases, the whole household was subsisting on the pensions of grandfathers or grandmothers. This emerges very clearly from the interviews in Greece. A 55-year-old farmer, facing problems because of the collapse of sales of farm products and the concomitant increase in costs and taxes, admitted that he and his wife, who was not working, and their two children were surviving on the pensions of their parents who were living with them:

Q: Do people living close by also have problems?

'There's plenty of problems, but here in X<sup>40</sup> there are still jobs and more or less everyone has something to do. There is invisible help, as we have oil, grapes, **the pensions of our parents who are living with us**, it's not like Athens where couples who have lost their jobs are finished'

Q: The family is therefore a support?

'Yes, yes, you can see that here'

Q: In what way?

'Relatives from the village bring you a chicken or other food and help out generally'

No 34. EL, M, 55, farmer, married with two children, wife not working (Petros)

Another 40-year-old farmer looking for work at the port of Kiato or in gardening is in a similar family situation. He lives with his retired parents and his sister who lost her sight in an accident but receives no help from social services. He has not been able to keep a

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<sup>37</sup> In Romania and Ireland, it is also close to 60%. Looking specifically at the 25-54 age bracket, it averages out at 74% in Portugal, 67% in Romania, 65% in Ireland, 55% in Greece, and 63% in Spain over the period.

<sup>38</sup> This model has been studied in depth in the case of Italy. See, in that respect, E. Reyneri, 'Italie: longue attente à l'abri de la famille et des garanties publiques', in Benoît-Guilbot O. and Gallie D., *Chômeurs de longue durée*, Arles, Actes Sud, 1992, pp. 125-142.

<sup>39</sup> See Cécile Van de Velde, *Devenir adulte. Sociologie comparée de la jeunesse en Europe*, Paris, PUF, 'Le lien social', 2008.

<sup>40</sup> In order for the interviewees to remain anonymous, place names are not given especially when they are small local communities.

relationship going as far as marriage because of financial problems. He is also surviving on his parents' pension and the regular undeclared work that he does.

Q: How are you surviving?

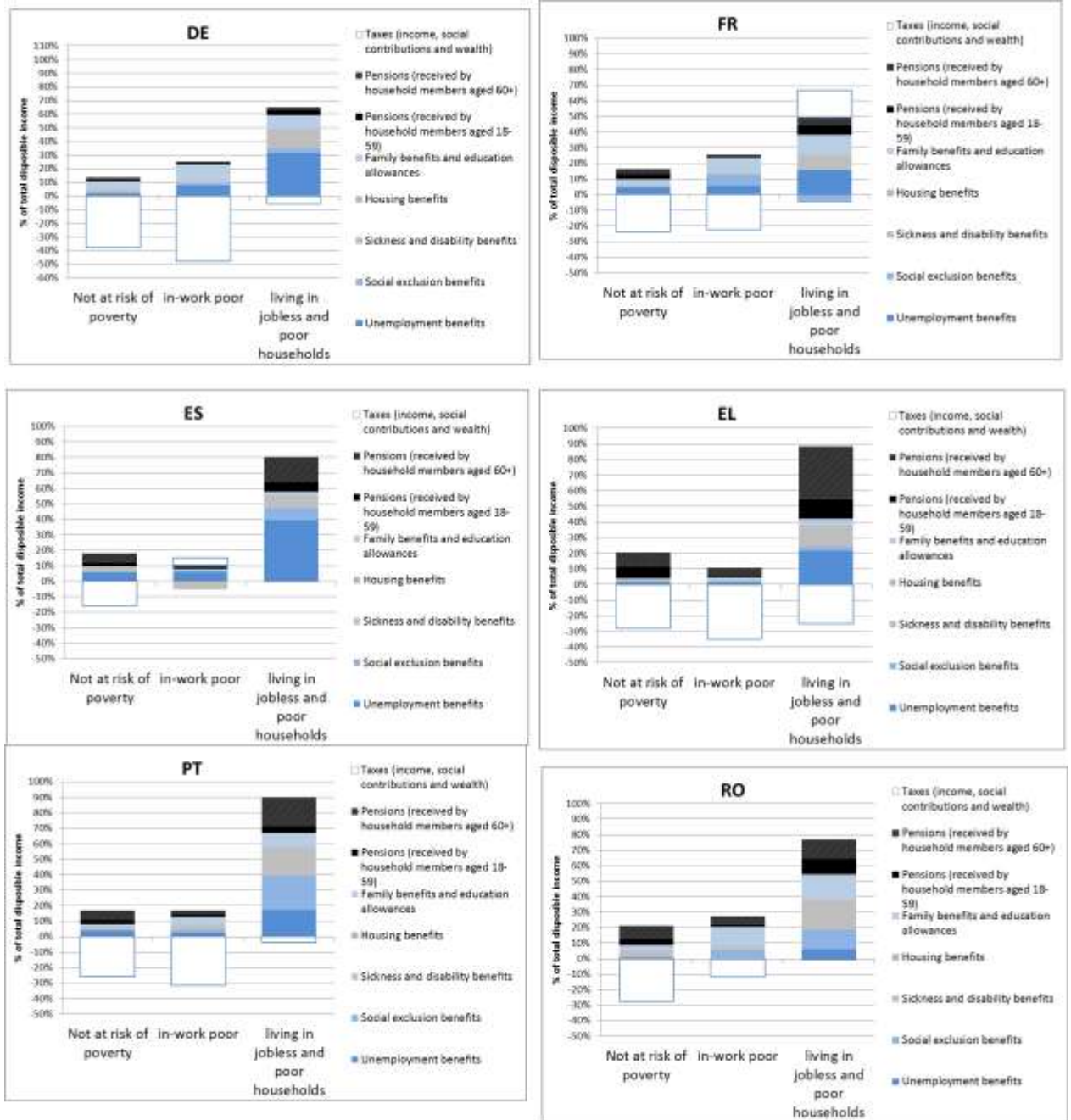
'How am I surviving? **My parents have a pension of €700 and we all manage to live on that with loads of cutbacks.** My sister is also at home and has been blind since her accident ten years ago. We're trying to get her a disabled pension but we've had no success so far and she also owes money to the tax people. How can you pay when you've got health problems? We manage on my parents' pension and the bit of money that I manage to make. If anything crops up, however, we'll all be finished. There's no other safety net'

No 31. EL, M, 40, farmer, single, looking for work largely at the port of Kiato or in gardening, rural area (Giannis)

The finding that unemployed Greeks are able to call on the resources of their retired parents who are living with them is borne out by the statistical analyses of the SILC data, as Graph 2 below shows. While pensions received by adults over the age of 60 account for a particularly high proportion of the income of poor households in Spain and Portugal in comparison with France and Germany, the figure is even higher in Greece, and may be the largest proportion in comparison with the other types of resources. This would seem to bear out the tendency to pool resources in households in which several generations are cohabiting in the southern European countries and in Greece in particular. In some ways, this is a kind of family solidarity to keep poverty at bay.

Graph 2

Composition of social benefits received by adults of working age depending on poverty situation and labour market participation



Source: SILC, DG EMPL calculations

Among the Spanish interviewees, only two unemployed people were aged under 35, i.e. the age bracket to which the largest forms of family support tend to go. In both cases, these were young people who felt that their aspirations had been thwarted by the crisis. They found this extremely frustrating especially as their parents had also been directly or indirectly affected by the crisis. This persisting situation was felt to be very negative as it

delays the process of emancipation. If young people are in relationships it is impossible for them to envisage living together. In both these cases, however, family support was proving essential. A 25-year-old woman unemployed since 2009 and living with her mother, a biologist who had also been unemployed for five months, in the Pamplona region was still confident, however, and stressed that it would always be possible for her to get help from the family, especially her grandmother. The family is therefore a bulwark for these young people who cannot see any way out of the crisis in the short term.

'My grandmother, yes. She lives in San Sebastian and she does give us, like, three hundred (euros ) per month or, for example, to help me pay hairdressing school tuition she has paid more than half herself and ... It's going to be like that for now, unfortunately'

Q: And she is the only member of your extended family from who you receive help?

'Yes, the only one. At the moment she is not well ... I do not know what is going to happen'

Q: So, you keep a good relationship with her, right?

'Yeah, yeah, yeah. We are four grandchildren, the other three are brothers living in Leon and I 'm the closest one to her, I am also the youngest ... and I grew up always around them, in the end. It's a much closer relationship; she is like a second mother'

Q: Do you think that family solidarity, at this time, is enough?

'At least, in my family, yes. Eh well, not everything is financial support, we do that, and after all, it is the most important thing because without economic support, we'll be bad, but we encourage each other in the sense ... "Come on, you're going to get ahead, work will appear for you, for your mother... Eh... do whatever, INEM courses, FOREM courses (Training and Employment Foundation Miguel Escalera. entity belonging to the CCOO union) ..." and "hey, if things aren't working out, here in Leon your cousins are working in a company, they might get you in ... Look it up, this and that ... if it's worth it to come down here or continue studying there ...". Yes you get motivational and moral support also'

Q: And do you think this support is limited or you can always count on them?

'No. **I always can rely on family, or should be able to'**

No 35. ES, F, 25, single, no children, living with her mother, unemployed since 2009, urban area 1

This norm of family-based solidarity does not just involve young people. It is also to be found among older people, such as this 53-year-old woman who had been unemployed for several years and was working illegally in the informal economy.

Q: And do you get any type of informal help, from your family ...?

'Well, there is always (emphasizes with voice) someone who gives you a hand, **there's always someone who gives you a hand**. That is logical. (...) For everything, multiple things, whether it is having dinner, then you are not charged, everyone pays yours, which is also a way of helping, or "I bought something", and they give you a Tupperware, so, things like that. And you rely on, you rely on them, because people, what I said earlier, people who have been on the edge, this is that we are used to, to live in shitty conditions, I've never lived ... I mean, never'

No 38. ES, F, 53, living alone, long-term unemployed and undeclared work, urban area 1

The general trend in the southern European countries is therefore also to be found in Spain. Family ties seem unshakeable as they are a solidly established norm. Help from the family can be immediate, whereas it may take a great deal of time to get institutional aid. It is therefore a lifeline. It should be stressed, however, that this family solidarity is becoming

problematic. In some ways, it is under pressure. In order to get help from the family in the long-term, people need to have parents who have enough resources in the long term to provide such help. In a crisis, however, the social classes that were sheltered from poverty and could therefore help their unemployed children may in their turn be confronted with real financial problems. If that is the case, redistribution between the generations may be called into question. That does not necessarily mean that filiation ties are weakened or broken, but that family solidarity may be too small in scale to prevent people from sliding into poverty.

In its traditional conception, the family-centred model of the southern countries is also based on the pivotal role of the male breadwinner, who, as a result of his stable integration into the working world, is able to provide for his spouse and family, including older children and even dependent parents. In many cases, the crisis immediately shattered this equilibrium. In many cases, the male breadwinner has become unemployed and 'dependent' on his family. A 57-year-old unemployed Spaniard explained, for instance, that the loss of his job had been followed by the break-up of his family after his divorce. Not only had he lost his job but also his position as head of the family. He found himself alone with little to live on. When asked about the possibility of help from his two children, he said that he preferred not to ask them for anything because he felt that putting himself in such an inferior position was very stigmatising. He preferred to find an excuse for not living with his older son who had offered him a home.

Q: And in a situation of, maybe, extreme difficulty, would you turn to them for help? No ... 'No. My children, I want them to live their lives ... I don't want ... no, no. I don't like it. I just don't like to disturb anybody, not even [name of friend with whom he lives]'

Q: So, you think that they would help you but you prefer not to ask for help and work things out for yourself ...

'That's right. My oldest son has thrown that up on my face, he said ... when he learned I had been sleeping in a storage room ... he gave me an earful ... incredible, huh? He said "Aita, are you crazy?", Yes I'm probably crazy. And I say "no, son, baby, it's that ... where you live is not convenient for me ... it is very isolated, there is no means of locomotion, no buses, no nothing, right?" And, well, no. It is a cheap excuse because reality is I do not want ... I want him to be in peace, for him to have his own life. I try not to get him too involved or concern him too much in the issue of ... on the issue of our marriage; we have to fix it, his mother and I. And, the youngest, well, the youngest ... damn, yes he is having ... I think so; he is having a hard time. It's something I no one expected, well, no one but her, and I, yes I was expecting it. Yeah, well ... and, there, in that way'

No 36. ES, M, 57, separated because of unemployment, two children, urban area 1

This example is very significant. It shows that solidarity is much easier to accept when it is a child, even an older child, who is asking for it, than the other way round, when the person who needs help is the parent. It is not that children are not bothered about their parents but that those parents, especially when they are still of working age, find it difficult to depend on their offspring. Asking for help in such circumstances is tantamount to departing from the norm according to which people stably rooted in the working world are responsible for looking after those who are not. For them, the experience of unemployment is a symbolic hardship that is especially strong if they are no longer able to abide by the norm of solidarity in the family-centred system.

The interviews in Portugal also showed that the family is the basic resource in terms of solidarity<sup>41</sup>. In 11 of the 15 interviews, this solidarity took the form of financial or material support or support in terms of housing. In other cases, the support was more emotional than financial. The importance of this family solidarity is clear from the following extracts:

'Also financially, they (family) have helped many times with ... their granddaughter, with her education; yes also in a financial way (...) ... even my mum as well. My mum helps mostly financially (...) ... Now, my in-laws help a lot ..., because they (...) they grow potatoes, those things ... potatoes, onions, cabbage, olive oil, meat sometimes, they used to kill a pig, a chicken, and that ... So these things ... that do a lot for me, they are essential ... They support me a lot on that level'

No 82. PT, F, 47, couple with children, unemployed for over two years, partner working, urban area

'And I had to tell my mother "For 2 or 3 weeks I won't have money to eat ...", and she "Oh, don't worry, we'll work something out ..."'

No 83. PT, F, 26, couple with children, unemployed for over a year, partner working, urban area

'I'll tell you, for example, the meat we eat is mostly paid for my mother-in-law. We go to the butcher, we order it, my mother-in-law goes there, pays, we don't even know how much it is. She often leaves things there so we can go there and get them'

No 84. PT, M, 59, couple with children, unemployed for over two years, partner working, urban area

Q: And do you have support from your family, for example?

'We do...

[Wife - ... Both his family and mine now also ... his family is also in need now, because, before we went to Morocco, they were not, but now they are ... My family is in need, well, they're really in need. His, is also more now, but ... His mother also goes up there for food, when she has some extra thing, she send us, my mother also ... We also have the support from ... the Foundation ??, occasionally they help us, they give us something; not long ago, they sent us milk ...

Q: The help [from the family] is always food?

Yes...

[Wife - ... Food, clothing, even the clothing ..., clothing and footwear, everything has been given to us. That is, everything that I have has been given to us, everything, everything, everything!]

Q: Even the furniture?

Yes.

[Wife -... everything, everything, everything!]

No 92. PT, M, 26, couple with children, unemployed for over six months, partner not working, urban area

Parents feel that they have a moral duty to help their children even when they are adults. When adult children are still living with their parents, they benefit from the protection of the

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<sup>41</sup> This finding bears out the results of the survey by Laurence Loison, *L'expérience vécue du chômage au Portugal*, Paris, L'Harmattan, 2006.

household and, because they live there, play their part in its emotional life. When children are working and have their own means but nevertheless continue to live with their parents, they may well pay their share of certain expenses, such as rent or electricity bills. When they get their own homes, it is much less common for them to pay anything towards their parents' costs. If parents are in need, they conceal their problems and are not keen to accept help from their children as the following examples show:

'He [*the son*] wanted to [contribute financially]; I told him, "If I need it, I'll ask you". So, I didn't want him to. (...) [Question: It could be out of necessity, it was not in the sense that ...] ... Yes, I also told him that "If I need it, I'll tell you", but, for now, I still have some money in the bank, I'll keep trying to find some odd jobs, I'm holding up'

No 96. PT, F, 54, single parent family, unemployed for over two years, urban area

'She [daughter] doesn't give any money for the household expenses, because I don't want her to (...)'

No 90. PT, F, 60, single parent family, unemployed for over two years, urban area

There is also the paradigmatic case of another 62-year-old unemployed woman who had decided to conceal that fact that she was utterly destitute from her two adult daughters. She felt that it was preferable to go back to live with her parents, themselves over 80. She was surviving in that way on one euro a day. There is undoubtedly family solidarity, but it has to be seen as the solidarity of parents with their children. This woman thought that by moving in with her elderly parents, she could help them out, but it did not seem right to her to be a burden on the budgets of her daughters as she wanted them to have the best possible future. In that way, she had entered into a two-way relationship with her own parents (a home in return for domestic help and support) and had saved her social honour as regards her children by not becoming dependent on them. What this may mean is that family solidarity is more likely to be called upon during a crisis if it is based on some kind of trade-off of the gift/counter-gift type.

'I know that they are not satisfied with the situation that I have, but I also don't want to have ..., I don't want to be a ... a charity case for my daughters, is out of the question; I'd rather walk around with 20 cents in my wallet, because I don't want that, I want to get a job and ...'

In this woman's case, however, returning to live with her parents nevertheless had a social cost. She was well aware that she had lost the independence that she had had before and, even at her age, was having to cope with the various tensions stemming from the fact that her parents did not understand her, which she saw as generational conflicts.

Q: Of what have you been depriving yourself?

'Oh! Of many things ..., many things. First, one of the most important things is my ... my own independence, that, to me, is very important (...). It's not their [parents] age, it's the mentality, is the mentality ..., my mom even says "Ah, you are so different from what you were!". I'm not different, the thing is I've lived in another context, I've learned other things, that's the difference; it's a difference that seems to be small, but it's really big'

No 89. PT, F, 62, living with her parents, unemployed for more than a year, rural area



Although, in the interviews in Portugal, the unemployed interviewees confirmed that they can call on help from their family circle, it may be hard for unemployed people facing hardship who enjoyed a period of independence when they had a job to adapt to returning to live with their parents. Living together is a skill that has to be relearned. The advantage is obviously that accommodation is less expensive, but in return it is necessary to cope with several economic units living in the same household and, possibly, a variety of lifestyles which may not be very compatible. Several interview extracts show how difficult this forced cohabitation can be.

Q: So it [unemployment] has some influence on how you feel about yourself...

'Exactly, clearly, I am not independent, I am not autonomous; if I think about it coldly, I am not ..., I have to live ... basically, with others' support'

Q : And this is a thought you struggle to accept?

'It is'

No 82. PT, F, 47, couple with children, unemployed for over two years, partner working, urban area

Q: So from that point of view, and although it's not the situation you would like the most, you don't feel lonely ..., you have family support ...

'Yes, but it's a great shame, isn't it? For a 26-year-old lady, with a daughter, already married, to have to be borrowing money from her mother every now and then, and it isn't just once in a while ... '

No 83. PT, F, 26, couple with children, unemployed for over a year, partner working, urban area

In some cases, however, this forced cohabitation is not really a problem at all. Ties can be strengthened by framing them within a notion of mutual help as we mentioned above. An example is provided, for instance, by a 27-year-old male welder who was a subcontractor to a major construction enterprise and has been unemployed since the crisis, who felt that living with his parents was justified by their fragile health and dependency. In this way, he was able to provide them with the day-to-day support that they needed. As a result he had, at least symbolically, the function of a domestic help, which made it possible for him to rationalise the unemployment he was experiencing and to feel useful. His parents own their home and have a garden in which vegetables can be grown, which also gave him an occupation essential for the survival of the household in a period of crisis.

Q: Because of this situation on increased instability that you are experiencing you are now living in your parent's house, despite having your autonomous life ...

'Yes, yes'

Q: How was their reaction when you became unemployed in April 2012?

'My parents ... It's like this, they always supported me and say... "You know, you don't have it now but you'll look for it and find it soon ...". It's like this, my parents as well as also not being able to, because it's like this ..., it's a complicated situation: my father is retired since a few years for invalidity, around 24/25 years ...'

Q: Yes, you'd told me he was diabetic...

'Yes, he is'

Q: Insulin dependent...

'Insulin dependent. And as well as that he has had other problems, my father has almost become blind from cataracts ... there were many years in which he practically could no longer

see ... he could only see shadows ... and now, well, fortunately he's already in good health in this aspect ... My mother also had a problem [breast cancer] and you know, it's complicated ...'

Q: It's complicated...

'My mom cannot work, isn't it? She can't help me, my father unfortunately doesn't have possessions for that, but on what they can, on what they can.. on the little they can manage too, they help me, despite of everything. "Look, now you don't have it and I do, here you go ...". But I too when I can ... "Look, now I'm the one that has it, you don't" ... We need to help each other'

Q: Yes ... yes ... without wanting to intrude too much into your privacy ...

'Of course'

Q: But is your salary shared? Does it enter in a common economy or do you have your own account and you pay bills when necessary ... how does it work? Is it ...

'Yes, it's more like this, because... for example, my father ... the electricity bill comes, for example, my father doesn't ... can't or doesn't have enough money "look, here is half, you have the other half ...", there you go ... We need food at home, I can ... my father maybe doesn't have, I go to the supermarket ..., buy ... other times he buys ...'

Q: He buys ... exactly ...

'And things get organized like this ...'

No 95. PT, M, 27, single, living with his parents after becoming unemployed over a year previously, rural area

One of the features of this family solidarity is that it is rooted in local networks. The unemployed interviewees rarely live far from their families. In most cases, there is at least one family member – parents, a brother, a sister, in some cases cousins – who can be turned to for help. The unemployed man who we were just discussing, who lives with his parents and looks after them, also has a brother close by. He felt that both his brother and his sister-in-law saw him as a member of their respective families.

Q: Do you have siblings?

'I have an older brother'

Q: That's right, you spoke about your brother ... Does he live in the area?

'From here to there it's about 10km'

Q: Are you close?

'Yes, very much'

Q: And do you have more family nearby?

'Close to here ... close by I don't ... I have in Coimbra, I have ... close I don't'

Q: No?

'Closer ... well, I have the family ... I have [name], isn't it? I have my brother, and well, my brother's family considers me, from his wife's side, consider me as if I was their family, from the side of his family they consider me as a part of their family ... If I look at it this way I have a lot of family ...' [he laughs]

No 95. PT, M, 27, single, living with his parents after becoming unemployed over a year previously, rural area

While, in the southern European countries, family solidarity plays an important role in mitigating the risk of poverty that unemployment entails, that does not mean that the effect of the benefits paid in the northern countries is to do away with support from families. What

is at issue here is primarily the effect of a social system<sup>42</sup>. When a large part of the population shares the same disadvantaged social circumstances, family solidarity is primarily framed by the notion of a collective struggle against poverty. Reciprocal exchange is then functional. Everyone gives and reciprocates, as everyone has to give and reciprocate to cope with hardship. It is for this reason that in areas in which there is high unemployment and poverty, it is more likely that there will be long-term family solidarity based on the reciprocity that is needed to get by collectively<sup>43</sup>.

Although family solidarity has not disappeared in the more economically developed regions, it does not have the same vital function in those regions. People's aspirations for independence and the less tightly-knit nature of families mean that, overall, family solidarity is more flexible and informal, but also more fragile. When exchanges within the family become very one-sided, beneficiaries may be prevented from giving and reciprocating in their turn, with the result that, ultimately, they may be marginalised.

### **III. Elective networks: do they help to cope with unemployment and poverty?**

As we have seen, filiation ties may provide help in coping with the crisis. Is the same true of elective participation ties? These ties are forged by socialisation outside the family during which individuals come into contact with other individuals whom they get to know in various groups and organisations. This socialisation takes place in many different places: the neighbourhood, groups, circles of friends, local communities, religious, sports and cultural organisations, etc. As part of their social learning, individuals are both constrained by the need to be integrated, but are at the same time independent in so far as they are free to build their own network of belonging within which they can establish their personalities in other people's eyes. Elective participation ties need in practice to be differentiated from the other social ties because of their specific nature, i.e. the fact that they are elective, giving individuals a real freedom to forge interpersonal relationships in accordance with their own wishes, aspirations and emotional values. These ties include various kinds of voluntary attachment. Ties defined in this way entirely encompass the notion of friendship. Friendship is not really institutionalised. It can be publicly suggested and encouraged when it is associated, for instance, with the notion of fraternity, but it is not strictly regulated in any way. It is socially accepted and valued. It is seen as disinterested and detached from the social contingencies that characterise the other kinds of social interaction. The question that may be asked is whether or not networks of friends and, more generally, the social

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<sup>42</sup> François-Charles Wolff and Claudine Attias-Donfut 'Les comportements de transferts intergénérationnels en Europe', *Economie et Statistique*, 403-404, 2007, pp. 117-141. See also on this theme: Axel Börsch-Supan, Martina Brandt, Howard Litwin, Guglielmo Weber (eds.), *Active ageing and solidarity between generations in Europe. First results from SHARE after the economic crisis*, Berlin, Walter de Gruyter, 2013.

<sup>43</sup> This observation draws in particular on Mauss's theory of the gift which is still very valuable in analysing family solidarity. Reference may be made in this respect to the following article: Serge Paugam and Jean-Paul Zoyem, 'Le soutien financier de la famille: une forme essentielle de la solidarité', *Economie et Statistique*, No 308-309-310, 1997, 8/9/10, pp. 187-210.

interaction that is covered by elective participation ties offer support for unemployed people attempting to cope with the crisis.

### **III.1 The lessons of Marienthal**

*The unemployed of Marienthal* was, as we have seen, a survey conducted in Austria in the early 1930s during a full-scale economic recession. It is a book which tells the tale of a social catastrophe. The authors invite us to go into this small town, and to discover for ourselves the melancholy indifference of its more or less abandoned places: 'People are living here who have become accustomed to owning less, doing less and expecting less than they had considered essential to life in earlier days'<sup>44</sup>. While this industrial town had in the past had a very lively cultural life, with its theatre, sports clubs, carnival, etc., it has become dull and inert. Work at the factory was central to social life in the sense that it provided workers not just with work and wages, but also gave them a *raison d'être*, a feeling of usefulness and social recognition.

The interviewers tell us how despondent they feel about the decline in social life: 'The factory has fallen silent. From time to time, one can hear the thud of a hammer knocking bricks out of a wall. That is the last job the factory has to offer. Opposite the factory lies the large park which formerly belonged to the manor, now a public garden. The people of Marienthal were once very proud of it. On Sundays, they sat on the benches that bordered the drive with its carefully trimmed shrubs or walked along the well-tended footpaths. Now the park is a wilderness: the paths are overgrown with weeds and the lawns are ruined. Although almost everyone has enough free time, no one looks after the park'<sup>45</sup>. In general, the community as a whole has become weary. The decline in activity has impacted on the life of various institutions (the municipal library, leisure clubs, the theatre, etc.) and is gradually eating away at the private lives of these unemployed people.

This survey has become an essential reference whenever the social isolation of unemployed people is being examined. We know from experience that unemployment tends to make social relations less intense, especially within associations. Cultural clubs, sports clubs and charitable associations all declined significantly from the time at which the people of this town suffered the closure of its main factory.

In the 1990s, analyses of the Community Household Panel showed that unemployment always had an adverse effect on the life of associations in the main industrialised countries<sup>46</sup>. The survey among unemployed Moulinex workers in Normandy two years after their mass redundancy in the early 2000s also bears out the overall trend towards a weakening of social

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<sup>44</sup> See *The unemployed of Marienthal*, *op. cit.*, p. 67.

<sup>45</sup> *Ibid.*, p. 69

<sup>46</sup> For a more detailed study of this issue, see the work by Serge Paugam and Helen Russell, 'The Effects of Unemployment Precarity and Unemployment on Social Isolation', in Duncan Gallie and Serge Paugam (eds.), *Welfare Regimes and the Experience of Unemployment in Europe*, *op. cit.*, pp. 243-264.

ties, especially elective participation ties<sup>47</sup>. What conclusion can we reach on this issue from our survey interviews?

### **III.2 Social life on hold**

The interviews confirm that one of the immediate effects of unemployment is to reduce social life. That does not mean that friends disappear from one day to the next and that unemployed people all end up experiencing a social vacuum. Friends may continue to play a valuable part in warding off day-to-day loneliness. Many unemployed people told us that they had valuable relationships with friends on whom they could still rely. More or less generally, however, whatever the country in question, our unemployed people stressed that the intensity of their social life had been drastically reduced.

In Ireland, almost all the interviewees highlighted the costs of a social life. In Ireland, meetings with friends take place largely in pubs and it is a point of honour for everyone, whether male or female, to pay for at least one round. This good-natured practice swiftly becomes very expensive and the interviewees tried to avoid it as far as possible by turning down invitations.

‘Sure my friend’s birthday, his 50<sup>th</sup>, I went as far as the pub and looked in the window, I saw them, but I didn’t have a fucking fiver to buy the first pint, so I looked in and I knew if I got in, If I went in, you know it would happen, you know, so I drove all the way in, I got in went to the pub and looked in, I seen everybody and I went fucking home’

No 70. IE, M, 50, couple, children from a previous relationship, household with two adults unemployed since 2008, urban area

Others resorted to subterfuges. A 27-year-old woman pretended, for example, that she didn’t drink when there was no way she could get of the invitation or claimed she was ill. Another woman, aged 53, with friends who liked a drink, took her own bottle of vodka which she drank in their company, but had previously filled with water. The issue of cost does not generally seem to be a taboo, however, as friends, whether working or not, were also experiencing problems that can be put down to the crisis and austerity policies.

‘But then again most of our friends would be in pretty much the same position there’s nobody really going out for extravagant nights out because even people who are still working at this stage they’re struggling with all the austerity measures. So it wouldn’t have had a huge impact from that point of view now I used to go out every Tuesday with a friend of mine and we’d have a few drinks and we’ve kind of cut that down now to every second Tuesday and then we might go a few Tuesday’s we mightn’t go out at all. Basically a lot of it is down to the money particularly if you know you’ve got a big bill coming at the end of the month well we’ll go easy this month you know the car tax is due or whatever and you would cut down so you wouldn’t tend to go out as much as we used to and I wouldn’t see friends as much as I used to’

No 78. IE, M, 55, married, two children, unemployed since 2010, partner disabled, rural area

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<sup>47</sup> Manuella Roupnel-Fuentes, *Les chômeurs de Moulinex*, Paris, PUF, ‘Le lien social’, 2011. See in particular Chapter 7 ‘Rupture d’emploi et rupture des liens sociaux’ [Breakdown of employment and breakdown of social ties].

In parallel with cost, there is also the issue of distance. People who moved when they lost their jobs are away from their circle of friends and cannot afford to stay in frequent contact.

Unemployed status is also an issue. For some people, this goes with a feeling of shame which leads them to withdraw and, for others, some of their old acquaintances are not keen to be in the company of someone who is unemployed.

Withdrawal from the working world goes together, moreover, with fewer social relations as contacts made at work and the potential meetings to which they may lead are a thing of the past. Lastly, only one of the interviewees perceived the fact that she couldn't get a job as a positive element from the point of view of her social relations.

'When I was raising Jamie and looking after my nieces, my world got very small. It was mostly family, maybe one or two outside friends. But when I went to VTOS [training programme], I made some fantastic friends who were in exactly the same boat as me and, actually, they're coming to my house tonight just for a chat. But I made fantastic friends and all in the same boat and we still - we're keeping in contact'

Q: What do you mean, 'in the same boat', exactly? Could you describe that?

'They're all unemployed as well, except for [friend] went on to college. She's only a young girl, she's only 26 and she's absolutely fantastic, she's a great brain. So I'm delighted she went on, she's doing business so she went on to college, but she's still coming tonight, because we still keep contact. Now, my other friend is married, but she lost €100 because her husband got three days' work and my other friend then, she's married as well, but much in the same boat. She's doing the FAS course at the minute, so. But actually, I love VTOS. That was one of the reasons I loved it, because I made some very good friends, hopefully life-long friends and gave me a lot more confidence in myself, yeah'

No 77. IE, F, 59, single with no children, unemployed since 2008, rural area

The term 'community' may be confusing in some cases. In Ireland, and it is in this way that it is understood by the interviewees, a community is a group of people living in the same place (district, village) and as a result sharing certain similar values and having interests in common. In theory, being part of the community means being part of the local solidarity ties that make it up.

Questioning people about the feeling of belonging to a community and on any impact that their unemployed status might have had shows that this community solidarity primarily takes the form of moral support and small services (child-minding, car-sharing, etc.) and is much less a network through which the financial hardships resulting from the lack of a job can be offset. Relationships with friends and local solidarity rarely enabled the interviewees to find odd jobs while waiting to find a real job<sup>48</sup>.

The second finding is that there is a great difference between the people living in the country and those living in Dublin. Among the 'country dwellers', five out of six strongly believed that they were part of a community, while only two of the nine 'city dwellers' felt

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<sup>48</sup> By definition, as the interviewees were long-term unemployed, these various types of tie had not enabled them to find a job. They had been able to help them, however, to find odd jobs, including in the informal economy.

they were in a similar situation, although four considered that they were part of a community but that the community had declined or they were not playing such a part in it.

It is also interesting to note that people who had experienced life in the country and life in Dublin all highlighted the major differences between the two, as in their view Dublin no longer had any community spirit. In parallel, the cultural impact of the boom in the 1990s and 2000s were also given as reasons for explaining this lessening of solidarity, alongside immigration.

Q: And you said [the community spirit] had lessened, what would it have looked like a few years ago? What would have disappeared in a few years?

'I think it's just got more diverse, with more people and people are talking to each other less and when you grow up in a smaller town and people would have known everyone, like it's still like that to a certain extent, but I'm not really involved in that part of it, all the older people would probably know, who that person is related to and you know, but there is a lot more immigrants and foreigners and stuff, so it gets a bit diluted. Because they have their own little ... the Polish people'

Q: Stay with the Polish People.

'Yeah, and then like the Muslims and things like that, so I suppose the less of a community really, but it's still it's not unpleasant'

No 75. IE, F, 22, single, no children, living with her parents, unemployed since 2012, rural area

In the case of those who strongly believed they were part of a community, five out of seven were involved in associations. Two had already started before they lost their jobs, one as a coach for a girls' football club and one in a cultural centre for young people. A 55-year-old man was keen to take this existing commitment further by attending training in voluntary work, a 24-year-old man was planning at the time to do unpaid work in an animal shelter if he did not find a job straightaway, and a 59-year-old woman was teaching older people to use computers. Lastly, a 50-year-old woman in Dublin was playing a full part in community life as a result of her work integration programme which she would not have been able to do had she continued to work full-time. Her account shows, moreover, that community spirit in Dublin may vary from district to district.

'When my father died my neighbours and that came up and brought up sandwiches and stuff and they dropped in to see if I was ok for a chat and that and, you know, brought up flowers and things, you know, and I had only moved, I hadn't been in the house that long either. I thought that was quite nice. Usually there's quite a good community spirit around here because, you know, when you see people coming in and out of the likes of the law centre or the employment, the partnership down the road, [...] **All the people that work in there they have a great relationship with different people around the area whether it be the younger generation or the middle age or the elderly**, you know, and they kind of do things to kind of, you know, **they create events and stuff to try and get the community involved and that and getting to know each other** and kind of coming together with each other's problems and stuff and just kind of basically talking. I don't mean go and give hand outs and stuff like that but it's just, it's kind of like if anybody dies, you know, people will always look after each other in a certain way, you know, they call in and see they are ok and there is neighbourhood forums and that, you know, and they kind of look after the elderly and that. There is loads of different things going on that does make it a kind of a close community that you wouldn't necessarily be aware of'

Q: Does the fact, again it is linked to the study, being in a fulltime paid job or not have an impact on the way people are part of the community?

'Well it would do yeah. I mean if you are working fulltime which I used to do you'd kind of tend to kind of go and do your work and come home and you've got your family and you are there and you are kind of doing your housework, you are doing your cleaning, you are doing your homework with the kids, you know, a child and you are constantly kind of doing stuff so you don't really have the time then with your own friends as well. You don't really have the time. The only time I've spent any time is since I started working here [CE scheme], otherwise I wouldn't have either. You are kind of – it opens your eyes a bit to what's going on actually in your community when you get involved even if it's only one thing, you know, you hear loads of others things while you were there. If you went to one meeting you are hearing about loads of others and loads of other organisations in the area and that so it does open your eyes to quite a lot of what goes on around'

No 81. IE, F, 50, single, two children, unemployed since 2009, rural area

According to the survey in Ireland, despite an overall trend towards a reduction of social life, there may therefore be ways of offsetting unemployment through voluntary work and associations. Some hoped to gain some social recognition from this and others even expected that it could gradually help them to get back to work.

The experience of the unemployed French interviewees was also one of an overall decline in social life. If they started to cut back on their budget for cultural outings or leisure, they almost inevitably had to restrict their social lives as well. Some of the unemployed people described the process of isolation that they had experienced in detail. This process has as much to do with the contempt to which unemployed people are often subject as with the attitude of the unemployed people themselves who try to avoid contact with other people for fear of being rejected or belittled.

Q: Do you feel alone, are you socially isolated or do you have friends?

'Yes, I did when I came to the scheme, I was tired, **I didn't want to see anyone**. The whole situation, the illness and all that, it made me ... I wanted to get through it on my own, find a way out on my own. For a year and a half I had minimal contact with my friends. My real friends understood. I knew they were there and we swapped news, but I didn't really make any attempt to see them, because, frankly, **I didn't want to see them**'

Q: Is it expensive to keep friendships going? When your circumstances worsened, did you have to stop going out with friends?

'Yes, without a doubt. When your circumstances change, you have a chance to sort your friends from your acquaintances, people who say they're your friends, so ... a whole load of things happen and **ultimately you know you have less of a life**, but, there you are, you find out who your real friends are and ... yes, they understand, they themselves feel that life is no longer what it was. I have friends, they even have several jobs, because ... well, it's no longer what it was!'

No 50. FR, M, 37, single, BTS in sales, unemployed for over two years, urban area

'**You can't keep up with your social life**, you can't go out, yes, that's limited, going out with someone is a problem, you can't keep up with that! Yes, going out with someone is also a problem. There's that, and there's holidays, clothes, **at some point you have no dignity left**. Social activities as well. There are activist things as well, association restaurants, all that, from the point of view of food, or the AMAP, solidarity things and all that where there are food networks



and so on. I may not go to the restaurants that I really want to go to, but I go to canteens which aren't expensive, so that's good'

No 57. FR, M, 37, single, journalist, unemployed for over two years, urban area

Q: What about the friends you have made during your life? Do you think that they have distanced themselves because of your financial situation. When everything was fine, did you feel you had more company?

'Yes, yes, that's not just a feeling. It's a fact. I earned a good living in my first job, really good I'd say, and I had a lot of friends, certainly, but when I found myself in a tricky situation, many of them disappeared. **You're on your own when your status changes'**

No 52. FR, M, 45, IT worker, divorced (twice), 4 children, unemployed for over two years, urban area

Q: In terms of your friends, do you think, for instance, that some of them have distanced themselves or relations with them have changed since the crisis?

'Of course. You know that in France we have a saying "better to be envied than pitied", and that's a general rule, I mean ... when you have problems, people avoid you, but then I haven't quite got to that point, but if people ask you to go for a drink you may have to think about it and that obviously loosens your ties with them, I'd say'

Q: Is it because of money ... that you can't do that very often?

'Money, yes'

Q: Is it expensive to keep up your friendships?

'(Laughs) Yes, keeping up friendships is expensive. There you are. It's not necessarily very easy and then there are people who you don't want to see because they're no better than you but look down on you, sadly, and then there are people who are getting on better than you who don't really want to see you because ... well! **As a result you start to slip socially, you have fewer people around you'**

No 53. FR, F, 44, single, no children, graphic designer, unemployed for less than six months, urban area

In practice, the interviews, in both Paris and the Caen region, bear out the trend for unemployed people to turn inwards. Not all friendships obviously disappear with unemployment – some may be permanent fixtures and even help to get people back into work – but, overall, the fact remains that the elective ties that frame social life become fewer and further between.

In Germany, deprivation in terms of socio-cultural participation often goes together with a weakening of elective participation ties. Some of the interviewees had therefore distanced themselves from their acquaintances because they could no longer keep up with all their activities or because a lack of money put them in an embarrassing situation with other people. Some of them had tried to find strategies through which they could avoid a relationship of dependence on their acquaintances (or family) and conceal the real reason for their refusal to take part in certain activities:

'So I often say "I don't feel like it". It's not true that I don't feel like it, it's more that I don't have the money'

No 14. DE, F, 42, single with one child, unemployed since 2012, urban area (Sina)

'In the past, we saw people who both earned a good living, and now we don't see so much of them. Not because we like them less and not because they throw their money about, but because we can't keep up with them. Spontaneous things like going out for dinner or going to a concert. You can't do that and you always have to bow out, saying "no, we can't" or something along those lines. **After a while it becomes embarrassing and you start to move away from those circles'**

No 9. DE, F, 52, couple, with children, partner working, unemployed since 2010, rural area (Rita)

For some people, however, the circle of acquaintances tends to decline as a result of two behavioural patterns:

**'The circle of your so-called friends automatically gets smaller [...]** People are quick to distance themselves. In addition, you're already automatically isolating yourself'

No 4. DE, M, 50, single, unemployed since 2012, urban area (Klaus)

It would appear that what is involved here has much more to do with withdrawal than with a distancing by other people. Some of the interviewees got together with friends (invitations to go for a drink, a meal out, etc.) often because family relations were strained. Overall, however, they avoided this situation because it made them uncomfortable. Three of the interviewees had found the support that they needed in a community. In the case of a 37-year-old woman, this had helped her to escape the social isolation that she was experiencing and to 'have a chat'. This was also true of a 54-year-old woman who regularly attended the Orthodox church and felt that she was receiving moral support. There was also a 48-year-old man and his family who received a great deal of support from the Jehovah's Witness community, support which had even increased since their financial situation had worsened.

Can the same be said of the southern European countries? It can be argued that when there has been mass unemployment for a number of years linked, as is the case in several southern European regions or countries, with poverty and low-level economic development, everyone is or may be faced with the same social circumstances. In this case, social relations are unlikely to be radically changed, since they may well be a way of warding off grinding poverty, and may provide individuals with a way of coping psychologically and with informal ways of participating. This argument does not appear to be borne out by our survey. The economic recession has also deeply affected elective networks. A lack of money means, as we have seen, that people immediately have to cut back on going out, leisure, and, as a result, the chance to meet friends in restaurants or cafés. While this reduced social interaction is more or less unanimously the case, however, the unemployed interviewees drew a line between real friends who stay friends – and on whom they could rely – and other friends who were ultimately no more than superficial acquaintances, relations with whom had been severely tested by the crisis and had irremediably dwindled away. This scenario is true of Portugal, Spain, Greece and even Romania. A 51-year-old woman living in Athens gave a good picture of this common experience.

Q: Friends?

'That's changed, some have got closer and some have gone their own way. These changes are down to the crisis. People who were just acquaintances and just wanted to go for a drink with someone have gone. If you have money and you're keen to go out for a drink with

someone, you do it. If you no longer have any money, you don't go out. People you feel are close to you come to visit you at home. Some superficial relations come to an end. People who are real friends become even closer. **There's been a real turn-round'**

Q: Does this give you enough support to cope?

'No, but it makes you feel you aren't on your own. It's not enough at all, but it's better than nothing'

No 17. EL, F, 51, single mother with a 19-year-old child, precarious work in catering, urban area (Ellie)

Ultimately, the lessons of Marienthal are again borne out. Elective participation ties are weakened when people are unemployed. While very close ties of friendship continue, especially in the southern European countries where unemployed people continue overall to be more integrated into local networks of solidarity often linked to the family, a massive reduction in standards of living means, in all the countries, that opportunities to socialise become much fewer and further between.

#### IV. Job-seeking experiences

In 1981, in *L'épreuve du chômage*, Dominique Schnapper differentiated between three kinds of experience: *total unemployment*, *inverted unemployment* and *delayed unemployment*. *Total unemployment* is characterised by boredom, desocialisation and humiliation. It is the experience of most manual workers, some white-collar workers and to a smaller extent managers from modest backgrounds, i.e. anyone for whom work is the best way in which they can express themselves in the sense that it not only provides activity and pay, but also a *raison d'être*, a feeling of usefulness and social recognition. *Inverted employment* is a very different experience, largely for a young population, from middle- or even upper-class backgrounds. The experience may be one of an extended holiday for people who have never worked or who, after a brief experience of work, rediscover the joys of idleness or the pleasure of having time for themselves or their leisure activities. Some use this experience to focus on their passion and in some cases their artistic life. Lastly, *delayed unemployment*, found among managers, involves active job-seeking or substitution activities. Most managers who have such an experience are keen to stick to the norms of the working world and cling to the status of 'unemployed manager' which makes it possible to delay the onset of the traits connected with total unemployment for a year or more.

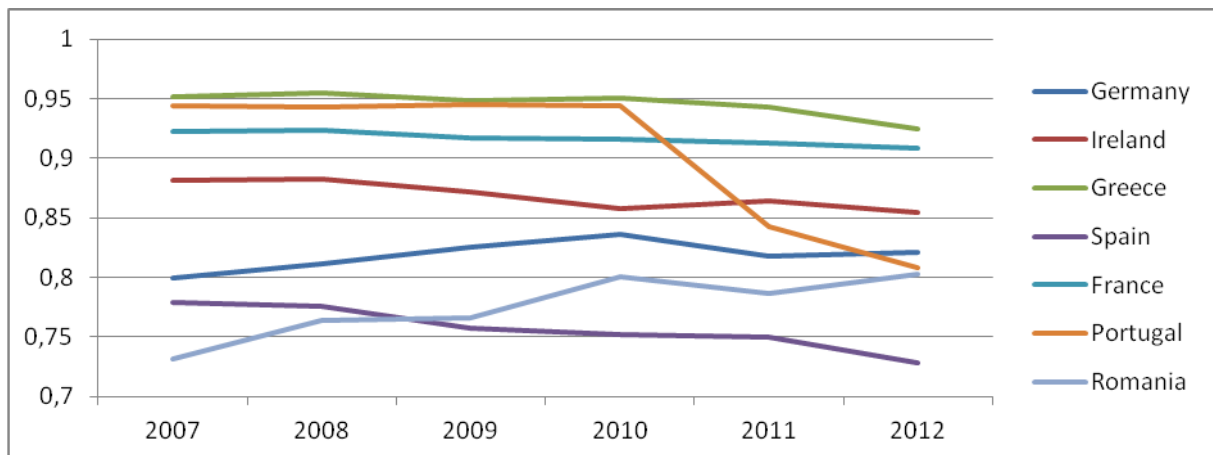
Of these three types of experience, only the first, total unemployment, seems to bear out the tendency towards a cumulative breakdown of social ties. While our interviews with unemployed people facing this experience do not entirely bear out the argument of a downward spiral leading inexorably to social isolation – this could only really be demonstrated by a longitudinal survey – the extracts cited show great suffering and a very clear process of desocialisation. Expressions such as 'I hardly ever go out now', 'I hardly ever see anyone', 'We've lost touch completely', 'No, I no longer make an effort to see anyone', etc., are very common among these men and women who are prey to despair. Dominique Schnapper considers that it is this experience of total unemployment, as a traumatising experience for the majority of the population, that is the real test of unemployment, whereas the other two can be seen as side issues.

What is the most common experience of unemployment among the unemployed people whom we interviewed? We have already answered this to some extent in the previous section, by highlighting the decline in elective socialisation, but we need to examine the issue in more depth by analysing the relationship with work itself. Are unemployed people actively seeking work or do they tend, along the lines of the inverted unemployment experience, to try to reverse the meaning of paid work by making the most of alternative experiences?

The proportion of the non-working population which does not want to work continues to be very low in all the countries in our survey. This proportion has even tended to fall since the beginning of the crisis (see Graph 3). Contrary to what one might imagine, the difficulty of finding a new job does not call into question the norm of self-realisation through work. It would seem that, paradoxically, it tends to reinforce it.

**Graph 3**

**% of the non-working population not wishing to work**



Source: Eurostat

### ***IV.1 Self-realisation through work***

In order to study relationships with work and employment, we cannot just look at the current economic situation, i.e. in our case the 2008 crisis, as account has to be taken of a long-term historic process. In European countries, the social norms that frame working life were established throughout the 20<sup>th</sup> century. They provided the foundation of what we call the wage society. Having a job does not simply mean fulfilment at work, but also provides a link, beyond the world of work, with the foundations of basic protection that arose out of the social struggles for welfare. For employees, the term 'having work' does not just mean the possibility of fulfilment from a working activity, but, at the same time, offers guarantees against what the future may hold. The ideal type of occupational integration can thus be defined as one which ensures both the material and symbolic recognition of work and the social protection stemming from work.

Nowadays, this model, which reached its zenith in the thirty years after the Second World War (with high economic growth and full employment), is to some extent in crisis. Many workers are permanently in precarious circumstances and/or faced by structural unemployment. The model of permanent employment on which social integration is based continues paradoxically to be the benchmark. Perceptions of social standing continue to be based on the status provided by direct participation in work. Since they are not managing – or managing only with difficulty – to comply with this prevailing model, it is highly likely that unemployed people will experience the hardship of social disqualification.

It can nevertheless be assumed that this experience will be especially painful in countries which have in the past experienced a full wage society. Rapid economic development has been more recent in the southern European countries, especially the poorest regions<sup>49</sup>. The wage society took hold at a later stage and in a very unequal way in different regions. The crisis abruptly interrupted this process of catching up with the northern countries. As a result, and as will be confirmed below, the hidden economy and survival activities on the fringes of the labour market continue to play a large part in the norms of occupational integration.

In France, the unemployed interviewees had strongly internalised the norm of stable employment as the basis of social integration. They measured the gap between this norm and their own situations and were left feeling anxious and bitter. This experience may be demoralising. We observed, however, that, overall, the interviewees were very assiduously looking for work. Some very strictly planned how to use their time to look for some kind of activity. The following extracts show this commitment.

'I don't want to "sponge off" the system, and all that, and ultimately say "why should I work?" No! **Work is important for morale, because you feel useful**, ultimately, it's ... I mean ... hard! (pause). Interviews are difficult because people don't call you back ... not long ago, quite recently in fact, I went to an interview, which went well, and the person took my papers and said, OK, we'll call you to settle the details of your recruitment, but I'm still waiting ... (...). I think that nowadays, in comparison with before or when you had a job, you no longer say ... I'll go for that job, I can always get a different one if I want, I'll make the most of what I'm offered. I don't think that way any longer, and if I get a job I shall try to keep it, and if I start looking elsewhere, I'll go about it quite differently. I think you have to put a lot of thought into a change of jobs and not do what you could do before, leaving one job and then a week later getting something else, no, that's no longer the case! (...) **It's very important to get your life back, like everyone else, going to work in the morning, coming back in the evening, and so on, having weekends like most people** ... because when you aren't working your weeks have no structure, weekends, Saturday and Sunday are the weekend and sometimes I tell myself the weekend is not so important because I'm not working during the week. I try to keep myself busy as it's important to carry on seeing people and getting out every day, not just staying at home ... I know because I've been there!'

No 50. FR, M, 37, single, BTS in sales, unemployed for over two years, urban area

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<sup>49</sup> By way of example, the employment rate in Portugal was very high in the early 2000s, five points higher than in France.

Q: In terms of the time you spend looking for a job, when you're not working do you spend a great deal of time doing so?

**'I put a lot of time and energy into it** and as I'm a networker, I've certainly got contacts here, there and everywhere, but I also look on websites, but there again those are jobs for which I'm not qualified. Or people offer you things ... I was offered a job as a postman for disabled people, but I didn't really know what they wanted, so it wasn't right, and the wages ...'

Q: How much time do you spend on average?

**'An hour or two every day.** It depends whether I'm working or not. If I'm not I'll have a look anyway, I'll follow up some leads which don't always come up with anything. That's very disheartening, it's lonely work, really lonely ...'

Q: Are you disheartened by the lack of vacancies?

'Yes. I think that employers lack confidence as well. Few employers are willing to give people a chance **so there's discrimination at all levels**, age, race and, I don't know, certainly between men and women, and so on, and often for very poor pay. That's the problem! Changing over to the euro has made everyone poor ...'

No 51. FR, F, 59, living alone, BTS in tourism, separated, has always worked in events combining fixed-term contracts with periods of unemployment, unemployed for less than six months, urban area

Q: What does work mean to you? Is it essential? Is it the most important thing?

'Maybe not the most important, but it is important. For a whole range of reasons, not just pay, but self-esteem, social integration, feeling more ... playing a more active part in society. Sometimes it's not very edifying to live entirely on social hand-outs and not work. If that's the situation I'm in today, it's not by choice. It helps to structure your day, your time. You have a timetable, and contact is also important with colleagues at work ... It gives you something to talk about, things happen at work that don't happen when you are on your own with nothing to do. In terms of your social life, what's happened to you during the day gives you something to talk about in the evening, plenty to talk about in fact. And then, of course, your pay at the end of the month which helps you to live a bit better'

No 52. FR, M, 45, IT worker, divorced (twice), four children, unemployed for over two years, urban area

Q: When you think about the future, is it always in a negative way?

'OK, I don't like to think in a negative way because I've got plans and I hope to do interesting things. I don't think, however, that I'll ever be rich! I feel as though I'm struggling, even though I've got qualifications, I'm educated and I've a lot going for me, **yet ultimately I feel as though I'm struggling like a poor person**'

Q: So, you're educated, you've got qualifications, but you don't perhaps feel that you are valued in the labour market ...

'Exactly that! Exactly! The upshot is that you are under-qualified, if you like ... you think in ways that are not at all in keeping with what the market wants from you and, ultimately, there's nothing at all you can do to make the most of yourself. This summer, I asked myself where I was going. I said to myself, if I don't have the money to pay my rent, I shall run into debt and then what shall I do? How long will it be before I'm on the street, what am I going to do'

No 53. FR, F, 44, single, no children, graphic designer, unemployed for less than six months, urban area

It should not be concluded from this that the norm of stable employment is an absolute benchmark and that no deviation from it is possible. Some people are able to turn it to their advantage. For them, work may be a way of earning money to pay for holidays or to finance

their passions. This is true of a young casual worker, passionate about the theatre. As he is not yet able to earn a living from this passion, he goes from one seasonal job to another while hoping that he will be able to find the job for which he is really cut out, aware that it will be difficult for him to avoid being in a precarious situation.

Q: So, a rather philosophical question: what does work mean? Is it an essential part of your life?

'For me, it helps me to do what I do when I'm not working, it gives me money to do something else, while for others I think it's more ... something that gives them a structure, for instance I know people who have been stopped from doing daft things ... in my case, it's more about funding my leisure, so to speak, my holidays ... in any case, work in entertainment is more a passion for me, so it's not so much a job as I'm really happy when I'm working in entertainment! It's a passion ... the jobs that I generally take on are not ... harvesting, for instance, it's more about the experience, you're enjoying yourself all the time, it's fun! For instance driving a lorry, I really like that, so for me work is not the be-all and end-all ...'

No 59. FR, M, 24, single, living in a truck, seeking work in the entertainment field, unemployed for less than six months, rural area

While the unemployed French interviewees were, on the whole, actively looking for work, they were critical of the efficiency of the Pôle Emploi. This institution which recently merged benefit services (formerly ASSEDIC) and job-seeking services (formerly ANPE), was unanimously felt to be a facility that offers nothing and from which nothing is to be expected. In some cases, the interviewees admitted that they had got angry in their dealings with the officers who were supposed to be helping them to find jobs.

'The Pôle Emploi, I wonder sometimes and ... it wasn't very long ago that I had harsh words with them **and I blew my top**, I'd had enough and I called them all the names under the sun, I'd had enough of being tactful! They treat you like a pariah! And I'm not the only one'

No 58. FR, F, 48, widow, five children, French of Algerian origin, has never had a permanent job in her life, unemployed for over six months, urban area

Q: Are you counting on the Pôle Emploi to find a job?

'Not at all. I'm counting on ... the only thing I'm expecting from the Pôle Emploi is to be pissed off! If I want problems, I'll go to the Pôle Emploi where I can be certain that I shall be pissed off'

No 55. FR, F, 46, single, living alone with an adult child, looking for work in the events field, unemployed for over six months, urban area

The tensions evident from the above extracts reflect the unemployed interviewees' anxieties about their status. The Pôle Emploi, on which they are heavily dependent for their benefits and job-seeking, is unable to give them what they want because they feel so powerless in the face of an authority which is itself felt to be powerless. At best, they just go there to register their situation. These statements also highlight the feeling shared by interviewees that the public authorities are unable to do much to tackle the current crisis. It is striking that no unemployed person talked about their experiences of any current training or job

integration measures they were attending, although that obviously does not mean that such experiences do not exist.

The unemployed German interviewees were also very actively seeking work. Some were nevertheless resigned because there were so few vacancies or because they were frequently turned down. Some were trying to explore different avenues in different sectors or were envisaging a retraining scheme because they were aware that there were few vacancies in their own sector. They hoped that the Job Centre would fund any necessary training schemes, which was the case for some people. That required, however, a certain strength of character and self-confidence when applying to the advisor. Retraining assistance depends on a whole range of factors: age, basic education, the applicant's health and the number of job retraining opportunities being subsidised.

It is interesting that most of the interviewees complained that they were not getting enough help from the Job Centres which, ultimately, left them to their own devices. People who had been to the Employment Agency during the first year of their unemployment talked about the difference between these two institutions in terms of both their reception and the level of help with job-seeking that they had received:

'There are really huge differences between the Employment Agency and the Hartz-IV Agency'

No 10. DE, F, 31, couple, no children, partner working, unemployed since 2012, rural area (Susanne)

'They're much kinder at the Employment Agency. "Oh my God, we're really sorry" and they're more human than the people at the Job Centre: "It's your fault that you are unemployed" [...] They've tightened up a lot so you can't just go when you want'

No 5. DE, M, 37, couple, one child, partner not working, unemployed since 2010, rural area (Marco)

While the Employment Agency treated them well and did not require an appointment (advisors generally looking more kindly on job-seekers), the Job Centre saw people only by appointment. The appointment at the Job Centre was a difficult moment for many of the interviewees. One interviewee spoke of 'anger' and another of being 'laid bare'. Others had a strong feeling of humiliation and of being controlled. Seeing benefits reduced or being placed on a training scheme that, according to some, was fairly useless, were other fears. The difficult moments that they had experienced at the Job Centre continued to loom large in the memories of some interviewees. This is true of the following woman placed against her wishes in a programme for the over-50s. As a result she could no longer take on 'work with financial compensation for additional expenses' (MAE, see the note on methods) in order to earn a bit of money on top of her Hartz IV benefit:

'Even two months after such an interview, morally speaking, I still didn't feel human [...] She sent me to this project to which I really didn't want to go [...] From a material point of view, I can't earn any money on top of Hartz IV'

No 15. DE, F, 54, single, unemployed since 2005, urban area (Katharina)

Few interviewees felt that they had received real help in finding work from the Job Centre This can be seen from the following examples:



'They say, you've got the Internet now, you can look on the Internet [...] You don't get any support at all'

No 2. DE, F, 27, single with one child, unemployed since 2008, urban area (Frieda)

'I get very few offers from the Job Centre'

No 3. DE, M, 53, single with one child, unemployed since 2007, urban area (Antonio)

'At the Job Centre, I feel you have to keep on and on at them if anything is going to happen'

No 14. DE, F, 42, single with one child, unemployed since 2012, urban area (Sina)

'That's why I think that the right term would not be labour market placement agency but rather employment management agency'

No 4. DE, M, 50, single, unemployed since 2012, urban area (Klaus)

Some nevertheless said that they had an easy-going advisor who 'let them be' and understood their situation. The problem is often more to do with an institution that controls, imposes penalties and fails to carry out its function of finding jobs for people than with the advisors working there.

Job-seeking is more difficult in rural than in urban areas: there are fewer vacancies. Even if there are, people have to be willing to travel to the workplace which entails additional costs. For this reason in particular, Susanne had turned down a job:

'I've already had two interviews here in Berlin for after-sales services and I've had to turn them down because I wouldn't even have got €1 000 for a full-time job. I said, I'm sorry, I can't accept. It's not possible, my travel costs would be €300 and I also need something to live on'

No 10. DE, F, 31, couple, no children, partner working, unemployed since 2012, rural area (Susanne)

An important aspect that interviewees mentioned is the issue of wages. Germany does not have a general minimum wage: there are minimum wages in only a few sectors. A survey has shown that 46% of employees with a net monthly wage of between €771 and €1 200 feel that they are not paid enough<sup>50</sup>. Many of the interviewees cited the problem of low wages in Germany as an explanation for their lack of motivation to look for work. Susanne said, for instance:

'I can't afford to go to work. I can't put it any other way. In my view, that is a step in entirely the wrong direction. I am therefore very much in favour of the minimum wage'

No 10. DE, F, 31, couple, no children, partner working, unemployed since 2012, rural area (Susanne)

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<sup>50</sup> Liebig S. and Schupp J., Empfinden die Erwerbstätigen in Deutschland ihre Einkommen als gerecht? *DIW-Wochenbericht*, 48, 2005.

Even though most of the interviewees wanted to work, they found it hard to get to grips with the idea that they would have to take a job in which they would ultimately find it as difficult to get by as they did with their benefits:

‘I know that if I work full-time, I won’t have much more money than I do now. But I’d still like to go to work’

No 7. DE, M, 48, couple, three children, partner working, unemployed since 2012, rural area (Günter)

A study has shown that 43% of people in receipt of unemployment benefit II (Hartz IV benefit) would be willing to accept a relatively low salary, while 81% would be willing to accept a job for which they were over-qualified<sup>51</sup>.

The issue of the minimum wage thus came up in practically all the interviews; this can also be explained by the fact that the survey was carried out at the time of national elections and the introduction of a minimum wage of €8.50 had been a key campaign issue. Some of the interviewees also talked about bad payment practices on the part of enterprises. In two cases, they were still waiting to be paid their wages.

Having an activity, even if it is not a fixed job but is State-subsidised, i.e. a ‘job with financial compensation for additional expenses’ (Mehraufwandsentschädigung, MAE) or, since 2011, a volunteer post in the Federal Voluntary Service (Bundesfreiwilligendienst), may be one way of obtaining funds. Ingo, for instance, had swiftly applied for a place on such a programme. For him, this was not just about having a little more on top of his benefits but also a way of passing on the value of work to his children:

‘I’d really like to work myself, so that my children learn that it’s natural to have to go to work to earn money. When my kids see me going to work every day, they know that it’s not a fixed job where I earn thousands of euro, but for them, at present, it’s important for them to understand that someone is going to work’

No 11. DE, M, 40, couple, three children, partner not working, unemployed since 2011, urban area (Ingo)

In this case, the aim is to retain a degree of dignity in front of the children and take a responsible approach to their upbringing.

The Irish interviewees also talked with some emotion about what work meant to them. They stressed, during the interviews, the extent to which they were missing work and wanted to work, especially as a number of them had worked since they were very young. This was nevertheless an opportunity for them to talk about why they missed work so much. Four factors stand out. The first is the pay that goes with work. People in difficult financial situations placed greater emphasis on this factor. One of the interviewees said that he would accept any work provided that it enabled him to keep paying his bills and would think about the merits of the work once he had a job. The second is that work provides the day with a

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<sup>51</sup> Beste J., Bethmann A. and Trappmann M., ALG-II-Bezug ist nur selten ein Ruhekitzen. *IAB-Kurzbericht*, 15, 2010.

structure, gives an incentive to get up and maintains a kind of dynamic. This seems especially desirable if long-term unemployment has largely destroyed day-to-day routines and demotivated people. The third factor is that work confers a status, which takes two forms: it gives a feeling of belonging to a community in which people participate by working.

‘So if I go back to work, it's the whole sense of being part of something, it's great. And that's why I'm doing the acting now. It's good to be part of ... if you're on the dole, if you're unemployed and you're not involved with something it's hard. **You have to get yourself involved** and if getting involved with something is working - I've run social clubs and jobs and all so if I can get back into work it would be great, the best thing ever, won't know myself’

No 72. IE, M, 38, couple, one child, unemployed since 2010, partner working, rural area

Other people also tend to see you in better ways. Not working is felt to be demeaning, but this feeling can also be seen, in a just as forceful a way, in the way in which a 50-year-old woman described how other people viewed the work she was doing in a job integration scheme (Community Employment Scheme).

Q: You were saying several times that you haven't been out of work for a long time. At the same time in the scheme you are not properly paid for your work so what would work mean for you exactly?

‘The difference between actual work and here?’

Q: Well I don't know because at the same time you could say ... You say that you were not working because you were here and it was training and another time you said you are not out of work for a long time so what would work mean for you? When you say ‘work’ what do you describe?

‘You mean full-time work. Like I call it working here but it's actually not. My daughter she works in the community as well. She is a youth worker. **She keeps saying “Mam it's not a job” but I consider it a job because I'm up here every day and I'm in here doing what I'm doing. Yeah it is training. I call it a job but I mean unemployed or not doing anything is sitting at home, you know,** so to me it's getting up every morning and you are doing something, you are improving you own skills and trying to help, you know, people in the area and that. I suppose the difference between here and work is that you are obviously getting properly paid for what you are doing not just income supplement. Hopefully, do you know what I mean, there will be a permanent position, permanent employment. The difference is I suppose is that you are obviously getting, you know, you are getting properly paid for a job that you are doing and a specific job’

Q: No, but that is interesting because actually what you are doing here is a job.

‘Yeah’

Q: It's work.

‘It is yeah but the government don't look at it like that and neither do, you know, they look at it as a training scheme, you know, it's a job initiative scheme. They don't look at it as a job’

No 81. IE, F, 50, single, two children, unemployed since 2009, rural area

The fourth factor is that work may potentially be fulfilling and help you to realise yourself. This factor was often lacking in the jobs that some people had had before they became unemployed. Unemployment was an opportunity to review their daily lives and work out new and in some cases radical life choices. One person no longer wanted to work in IT but wanted to retrain for jobs in contact with the public. Another wanted to help other people

rather than managing convenience stores. Another was keen to leave kitchen work in order to counsel other people.

‘I don’t know how to describe it. **I want to work for me**, I don’t want to work for money which is why the likes of counselling and psychiatry that’s something that I like and I enjoy as opposed to all those years in kitchens in which I love cooking, I love cooking for the kids, I hate it when it becomes a mundane task and that’s why I would hate my work even to be a mundane task where somebody would just go Oh God no, not again and you’re only doing it for the money’

No 74. IE, F, 32, single, three children, unemployed since 2012, rural area

A 37-year-old mother of two children had also decided to make major changes to her life by not working full-time as she had been doing for 17 years. Her period of unemployment had made her realise that work was necessary but not essential.

‘I’ve worked since I was 15 so I was brought up with the attitude that you should go to work and everybody wants to win the lottery and retire and relax but I imagine that even if I did that I would always have to keep busy, always have to have a purpose, a reason and that’s what work for me is. **And I’ve changed my attitude since I’ve lost my job**, it’s not necessarily ... I used to just focus everything was about work whereas now it’s about my time out of the house to give me my routine but the importance is back on the house’

No 69. IE, F, 37, single, two children, unemployed since 2012, urban area

As can be seen, unemployment in some cases leads people to rethink their job plans in order to find greater job satisfaction. Looking for a job is always tiring, however. With the exception of two people not looking for jobs – one because she did not feel sure enough of herself to work and preferred to focus on her daughter, and the second because she was attending a training course – almost all the unemployed interviewees described the same daily job-seeking routine: looking at Internet sites and sending CVs and application letters.

Using the Internet means that job-seeking is a home-based activity and make take up several hours a day. The accessibility of information and the need to find a job may lead some people to take this to the extreme, as can be seen from the following extracts:

Q: How would you have, for the last year, organised your work search?

‘On my phone. I do everything off my phone’ [...]

Q: How much time would you say the job search would take?

‘I think before we moved down here it consumed me an awful lot because I thought if I found a job then we could have more money and we could afford to rent a house and whatever but now down here I don’t know whether it’s the mentality of everybody down here or my mentality has changed or it’s a big combination of everything, I’m not putting as much pressure on myself so I would only look once a day. I would sit down in the evening with a cup of tea and I would look at all the jobs. I mean I was checking job sites five and six times a day and I ended up stressing myself out more because there’s no way a half an hour after you have checked the site there’s going to be that many more new jobs and because you’re the first person that applies for it you are going to get it. It’s just extra pressure on you so yeah I’m taking a more relaxed approach but **I’m still very seriously looking for the right job**. All the

while I want to keep up the course I'm doing as well so I'd have to take Tuesdays and Thursdays off'

74. IE, F, 32, single, three children, unemployed since 2012, rural area

'Most of my checking for work is online and then I'd send off a CV and send the letter. Like I've done the training courses here, I've done training courses in the college about how to write a letter, how to present myself. So that's what I do. **Not most mornings, but a lot of mornings.** Obviously Saturday and Sundays I don't, just don't bother my arse, excuse me, I don't mean to be cursing, but I don't care. I don't care on a Saturday and Sunday'

No 72. IE, M, 38, couple, one child, unemployed since 2010, partner working, rural area

What makes this time spent looking for a job potentially painful also has to do with the lack of replies from the employers contacted. Most of the interviewees stressed how disheartening this could be. Those who had managed to get interviews had not always had better experiences. The following unemployed man stressed that he longer knew what to do to please recruiters.

'I get very down. There's days I'll just be sick of it. I'll be just, you'll just be sick **and I've sent out about 500 or 600 CVs** and sent them all over the place and in fairness though I got a few interviews, but you go to the interviews and it's just like I've done interview techniques so it's not a case of I don't know what I'm doing when I'm in there, it's just the case that you go for the job and then you go through the spec of the job and then they tell you and then OK and then it's the whole jumping through hoops that just gets you really down. I went for two interviews for a company and I was told if you get the second interview you more or less had the job. And I went for the second interview, did everything and then he told me by email, even though they rang me four times, **they told me by email I didn't get the job. They didn't even bother ringing me.** And another... this is another act that'll get you down. **You go for the job and they won't even ring you back, they send you an email now. They won't even ring you.** Or, now I'm after finding out that the interview techniques that they're giving you are not the right ones. Or you're at the ... it's like as if somebody's changing their mind whenever like - OK, we'll do it this way for a while, alright, we'll change our minds, we'll do it this way. It just gets you down'

No 72. IE, M, 38, couple, one child, unemployed since 2010, partner working, rural area

A qualified and experienced 37-year-old woman had attended many interviews. She stressed that over and above the emotional cost, looking for a job had a very real financial cost.

'I've had a good few interviews, I been shortlisted a couple of times as well and nothing yet. I was actually really annoyed last year. I applied for a job in West Cork. It was only for four months and their designer wanted a long holiday or something and **I drove from Dublin to West Cork, it's like 4 and a half hours of a drive, had my interview, it went really, really well, had to do a skills test as well.** I came back, half way back I pulled in to have a cup of tea and I checked my emails on the phone and they had emailed to arrange an interview for the next week, the boss was away on business and he'd be back so **went back the following week, was interviewed and I kind of a feeling that he already knew who he was hiring** and they rang me the day after and said, a guy, a late applicant who was more local got the job. Basically because he was local he got the job, like over me. And I would have moved from Dublin to Cork for the four months because it was in pharmaceuticals. Generally pharmaceuticals will only hire a

designer if you have a previous experience in a pharmaceutical. So, although it would have been a lot of hassle, moving and all that and back, it could have been worth it like. But that was a bit annoying, **because I spent at least €150 on petrol between up and back, 9 hours driving there and back twice'**

No 67. IE, F, 37, single, no children, unemployed since 2011, urban area

While the following finding is to some extent due to the interviewees' profile – long-term unemployed – most of them, despite their varying experience and qualifications, shared the feeling that there was simply not enough work to go round, especially as far as they were concerned. A 48-year-old man thought that he would never have a permanent job again. One woman was especially down as she was aware that for every job vacancy for which she applied, there were a hundred or so other applicants.

**'There's just no work out there.** Because I was only earning €300 a week from the job doing 3 days a week, I thought "ah I'll get another job, surely I can get another job doing that". But as it tucks up, I haven't been able to get another job and I have tried, I have applied for quite a few different jobs, I've applied for McDonalds, I've applied for... because I don't have... Since then I just haven't been able to get another job that's the truth of the matter so that's where I'm at'

N° 71. IE, M, 41, couple with three children from a previous relationship of his partner, unemployed since 2012, partner working, urban area

In France, Germany and Ireland, the unemployed interviewees felt that finding a job as soon as possible was an absolute must and said that they were spending a great deal of time and energy looking for one. Many of them wanted to fulfil themselves through work and in that way ensure their status and social usefulness. In the three southern European countries unemployed people are even less likely to find a job because the economic situation is so serious. Our interviewees were aware of this. In these countries, the wage society had been less developed before the crisis. Many workers were already working in the informal economy. The meaning of work in these countries is therefore very different. The value that is often attached to it, especially in working class circles, is more directly linked to the social function of protection for the family that work can provide. For men in particular, having a job means that they have the status of family breadwinner, whatever the kind of work they are doing. This is highlighted in the following extract from an interview with a 52-year-old unemployed Portuguese man.

Q: What does work mean to you?

'Work? Work is all I have! If I don't work, I have nothing! Do you understand? This is what's happening to me now, I don't work, I have nothing! But I have something very important, which they still didn't take away from me, which is my dignity. That, that, the politicians of Portugal still haven't managed to get this from me. **It is my dignity and my family**, and our good living, which sometimes is not very good, because you know that *in a house at which there is no bread, everyone scolds and nobody has the reason [old Portuguese saying]'*

No 94. PT, M, 52, couple with children, unemployed for over two years, partner not working, rural area

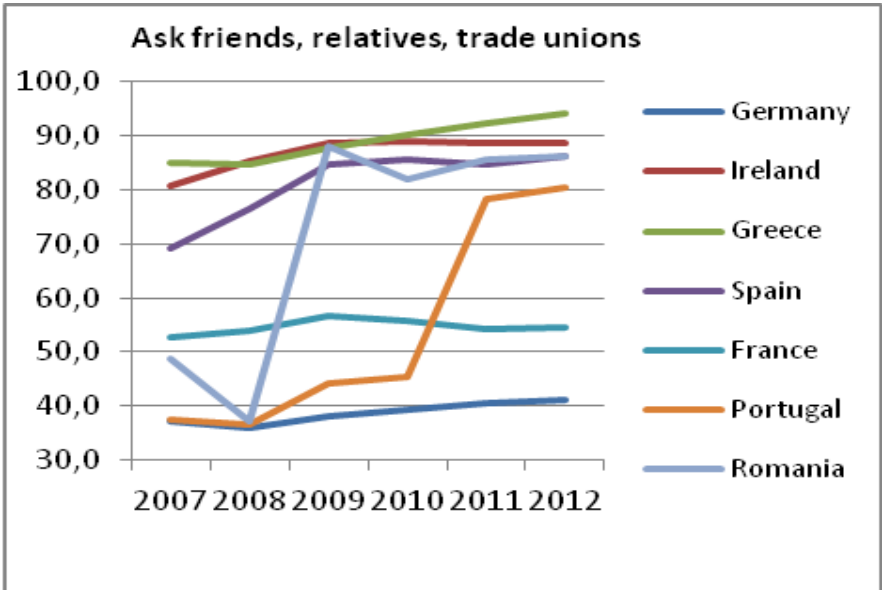
In the southern European countries, losing your job does not just call into question your identity as a worker, but also and in particular your identity as a 'protector' which plays a basic part in determining social status. If no work is to be found in the formal economy, it is

then reasonable to look to the informal sector, if only to save the family honour of the 'breadwinner'.

It is also striking that unemployed Greeks and Spaniards, as well as the Irish, are more likely to turn to their close circles (friends, relative, trade unions) to find a job than their French or German counterparts (see Graph 4 below). This tendency to turn to close circles has increased during the crisis, especially in Portugal and Romania.

**Graph 4**

**Methods used to find a job: % of unemployed people turning to their close circles (friends, relatives and trade unions)**



Source: Eurostat

It is also through these close circles that unemployed people may hope to find a job in the informal economy.

***IV.2 The temptation of the informal economy***

We need therefore to look at the resources that the informal economy can provide. By definition, it is difficult reliably to measure this hidden sector of the economy from ordinary surveys of the general population. Even when questions are asked about this issue, people are not keen to talk about this kind of work because they fear they may be pursued. Estimates are nevertheless available. Table 8 below provides two kinds of estimate for the countries in our survey. The first is an estimate of the hidden economy as a % of GDP and the second is an estimate of the proportion of informal workers in the overall labour force. In the light of these data, there is a clear line between the southern European countries where the informal economy is widespread and the northern countries, especially France and Germany, where it is not as common and more severely punished. Ireland and Romania are

somewhere between these two positions. The indicators available do not tally with one another. While in Ireland the scale of the hidden economy is 12.2 (as a % of GDP), close to the figure for Germany, the percentage of informal workers is very high in Ireland (33%). The opposite is true of Romania. The scale of the hidden economy is 28.4 (as a % of GDP), whereas the percentage of informal workers continues to be low (11.8%).

**Table 8: Estimates of the informal economy and informal workers in the countries surveyed**

Country	Scale of the hidden economy (% of GDP)*	Informal workers (% of total labour force, 2008-9)**
DE	13	11.9
EL	23.6	46.7
ES	18.6	18.8
FR	9.9	10.3
IE	12.2	33.0
PT	19	22.4
RO	28.4	11.8

\* Indicator based on the 'MIMIC' (Multiple Indicators Multiple Causes) model, which assumes that there is a relationship between the undeclared hidden economy and a series of observable variables, for instance electricity consumption or cash transfers.

\*\* Estimate calculated by the World Bank on the basis of national social surveys.

Source: European Commission, *Employment and Social Developments in Europe 2013*, see Chapter 4 'Undeclared work: recent developments'.

Our survey provides additional information for assessing the extent to which people are resorting to the informal economy to cope with the crisis. In the southern European countries undeclared work is seen as a kind of resourcefulness<sup>52</sup>. It has always been considered, especially in working class circles, as a more or less normal way of topping up one's income. Men undertake undeclared work in several sectors of the economy including construction as well as catering, etc. Women work in domestic services, cleaning and ironing, and are often willing to be paid in a very informal way. In many of the interviews in the southern European countries, unemployed people said that they undertook undeclared work very often and did not consider it to be a problem. It was so much a part of daily life that they had no problem talking about it openly. This strategy to cope with unemployment is an obvious answer. Given that unemployment benefits are often very low, especially in Greece, it may be wondered how households could survive without this regular top up. In a context in which solidarity and trade-offs tend to be family-based, resources are rarely

<sup>52</sup> It emerges from a recent survey of unemployment in Paris, São Paulo and Tokyo that unemployed Brazilians, in a context in which social protection is low overall and in which undeclared work is very widespread, use the expression 'resourcefulness' much more often than unemployed French or Japanese people to describe their day-to-day experience. Being resourceful means finding ways of working in the informal sector and obtaining resources from a whole range of stratagems within the hidden economy that the public authorities are allowing to develop on the fringes of the official economy as it provides the population with ways of surviving. See Didier Demazière, Nadya Arauyo Guimarães, Helena Hirata, Kurumi Sugita, *Etre chômeur à Paris, São Paulo, Tokyo*, Paris, Presses de Sciences Po, 2013.



enough to support a basic standard of living (secure housing, food and heating). Both women and men talked about their undeclared work as a way of surviving. The same emerged from the interviews in Romania as the following extract shows:

Q: What are you doing to get by? How are you surviving?

'I'll tell you. I'm working as a cleaner on the black market, I do cleaning, I give private English and German lessons, I've given people pedicures, manicures, massages, whatever they want.  
**I'm still on my feet'**

No 106. RO, F, 53, couple with no children, unemployed for over two years, partner working (part-time), urban area

It should not be assumed from this that income from the informal economy is some kind of plentiful and inexhaustible manna from heaven. In most cases it involves small, badly paid jobs which are never enough for people to survive on. It would also appear that, with the crisis, potential resources from the informal economy have also dried up in those countries in which it was highly developed. Several interviewees said that opportunities in the informal labour market had dwindled. Activity is slowing down to such an extent that even small informal jobs are declining in number. Undeclared work may even prove to be difficult in these circumstances.

There are also cases in which undeclared work raises serious problems for those undertaking it. A woman from Athens explained that she had been undertaking undeclared work since her husband, who is a craftsman, had had no contracts. She had had an accident at work and had not complained. She was afraid that she would lose this precarious job which was the only way in which she and her family were surviving. She also talked about delays in payment and forms of exploitation which she felt it was futile to complain about.

Q: What is your opinion of undeclared work?

'Very bad. Last month I had an accident at work. Look at my legs, my knees and the metal supports. It was a bad accident. I'm trying to avoid surgery. **I reached the point where after 25 days when my doctor said I shouldn't walk, I went back to work, because if I didn't they would have taken someone else on in my place.** That was very clear from their attitude and behaviour. I didn't do anything, I didn't complain to anyone and I didn't even ask them for medical help because I knew that they wouldn't give me any and also that they would tell me to leave. They had already told someone else: **"It's up to you, but if it doesn't suit you, there are fifteen other people outside waiting for your job. People are queuing for this job"**. They said to me: "Come back soon otherwise we'll take someone else on"

Q: How did you feel about that?

'Repulsion. But you can't do anything else. Now it's happened to me, I've got the picture. Before the accident, I put everything into it. That's how I am. Ten days after I came back, I stopped all that. Now, as soon as I've done my 8 hours, I'm off. I'm certainly not going to get anything out of them'

Q: You told me that things had been more difficult in recent months?

'It's more difficult because I'm working with no guarantees, it's difficult because I'm working in a firm which is doing OK but I'm not getting the money that I should be getting. They still owe me money from the money that I should have got. What I mean is **that I'm working with no guarantees and my payments are being delayed.** Between January and today, I've only had advances on my wages'

No 21. EL, F, 43, married, one child, partner working although his income has dropped by 70% over the last three years because of the crisis. Undeclared work, rural area (Marietta)

In the northern countries, undeclared work is a last resort that may be tempting for unemployed people<sup>53</sup>. We were able to talk directly about this issue in some of the interviews in France, Germany and Ireland. This was not always easy as interviewees were keen to draw a veil over this kind of activity. Many were afraid that they would be reported and lose their unemployment benefits. From what we were told locally, we think that in France some people refused to take part in the survey so that they did not have to reveal any undeclared work. Once reassured that the survey was completely anonymous, however, unemployed people were able to talk about this issue in full confidence.

In Germany, undeclared work is a coping strategy for some people. Income from this kind of work is largely used to pay for extras, things that would be unaffordable if benefits were the only income. One person had bought a large flat-screen TV because his children might be embarrassed if they found out that their friends had similar things at home:

‘From a strictly legal point of view, if I lived only on the money from the Employment Agency, it would be out of the question’

No 6. DE, M, 42, couple, two children, partner not working, unemployed since 2010, rural area (Peter)

Undeclared work is therefore a way of preventing children from being stigmatised, and of supporting a ‘more comfortable’ lifestyle and more of a margin of manoeuvre when large purchases have to be made. These large purchases were often problematic. Many people did not know what they would do if their fridge, for instance, went wrong. This would be an exceptionally high expense especially as it is no longer covered by the Job Centre.

Faced with the shortage of work, undeclared work was a temporary stopgap to which several interviewees had resorted. It is striking that this solution is far from marginal even in a country in which undeclared work is fairly heavily punished.

Q: If you were offered undeclared work, for instance? Would you be willing to accept it? Have you already done any to get a bit more money?

‘I have, but it’s not income on which you can rely, it’s not secure ...’

Q: What field was it in?

‘Catering and ... well, it’s not secure, it’s not a very good situation from the point of view of insurance and so on. It’s not ... really something you could do every day, in my view. You need to think about later, about retirement, it’s mad, but you have to think about it. You don’t know what the future holds, but ...’

Q: You accepted it as a last resort, but it’s not what you’re looking for, is that it?

‘Ideally, no, it’s not what I’m looking for. I did it to be able to eat something (laughs). To eat ... to my knowledge, it’s very difficult to find now’

Q: Ah, it’s difficult to find?

‘As far as I know ... Outside of the network of acquaintances and all that, it’s as though I ... but I don’t know, perhaps I’m being too ... to my knowledge it’s difficult to find ... I don’t see myself suggesting it to an employer, and I’d be surprised nowadays if an employer suggested

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<sup>53</sup> On this point, reference may be made to Florence Weber, *Le travail au noir: une fraude parfois vitale?* Paris, Editions Rue d’Ulm, 2008.

it to me. **That happened to me so I know it goes on.** For me, It's not really what I'm looking for. Obviously I understand that people have to do it in some cases, just to survive!

No 50. FR, M, 37, single, BTS in sales, unemployed for over two years, urban area

Q: Have you taken on undeclared work just to survive?

'I've given English and computing lessons. That's all. They were people around me who I knew'

Q: And did you get some money out of that, did you feel that it was important to take on these little jobs?

'Yes. It was important, as I had free time and they were individuals who didn't want to employ me, who didn't want to declare me, and it has to be said that those English and computing lessons paid for my shopping, for instance! **There was some point to it and, sadly, if you're forced to live by your wits, if the government hunts down people doing undeclared work, well, you've got no choice!**

Q: Yes, yes, I agree, it's survival, you have to find something to live on ...

'Exactly'

Q: So, does that mean that you'd be willing ... If someone suggested something to you like English lessons, for instance, you'd be willing to do it?

'Yes, I certainly would! I'd do it because I've no other way out and because I'm not going to say no, I ... well, everyone needs to find a way out ... if I had a salary of €3 000 a month, I wouldn't do it, but I'm nowhere near that, and last year it helped me to ... it's almost a budget, food survival. Just food in that case'

No 51. FR, F, 59, living alone, BTS in tourism, separated, has always worked in events combining fixed-term contracts with periods of unemployment, unemployed for over six months, urban area

Q: Have you already done any undeclared work at times when you needed money?

'Yes, yes, yes. **Since I've been unemployed it's practically my only income,** I shouldn't really say that, it's not really legal ...'

Q: Yes, but when you have no choice ...

'Yes, if there's no choice, there's no choice ... I wasn't even getting the RSA [social welfare benefit] because there was some kind of administrative misunderstanding, so I had nothing coming in and I was in the country at that time so no Secours Catholique [a Catholic charity], no soup kitchens, and I had nothing to eat, so I did some computer repairs at home, undeclared, I did odd undeclared jobs, mowing lawns, wall-papering, floors'

Q: Just to get by?

'Yes, it was either that or dying from hunger. I picked stuff in orchards, even in gardens, because I was so hungry'

Q: From the point of view of money, this kind of work is very ...

'It's very random even so. You need to find a niche and those don't come along every day ...'

Q: It doesn't bring in much?

'No, **just enough to survive on,** that's all. I was also in the country where there are far fewer people. I put up notices everywhere, at the bakery, everywhere, and then I was on the end of my phone and if anyone rang, I was very pleased!'

Q: You've never given up ...

'No, never, never, never ... it's a good thing, because ... I don't want to die and I also have children, and they need a father'

No 52. FR, M, 45, IT worker, divorced (twice), 4 children, unemployed for over two years, urban area

Even among people who had never resorted to undeclared work, it seemed to be a possible solution.

Q: I have to ask you a question which is, well, ... would you be willing to work undeclared?

**'Frankly, yes! Yes, of course! If someone said to me today, I'll give you so much but I'm not declaring it, well, of course, I have to pay my rent, I have to live!'**

Q: You've never taken on undeclared work?

Undeclared no, never, but nowadays, well, of course! It's not at all what I had in mind ...'

No 55. FR, F, 46, single, living alone with an adult child, looking for work in events, unemployed for over six months, urban area

As in France, undeclared work is a delicate question in Ireland as it may in theory call into question any benefits being received. A climate of trust has therefore to be established if the interviewee is to speak openly about it. Of the 17 interviewees, seven said that they were undertaking undeclared work or had done so in the past and one had not undertaken any but regretted not having done so.

This was very occasional work for two of them. A young single 22-year-old had not declared her dog grooming work but she had only one client. A 51-year-old man had worked on several occasions for debt recovery firms by drawing up budget schedules for people in debt but he had stopped any such work because of the amounts involved (between €30 and €50).

A 37-year-old woman was in a rather different situation as this kind of work was not an income top-up. She had had a number of opportunities in the past. When she lost her job a number of friends had asked if she would look after their children, but she had refused because she was not qualified. She had, however, accepted the painting work that she had been offered – provided that she knew the customer – as it was linked to her previous line of work. Her former boss had also given her two little jobs in her area of competence that she could also not have declared, but as she was keen to publicise the result and her clients were well-known she did the work within the rules.

Undeclared work was in some cases on a larger scale. A 50-year-old unemployed man, facing serious poverty, had regularly undertaken undeclared work on the building sites of one of his acquaintances, but this work seemed to be more exploitation than an income top-up. He was in practice paid €20 or so for many hours of demanding work. Another person refused to be drawn on the amounts involved, but seemed to have a more regular relationship with this kind of work. He was working as a window cleaner and took on any odd jobs such as painting. He was nevertheless sorry that that were not more opportunities.

Lastly, what was common to the statements made by people who were not in principle averse to undeclared work was that there were not enough opportunities. Some explanations were put forward. One of the unemployed people had managed to get odd jobs as a take-away delivery man six or seven years ago but felt that this was no longer possible because of the monopoly that Chinese immigrants had managed to gain over this kind of work.

Another explanation was put forward by an unemployed person who had lived through the previous recession in the 1980s.

'It's not the city we grew up in. It's not ... things have just gone ridiculous, kind of, it's hard to explain: when we grew up everybody knew everybody and everybody looked after everybody, and no matter how bad things were, I mean, I was through the first recession in the 80s and it was nothing like this. I mean, in the 80s you always got something, somebody would always ... you'd get two days' work here or maybe a week work somewhere, so you were never struggling. But then things just changed then with the boom and everybody suddenly ... people who hadn't got nothing were going around buying and selling houses and all this ridiculous carry on, fuelled, of course by cheap credit [...]

Q: And have you had opportunities for undeclared work or other ...?

'No. That's what I was trying to explain to you earlier on: the difference between the 80s and now, in the 80s you would meet somebody, "Oh, I'm doing this, two days there, would you do it?" "Aye, of course I would". Now, nothing'

No 66. IE, M, 48, married, no children, wife working, unemployed since 2011, urban area

This unemployed person considered that opportunities for undeclared work had dwindled largely because there was no longer any community spirit, a feeling that was also mentioned by a 32-year-old woman who had just moved. She gave a slightly different explanation. She explained that in the past she had always done undeclared work when she was unemployed as her work in catering and the fact that she lived on the coast provided her with various seasonal opportunities. She stressed, however, that the main cause of the problem, since 2007 and the crisis, was that such opportunities had become fewer and further between as had the number of customers. In addition to this decline in supply, she also stressed that having a good network of contacts played a key part in obtaining information.

Q: Have you had opportunities of undeclared work since you were unemployed?

'Yes in the past, not this unemployment kind of gap or whatever you call it but in the past I have and I have done it because needs must really. I worked two years in a row on a chip van on [place] beach for the whole summer. I think I was only on €30 or €40 a day but it paid for the kids to go back to school every single year so I had to do it. I didn't have a choice, well I did have a choice, I could have not done it but I didn't'

Q: The other there was no opportunities?

'No I haven't seen any so far but I mean I will keep my eyes out, you have to, you really have to. You just have to get to know the right people really because I would, I would definitely. Even child-minding, I mean most people who mind people's kids they are not claiming it and they are not registering it with anybody. It just helps to pay the bills I suppose'

No 74. IE, F, 32, single, three children, unemployed since 2012, rural area

## **V. A lack of trust in institutions**

The tie of citizenship is based on the principle of belonging to a nation. In principle, the nation recognises that its members have rights and duties and gives them the status of full citizens. In democratic societies, citizens are equal before the law, which does not mean that there are no economic or social inequalities but that efforts are to be made within the

nation to ensure that all citizens are treated in the same way and together form a body having a common identity and shared values. It is normal nowadays to differentiate between civil rights that protect individuals in the exercise of their fundamental freedoms, in particular against encroachments by the State that are deemed unlawful, political rights which enable them to participate in public life, and social rights which provide them with a degree of protection against the ups and downs of life. This extension of individual fundamental rights enshrines the universal principle of equality and the role devolved to individual citizens who are considered 'automatically' to belong, over and above their particular social status, to the political community. Citizens' trust in their institutions is a prerequisite for the exercise of democracy and the respect of principles of civility in the public arena. Several indicators nevertheless seem to be showing that this feeling of trust is gradually being eroded in the collective mind.

This can be seen in all the European Union's Member States (see Table 9 below). Europeans' trust in the European Union fell from 57% in September 2007 to 31% in September 2013. Europeans' trust in their national parliaments fell from 43% to 26% over the same period. The same trend can also be seen in Europeans' trust in their national governments. It is interesting, however, that unemployed people's trust in these same institutions, whatever the period, has been even lower and has fallen to a greater extent. Unemployed people's trust in the European Union was 52% in 2007 and 23% in 2013, i.e. 2.3 times lower in comparison with 1.8 times lower among all the people polled. Similarly, unemployed people's trust in their national parliaments fell from 33% in 2007 to 16% in 2013, i.e. 2.1 times lower in comparison with 1.6 times lower among all the people polled. Lastly, unemployed people's trust in their national governments fell from 31% to 14% over the period, i.e. 2.2 times lower in comparison with 1.6 times lower among all the people polled.

**Table 9: Trust in the European Union, national parliaments and national governments from 2007 to 2013 in all EU Member States among all the people polled and among unemployed people**

	2007	2008	2009	2010	2011	2012	2013	Δ 2007/2013
<b>European Union</b>								
All	57	50	47	42	41	31	31	1.8
Unemployed	52	47	37	37	36	25	23	2.3
<b>National Parliament</b>								
All	43	34	32	31	33	28	26	1.6
Unemployed	33	26	21	22	21	11	16	2.1
<b>National Government</b>								
All	41	32	32	29	32	28	25	1.6
Unemployed	31	23	22	20	22	16	14	2.2

Source: Eurobarometers (spring of each year)

Question: For each the following institutions, can you tell me whether you tend to trust it or tend not to trust it?

One way of coping with unemployment may be to exercise one's rights and turn to the institutions to find a job. In many interviews, the unemployed interviewees said that the institutions in their countries left them feeling helpless. The crisis has worsened this lack of trust. There were nevertheless two different attitudes. The first, more qualified, was to criticise some institutions more than others and to look for solutions; the second, where institutions were felt to be in total collapse, was much more radical.

### ***V.1 Qualified mistrust***

Qualified mistrust is to be found in three countries: France, Germany and Ireland. In France, the unemployed people whom we interviewed were moving from bitterness to protest. There was talk in the interviews about France's decline. In some cases this went together with racism against foreigners. The interviewees in particular felt that those in government were powerless to turn the current situation around. The Pôle Emploi is typical, as we have seen, of this disillusion. This was borne out by many examples in the interviews. Most of the interviewees felt that they had been sacrificed and abandoned by their country's institutions, as the following extract shows. There is a repudiation not just of the political class, but of the State itself which seems to be in thrall to the powers of banks and businesses, and the education system also seems to be in decline.

'Politicians, they're the same ... I think they're ridiculous. They're ridiculous because they spend their time churning out sound bites, it's like a boxing match, but nobody is saying what needs to be done today, what challenges we have to face. The deficit, for instance, nobody is saying anything about it, they bandy about big words, the crisis, but in practice nobody is talking about it. That's because of power struggles and lobby groups and, OK, there isn't any way of standing up to all that. I don't believe in business at all. I think it's a fundamental mistake to have any confidence in business. Business has only one goal, and that's to make profits. It doesn't work for the public good. Only the State can work for the common good. The problem of business needs to be sorted out, things need to be separated as the government of business is not the government of the State, those are two very different things. Business has to have its place and be able to function, but it can't be given the responsibility of the State, because that's impossible. That's a real problem today, it's the banks, businesses and lobby groups that have the power and politics is caught between them, and that's why we're in the catastrophe we're in today. Education is the only good thing we've got left, although I think it's in a very bad way, because there again ... it was a mistake by the Socialists to say that 80% of people should be educated to baccalaureate level, that's absurd, because you can see that people have passed the baccalaureate, but they don't know anything. They don't know anything and so you find people who are completely uneducated at university, so we no longer have an elite base of students. There is a kind of mass thing, that people don't know what to do about, which is causing chaos in universities and is very bad for those who are good. For that reason, education is in a very bad place ... it bothers people, I don't know what the answer is, I'm not a teacher, I don't know what action needs to be taken ... I think that there needs to be a reform of education, but I don't know what shape it should take, but I do think myself that education should not be a mass thing'

No 53. FR, F, 44, single, no children, graphic designer, unemployed for less than six months, urban area

Although the French interviewees were concerned, criticism of the institutions was not systematic. Many of the French unemployed interviewees accepted, despite everything, that some institutions were still performing well. The health system, for instance, was felt overall to be good. Ultimately, although there was real mistrust of the institutions, it took the form more of a widespread feeling of a decline that was being worsened by the economic situation.

Unemployed Germans' mistrust of institutions was not general either. We saw above that our unemployed German interviewees were critical of the operation of the Job Centres but felt that the employment service for recently unemployed people was much more welcoming and efficient. Although what the German interviewees said about their institutions seems overall quite qualified, this is largely because the crisis has had less of an impact on their economic and social situation. Some observed that labour market openings were rare and, even if the government was talking about a fresh upturn in growth, many of them felt that Germany was on the 'downward slope'. It is interesting, however, that most of interviewees did not see the 2007/2008 crisis as the cause of the changes that had taken place in their working lives. Those who had had repeated experiences of unemployment, with relatively precarious jobs, did not feel that things had changed:

'As I was saying, the economic crisis hasn't changed anything for me. I was out of work before and I'm out of work now. Consequently ... I couldn't find any work that I was happy with before and I'm not finding any now, although everyone is saying that things are on the up. That may be true for the big cities, but in rural regions ...'

No 9. DE, F, 52, couple, with children, partner working, unemployed since 2010, rural area (Rita)

One explanation may be that some of the interviewees lived in the former DDR and that the employment crisis that followed the fall of the Berlin wall had left a deep impression in individual and collective memories. The introduction of the euro was also a theme: prices had risen sharply while wages had remained the same or even fallen. It would appear, however, that the crisis has had far less of an impact in Germany than in the other countries. Some of the interviewees felt that the German government was helping out indebted countries and forgetting to look after its own citizens:

'In my view, they should leave a bit of money in Germany and not give it to Greece or wherever ... I've nothing against gifts, but at some point that has to stop when they can't even look after people properly here'

No 6. DE, M, 42, couple, two children, partner not working, unemployed since 2010, rural area (Peter)

Overall, most of the interviewees felt betrayed by their government which was not doing enough to improve their situation. The problem of low wages cropped up frequently as well.

Q: Would you say that at present Germany is managing better than other countries and do you see that as something positive?

'Germany is not managing better. Not in my view. Who is benefitting from this better management in Germany? People who are working for peanuts? Nobody is doing well, and



people are having to work an eight-hour day to earn a piddling €600, and that can't be called managing well'

No 3. DE, M, 53, single with one child, unemployed since 2007, urban area (Antonio)

Among the unemployed people interviewed in Ireland, 15 out of 17 were proud, very proud or extremely proud to be Irish. The strength of this nationalist feeling may be surprising in a country in deep recession. To understand why, it has to be borne in mind that Ireland has been an independent country only in recent times<sup>54</sup>. This history very largely explains why the people interviewed have such a feeling of national pride. Despite this pride, however, most people then went on to say that it did not apply to their government.

Q: And would you say that you are proud to be Irish?

A: 'Very much, yeah'

Q: And for what reason, if ...?

A: 'Well I'm very proud of my culture and we're kind of a unique type of people'

Q: I know that [laughter]

A: 'I think Ireland's very community based. Everybody knows everybody and contrary to what you might hear, I think people genuinely still want to help each other'

Q: And do you think that has been impacted by the crisis, or?

A: 'I think we've been shaken by it and knocked our confidence a bit, but I think by and large, I think we're just still a community of 4 million people and I think most people are genuine and they want to do the best for their families and contribute. But the powers that be have, whether purposefully or accidentally, have eroded that sort of confidence, but that's why I think that it needs to be governed in a different way, or a different mentality or simply just better educated politicians who can make better - form better decisions; and that would be it'

No 73. IE, M, 47, couple, two children, unemployed since 2010, partner working, urban area

The period of independence is very important in the Irish political system. Opposition between the parties has chiefly to do with whether or not they oppose the partition of Ireland. This political landscape is not therefore based on opposition between left and right and electors' choices are chiefly shaped by family tradition. Irish political life is often known as 'tribal politics'. This was reflected in the interviews by the fact that ideological opposition played little part in people's judgments of successive governments. These judgments were nevertheless very harsh. Only two of the interviewees judged government action positively, one of them being active in one of the parties forming part of the government coalition.

The main criticism by the interviewees had to do with the hardship that the measures being implemented were inflicting on people who already had very little, and the fact that there

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<sup>54</sup> After being under British control for several centuries, the Irish began their campaign for independence in 1916 with the Easter Rising. This led to the Anglo-Irish Treaty of 1921 under which Ireland became partially independent and was partitioned – Ulster or Northern Ireland deciding to remain British. Not everyone was in favour of this partition and a civil war was triggered which ended in 1923. The southern part of Ireland became the Republic of Ireland only in 1949 when it gained full independence from its British neighbour. Northern Ireland has always been part of the United Kingdom and continues, although the situation has quietened down, to be a hotbed of troubles and tensions between loyalists favouring the status quo and republicans who want it to become part of the Republic of Ireland.

did not appear to be any real justification for this hardship. This feeling was expressed by EI-11R who drew a parallel between the rescue of Irish banks from the consequences of their speculation and the austerity budgets implemented to repay the resulting accumulated public debt.

Q: Do you trust the State, the Government, Politicians?

'No, I wouldn't do that'

Q: Please tell me more.

'Well because they are saying they need billions and billions to get this economy up and running again, but sure they are just giving it to the bankers, to bail out the bankers, and they are cutting people, they are cutting peoples dole, they are cutting old peoples telephone allowance, they are cutting everywhere and to give money to bail out the bankers, we are paying things, that has nothing to do with us and they are putting this household tax, nothing to do with us, water tax, we are not getting anything, any benefit from it'

No 75. IE, F, 22, single, no children, living with her parents, unemployed since 2012, rural area

This criticism also encompassed the fact that politicians do not understand the lives of people on low incomes and that, even worse, they couldn't care less because all that matters to them are their own interests.

'I just - I don't have any - they just repeat the same mistakes. I just don't trust them, I just don't trust them. I don't think they're genuine. I don't think they're concerned about me or anyone else really. I think they're happy enough to line their own pockets and make decisions that are pertinent to them and what happens in their lives, but not mine. So, on that basis, no I wouldn't trust them'

N° 73. IE, M, 47, couple, two children, unemployed since 2010, partner working, urban area

'What I think of the government, and I'm not very political, but I think they're looking after themselves and they don't care about the everyday person'

Q: OK.

'That they're lining their own pockets and they don't care. Because they don't have to live the way we live. They don't have to worry whether there's a bottle of milk in the house tomorrow, or whether there's a bag of sugar. They don't have any of them worries. I mean, they have people cleaning up after them. They're able to jump in an airplane and go down the country, you know what I mean? It's crazy. And they're on crazy money'

No 80. IE, F, 53, couple, six children, unemployed since 2008, partner unemployed, urban area

The idea that politicians put themselves first generally went together with criticisms of their lack of morality – based on the various corruption scandals that the economic crisis had exposed. EI-13R thus described the political class as 'legalised gangsters' and EI-6U went into a long description of the corrupt practices of his nephew who was the personal assistant of a leading political personality in the preceding government.

Criticisms of successive governments generally led people to judge Europe's role in the onset and then the management of the crisis, especially as regards the supervision of Irish policy

by the Troika. Some people felt that Europe had to take some of the blame as it had made credit too easy to obtain, leading to the abuses that had taken place in Ireland. This is a perception of events that is widely shared by the Irish media. Politicians were also accused of giving priority to what Europe wants rather than to the needs of Irish citizens.

‘I think an awful lot went wrong with this country when the government decided that they needed to look good in Europe rather than look good to their own population I suppose. I think it kind of went downhill from there and I think they are still trying to put up a good look, us looking good to Europe and I mean the country is f-ed at the moment and they need to work internally before they can make it shiny to the external forces’

No 74. IE, F, 32, single, three children, unemployed since 2012, rural area

This European influence was also a factor in criticisms of the austerity policies that had come directly from the rescue plan introduced at the beginning of the crisis.

Q: And last question to conclude, what would you like other people in the European Commission would hear from something you would like to tell them about what it is to live today without a job in Ireland through the crisis and austerity, if any

‘I would like to say that if, I do think that if they put I know the money is not there but I think rather than taking all the money out of the economy, that nobody is spending money, nobody is spending money because they haven’t got it whereas if there was a little bit more, if people had jobs they don’t have to be amazing jobs, they don’t have to be earning a fortune but they were earning a little bit more than the dole for instance surely it would kick start things, surely it would push things on. You know if you’ve got someone who’s not earning the dole that’s something they’re not taking anyway, they are taking a little bit, it might not be a lot of tax but do you know what I mean it has a knock on effect I do think this whole austerity thing is crippling the economy and is stinging people and it’s affecting people’s attitudes as well’

No 71. IE, M, 41, couple with three children from a previous relationship of his partner, unemployed since 2012, partner working, urban area

The level of obligations towards Europe seen as a creditor had also shaped a feeling of a loss of sovereignty which a number of people deplored.

‘Some of the European things that come in are good, with the farmers, grants for farmers and things like that but, it seems like we have given control away from Ireland, they have borrowed all this money and then like it’s just getting ridiculous, like if we also if we had maybe our own currency again like we used to have probably would be better, because England seem to be doing better and their own currency and they don’t have as much European control over them’

Q: So to be clear, if I rephrase what you are saying, just so I understand that, you would see the European control like having a negative impact on Ireland.

‘Yeah, because they are making each country into a commodity for them, I think. It just becomes Ireland will make us this much money, Like somewhere else will make us this much money and they are just bleeding the countries dry’

No 75. IE, F, 22, single, no children, living with her parents, unemployed since 2012, rural area

One of the interviewees considered that the government was not doing a great deal because it was being controlled by the German government which was keen to recover the money that its banks had loaned to or invested in Ireland. This German control was also cited by another interviewee who felt that this was an opportunity to instil a bit of ethics into Irish political practices.

This deep-seated mistrust of the Irish political class and, to a lesser extent, of the European institutions, had not led, however, to any kind of democratic disengagement. While most of the interviewees said that they voted and felt that voting had a real value, they were also highly disillusioned by the effectiveness or impact of their vote. This paradox emerges from the interview with this 48-year-old man.

'I do vote, but what's the point? Do you know what I mean? I do vote. I mean, a vote ... I'm very proud of voting, because a vote is your chance to voice your opinion, but I mean, there's no this group or this group, they're all just the same. None of them have any ideas, it's not even that they have ideas, they just couldn't care less, they just want to get in, do their stint, take their pensions, get out and good luck. We're all right, leave it to someone else to sort out. And that's what it is. Call it what you want. And then again, what's the point of voting in a government that say they're going to do this and do that, because at the end of the day, they can't do anything because they have to run it by Germany'

No 66. IE, M, 48, married, no children, wife working, unemployed since 2011, urban area

The banks played a major part in triggering the crisis in Ireland and their rescue is very largely the cause of the colossal public debt that successive austerity plans are supposed to be repaying. It comes as no surprise, therefore, that almost everyone was against financial institutions. This mistrust was shaped by the fact that the interviewees felt that the banks had got off lightly and had learned nothing from their past mistakes.

Q: Then now on the private side of things, the companies and banks, would you trust them?

'No, I don't think so. I don't think they've learned their lessons either. I was involved in the mortgage business, I knew what was going on and I knew I was as bad as everybody else, you know what I mean, with pushing people to getting the money which they didn't even qualify and spending money on a house. So we're all, you know, I'm not one of those people who say that the government are to blame that everything that's happened or that or that the banks are to blame. We probably all are, we all have a certain part ... or anyone who was, you know, but I wouldn't trust the banks, they would be back to their own games again if they got the chance'

No 68. IE, M, 51, couple, children from a previous relationship, household of two adults, partner working, unemployed since 2011, urban area

For their part, large companies were also viewed in a more qualified way as people felt that they should not all be seen in the same way. Some businesses were nevertheless felt to be profiting from the crisis to increase their profits to the detriment of their employees when they had no reason to do so.

Q: And about the Companies and the Banks?

‘No, I wouldn’t trust the banks at all. Companies either, no I think, I think a lot of companies are taking advantage of the fact that we are in recession and making people work longer hours and harder and using it as an excuse to not recruit people when in fact they can actually afford it. So, a lot of them are taking in interns now, basically work for free and in the hope that they will get a job, but I don’t know, I think it’s just taking advantage of people’

No 67. IE, F, 37, single, no children, unemployed since 2011, urban area

In contrast, public services received unanimous approval although the police force (‘guards’ in Ireland) were slightly less popular than the other services either because they were felt to be corrupt or there to defend the rich against the poor. Despite this positive image, there were two main criticisms. The first was that the people managing such services were incompetent (EI-2U, EI-3U, EI-8R). The second was that the crisis and in particular austerity policies had had an impact on these services (EI-7U, EI-9U, EI-10R, EI-11R, EI-13R, EI-16U). Most people talked about the shortage of staff and, more specifically, the fact that people had to pay €200 if they called out the fire brigade and that the cuts being made had meant that many police stations had been closed down, leaving them with a feeling of insecurity.

Q: Do you trust front-line services like schools, guards, firemen?

‘Absolutely, yeah, yeah. Where would we be without them? Really now, I do, yeah, yeah’

Q: And would you - do you think that the last few years of austerity have an impact on the quality of their services and - with what you have been witness of?

‘Not for me personally, no. No. Well, maybe in the sense that we don’t have a Garda station anymore. And I did have an incident and I couldn’t get a policeman, just couldn’t get one. But as luck would have it, my brother-in-law happened to be - I was followed home one night and scared the living day - I always thought I’d be brave, but I wasn’t. But this particular guy thought there was only my dad and myself in the house, but that particular weekend my sister and my brother-in-law were up, so I had to get him out of bed and we couldn’t get a policeman anywhere. Even though we have this “little green man”, or something that you press the button and it’s supposed to bring you into [place], but didn’t work. So anyway, I got a policeman the next day, but I suppose that - we have no Garda station’

N° 77. IE, F, 59, single, no children, unemployed since 2008, rural area

## ***V.2 Radical mistrust***

Disillusionment seems much greater in the southern European countries. The following extracts show the climate in Greece:

Q: Do you have dealings with State services?

‘None. I don’t want anything to do with them. I’ve stopped watching the news. I’ve stopped listening to commentaries. **I’ve stopped bothering about politics. My view now is that in life it’s everyone for themselves.** Everyone needs to mind their own business, and for that reason I’ve put on my blinkers and I tell myself I have to get on with it because I’ve a child to raise. You have to be careful, because if something happens to you, you’ll leave your child behind’

No 21. EL, F, 43, married, one child, husband working although his income has fallen by 70% in recent years because of the crisis. Undeclared work, rural area (Marietta)

Q: Do you trust the government, its services?

'Not at all'

Q: Let's look at them one by one. The government?

'No confidence. **When I've nothing to pay the rent and they fine me €200 even though I've got nothing. How can I trust them? Especially when they don't listen to me.** They are not giving me a chance to voice my opinion. There's a lack of democracy'

Q: The parties? Can they do anything?

'Mine, nothing. Overall, I think things could be different, but ultimately that's not possible'

Q: Anything from the government?

**'Nothing. No help at all. It seems to me that for some reason or other even those who govern feel unable to do so. They are being manipulated and in addition there's no political difference between them and they're incompetent'**

Q: Do you trust the banks?

'No, I don't trust the banks, or their employees. It's too easy for them to fool people'

No 17. EL, F, 51, single mother of a child aged 19, precarious work in catering services, urban area (Ellie)

'I don't trust the politicians anymore because they've entirely deceived us. We can't believe anything they say. (...) The government has also let education go to the dogs and forced us to put our hands in our pockets to pay for additional classes and all that, when we are paying tax so that we can have education, at present the way in which education is being devalued is a scandal'

Q: Something general, let's say

'Yes, you can't trust any party, they're not managing to win our trust'

Q: Do the parties understand that nobody trusts them any longer?

'Not at all'

Q: And the State?

'The same'

Q: Not even the State?

'The parties have taken over the State, there's no difference between them anymore. **The State has even started to prey on us'**

Q: In what way?

'Land tax and all the other taxes'

Q: Do you trust the banks?

'Not at all'

Q: Not at all?

'Luckily, we've got no money in them (...)'

Q: Social services?

'Them as well'

Q: Do you usually vote?

'Up to now I have but I don't think I'll vote in future, because of all the lies they tell us!'

No 34. EL, M, 55, farmer, married with two children, wife not working (Petros)

Q: How do you feel about this situation?

'Can I be frank? Can I say what I really think?'

Q: Of course.

**'I should like to smack them round the face. All of them. They need a good kick up the arse. A good kicking.** If ever I come across a politician, I'll give him a good smacking. Why are they doing this to us? Let them try living like me! Could they? No, they couldn't!

Q: How do you explain that?

'What?'

Q: This situation.

'I'm angry. These people are very provocative, they come on the TV and tell lies. Tomorrow they're announcing a billion for farmers, let them come and see how much we have left of that billion which will go straight on taxes and loans'

No 31. EL, M, 40, farmer, single, looking for work mainly in the port of Kiato or in gardening, rural area (Giannis)

The same disillusionment is to be found in Portugal :

Q: Do you still have the hope that...

'... Yes, I'm going to find a job, if not ... I will tell you frankly, I'm not already abroad again because of my wife's illness, otherwise I was gone, no matter where it was'

Q: Would you?

'No, my country, my country is over, my country has no hope for me. Neither to me, nor to my wife, nor even to my son or my son-in-law! **My country simply died.** My country, if it continues to be ruled by these people, by the ideas of the people who are now governing, my country will die soon'

No 93. PT, F, 29, single-parent family, unemployed for over two years, rural area

In Spain, mistrust of the institutions also loomed large in many interviews. The unemployed interviewees tended to think that foreigners were responsible for the crisis and accused them of taking jobs away from native Spanish people. In reality, they are trying to counter the shortcomings of the State and the policies affecting their family relations by defending a local 'us' against national institutions and, more generally, the politicians in power. There is no hope of upward social mobility. In these circumstances, frustration is at a peak. Integration itself may ultimately be threatened.

The situation seems fairly similar in Romania. Corruption seems to play an important part in the lack of trust in institutions:

'In the banks, no. No, I don't trust them. I've 100% trust in only two people (note: the President and the Mayor of Cluj Napoca, former Prime Minister). That's all. The rest ... I think there's corruption everywhere. [OPERATOR: mmm] I've become a pessimist. And perhaps that's why I don't trust them. [OPERATOR: mmm]. How can I put it, I do trust people, but I've ... that's to say I trusted them, but with some reservations [laughs]. I'm not the same as I was before. I was very open with everyone and everyone could take the piss out of me. That happened once ... And I'll tell you as well that I don't trust the banks because they're changing the rules, they steal more than they help people. Not the church either ... (note: she has no faith in the church), they're building churches with people's money, but they're not building homes for people with nothing, like there are abroad'

No 110. RO, F, 55, divorced, living with her elderly mother whom she looks after in return for her pension, unemployed for over two years, urban area

In the light of the above, people really had no hope that things were going to get better either personally or in terms of their country. These two dimensions were often interwoven as there is no way of building a good personal future in a country in which there are high levels of corruption and mistrust of politicians. People over 50 were simply biding their time until they received a retirement pension. Younger people were in some cases considering leaving the country, especially if they had had a previous experience of migration.



## CONCLUSION

The qualitative survey of a sample of over 100 unemployed people, distributed in a balanced and reasoned way between seven EU Member States, does not just have the advantage that it fleshes out a quantitative approach. It supplements the statistical results largely because it makes it possible to understand experiences of unemployment in a recession. Asking unemployed people about the steps they are taking and the reasons why they are taking these steps helps to provide a more detailed level of analysis and understanding. It was in this spirit that this report was drawn up.

### *Living or surviving?*

Analysing the strategies that unemployed people in Europe are using to cope with the crisis makes it necessary not just to look at the ways in which they are living but, more generally, at all the resources that may be available to them from the economic, social and institutional environment. As this study has shown, it has first to be stressed that the unemployment benefit system is not the same in the seven countries in which the interviews took place. Eligibility for housing benefit also differs in different countries as well the possibility of extended welfare cover which may include health and health care. France and Germany have a social protection system which is much more developed than those of the other countries. These are also the two countries least affected by the crisis. Unemployment is much lower in Germany than in France, where the level of poverty of unemployed people is slightly higher. Despite their differences, the findings of the interviews in these two countries clearly differ from findings in the other countries.

The first difference is the level of deprivation. We were able to separate out two general attitudes towards the need to reduce consumption. The first, much more common in France and Germany, is to 'live with less', and the second, more widespread in the other countries, is to 'survive in serious poverty'. Living with less means starting to cut out any expenses that are felt to be unnecessary, starting with cultural outings or meals in restaurants, and also buying cheaper products. A close eye then has to be kept on all expenses and prices compared in order to avoid the spiral of precariousness and debt. It is striking that none of the French or German interviewees said that they could not eat when they were hungry or had had to give up health care, whereas these extreme deprivations which have, as we know, a direct impact on physical health, were common in the southern European countries and to a smaller extent in Romania and Ireland. Surviving in serious poverty does not just mean living with less, but being forced to sacrifice everything but the absolute essential. The survey found several cases of unemployed people going hungry or in poor health because they had been forced to cut back on vital needs. This initial finding has to be attributed to the extent of the crisis and to the shortcomings of the social protection system in these countries.

## ***A cumulative breakdown of social ties?***

Studying deprivation was not the only focus of our analysis. The question that we tried to answer is whether the process at play in the coping strategies used by unemployed people is a chain reaction leading to precariousness or whether, in contrast, it involves forms of compensation. Unemployment represents a breakdown of ties with the working world – which, in conceptual terms, corresponds to a breakdown of organic participation ties. Does this breakdown bring about others? Does it affect family relationships – filiation ties – social relationships with friends – elective participation ties – and relations with public institutions – citizenship ties? In other words, are these various types of tie, that go together with organic participation ties, eroded because of an overall process of social disqualification or are they, in contrast, vital resources for coping with unemployment?

In order to answer this question, we looked successively in this report at family solidarity, relationships with work, including the informal economy, local relational support and trust in institutions.

Calling on family solidarity does not just depend on the resources available in an unemployed person's family, but also on the system of norms current in the country in question. One of the most striking findings is that there was a very clear contrast between the general attitude of the unemployed French and German interviewees who were embarrassed to ask for this type of help and the attitude of unemployed people in the southern European countries for whom it was normal and legitimate to turn as a priority to family members in cases of need, even though this kind of dependence may be perceived as a constraint. The norm of independence is the only way of explaining this difference. In Germany and France, the unemployed interviewees considered themselves primarily as independent people who were not at all keen to become dependent in any permanent way on their families. That did not necessarily mean that they had bad relationships with their parents or other family members, but that they had internalised this norm of independence which was, for them, a question of social honour. In the southern European countries, the system of belonging – in the sense of social ties – is family-based. This system is regulated by the hold that filiation ties have over other kinds of ties. It is more widespread in regions where industrial development is low, in rural areas where the economy is still largely based on small relatively self-contained production units or on a geographically limited sector. It may also continue, however, in more developed regions by providing a family-based foundation for the capitalism of small entrepreneurs showing solidarity with one another. This system goes together with major social inequalities which may not be strongly fought. They are in some ways 'naturalised'. Poverty is part of the social system, poor people accept their circumstances and the circumstances of their families as fate, and something that they cannot do anything about. Survival is then sought as a priority within the family network, which is the key entity of integration. We saw the extent to which this principle of family solidarity is the absolute norm in Spain, Portugal and Greece. Many of the unemployed interviewees had returned to live with their parents. Some even accepted that they were surviving because of the retirement or disability pensions of their father or mother. While, in practice, they justified this approach by saying that deprivation had forced them into it, they also felt that there was reciprocity within the family unit because their presence or the assistance that they gave provided valuable help for their ageing parents.

While, as we have seen, family solidarity takes different forms, there appear to be few differences as regards relations with friends. In all the counties, the unemployed interviewees stressed that their network of friends had got smaller. Only 'true' friends remain and the others disappear. This is a constant in studies of unemployment right from Paul Lazarsfeld's survey in Marienthal in the 1930s. The lack of work affects the community overall. Social exchanges decline. The home becomes the focus. In the southern European countries and in Ireland, survival strategies are becoming primarily family-based.

We also found that, overall, the unemployed interviewees were also very actively seeking work. Very few had been put off to such an extent that they had given up making any effort in this area. This finding may have to do with the fact that we chose to survey people who had become unemployed during the crisis and not people who had been out of work for many years, but it seems important to us to point it out because it would appear to run counter to the relatively common image of the unemployed as lazy people making no effort to help themselves. Resorting to undeclared work varies in different countries. As might be expected in the southern European countries, undeclared work was such a widespread practice that the interviewees spoke about it openly with no reservations, almost as though it was an entirely normal part of economic life. Many had taken on undeclared work, although quite a few of them felt that this was a very doubtful solution, especially as the crisis also seems to have affected this sector. In contrast, in Germany and France, and in Ireland as well, it is much harder to take on undeclared work. If discovered, unemployment benefits may be cut off. Even talking about it is risky. Some interviewees nevertheless said that they had had to resort to undeclared work out of necessity and others that they were tempted by this solution.

Lastly, while a loss of trust in the institutions of their countries was a clear tendency among all the interviewees, it has reached very high proportions in the southern European countries. All institutions without exception were slammed and there was massive disillusionment about the country. In these circumstances, there is obviously little public-spiritedness. Several unemployed people stressed that the politicians in their countries were often corrupt and that the public institutions in general were being used to satisfy individual or sectoral interests, including in the health field, which they considered to be a scandal. The notion of 'amoral familism' can be brought in here to explain the empirically verified link between social life rooted in a system of family attachment and a lack of public-spiritedness. In other words, the family-based system encourages very strong family solidarity to cope with poverty, which remains massive because the labour market has little to offer in the way of general protection and paves the way for an informal economy on the fringes of the minimum wage, with the result that institutions no longer offer any guarantee of the common good. In Germany, France and Ireland, criticisms were not as hard-hitting and focused on some rather than other institutions, in particular the employment agency. In Ireland, the unemployed interviewees continued to be patriotic about their country, and in Germany and France they knew how much they owed to the education and health systems.

## ANNEX 1

### **Interview guide**

*This is not a questionnaire. There are no direct questions in the interview guide which merely lists the topics to be covered. This guide should be related to the main hypotheses discussed above. Interviewers may, if the circumstances of the interview make it necessary, follow a different order.*

#### **I. Work history and circumstances leading to unemployment**

1. Level of education: qualifications obtained and any further education.
2. Work history. Jobs occupied, nature of contracts (precarious or not?), previous experiences of unemployment.
3. Circumstances leading to unemployment. Individual or collective redundancy? End of a fixed-term contract? Immediate reactions of the interviewee and those around him/her.

#### **II. Standard of living**

1. Composition of the household and age of dependent children, other people living permanently in the household. *(Accurate details needed on this point so that the household income per unit of consumption can then be calculated).*
2. Current financial situation: unemployment benefits or not? Other family resources? *(List resources to give an overview of the household's monthly income).*
3. Financial problems, housing costs, outstanding loans, etc. Level and type of debt? Problems with banks? Debts and unpaid bills? Dipping into savings to pay for unavoidable expenses.
4. How are they surviving? *(Get the interviewee to react to the term 'surviving')*. List of main budget items: expenditure on food, housing, education, health, car and travel, culture, leisure and holidays. Has there been any change in this expenditure since becoming unemployed, since the crisis? What do they keep an eye on? What has the household been forced to give up? Any food in reserve? Have children been deprived in any way?
5. Housing situation: Dilapidated? Comfortable or not? Damp? Problems keeping warm? *(The interviewer may also answer these questions from his/her own observations of housing and property conditions).*
6. Feeling of living precariously, of poverty.

#### **III. Health**

1. General state of health. Feeling that health has worsened since the crisis.
2. Where appropriate, types of problems.
3. Feelings of depression, anxiety? Insomnia? Boredom? Sadness? Lack of interest in anything? Lethargy? Problems concentrating?

#### **IV. Family solidarity**

1. Relations with family members outside the household (extended family). List of contacts and their intensity.
2. The family's reaction to unemployment.
3. Help received since the crisis (financial, services, moral and emotional support), is this help likely to continue or could it tail off?
4. Help given since the crisis. Requests from family members with problems.
5. How far can family solidarity go? Is it enough?

#### **V. Elective networks**

1. (If living together as a couple) Couple's reactions to unemployment. Has a partner who was not working returned to work? Are relationships stronger or are there increasing tensions?
2. Friends' reaction to unemployment. Are they also unemployed? Are they supportive or have they distanced themselves. Feelings of social isolation?
3. Participation in associations (social, cultural, sports, religious, etc.).
4. New kinds of social life (more intense, less intense?), have relations with close friends changed?
5. Feeling of being part of a community (ethnic, religious)? If yes, what kind? In terms of the crisis, does it offer support?

#### **VI. Job-seeking and use of time**

1. Time spent looking for a job. How is the interviewee going about it? Is such an approach useful? Potential discouragement because there are so few vacancies ...
2. Dealings with bodies responsible for finding jobs and paying benefits to the unemployed. Feelings of social belittlement and stigmatisation when visiting these bodies.
3. What to do if there are no jobs in the sector?
4. Any experience of the hidden economy or undeclared work. Experiences in this field. How did it go? What were the earnings from it?
5. Use of time during a normal day.
6. (Unless otherwise answered) What does work mean? Is it an essential part of life?

#### **VII. View of institutions**

1. Trust in their country's institutions: State? Government? Politicians? Education? Police? Business? Banks? Social and health institutions? Should they be reformed? Proud to be a national of their country?
2. Registration on the electoral roll. Participation in elections.
3. Visits to aid distribution bodies (communities, charitable associations). Feeling of being helped? Humiliation at being dependent? Feeling of being useless? Problems gaining access to social services?

#### **VIII. Future prospects**

1. Personal future. Does the interviewee think that he/she will find work in the near future? How and what kind of work?
2. Future of the family. Escaping the crisis or continued spiral of problems? Are there ways of dealing with the crisis? What are they?
3. Future of the country. What needs to be changed to make things better?

## ANNEX 2

### *List of people interviewed*

#### DE

1. DE, F, 31, single with one child, unemployed since 2008, urban area (Mareike)
2. DE, F, 27, single with one child, unemployed since 2008, urban area (Frieda)
3. DE, M, 53, single, one child, unemployed since 2007, urban area (Antonio)
4. DE, M, 50, single, unemployed since 2012, urban area (Klaus)
5. DE, M, 37, couple, one child, partner not working, unemployed since 2010, rural area (Marco)
6. DE, M, 42, couple, two children, partner not working, unemployed since 2010, rural area (Peter)
7. DE, M, 48, couple, three children, partner working, unemployed since 2012, rural area (Günter)
8. DE, F, 45, single with one child, unemployed since 2003, urban area (Anja)
9. DE, F, 52, couple, with children, partner working, unemployed since 2010, rural area (Rita)
10. DE, F, 31, couple, no children, partner working, unemployed since 2012, rural area (Susanne)
11. DE, M, 40, couple, three children, partner not working, unemployed since 2011, urban area (Ingo)
12. DE, M, 43, single, unemployed since 2007, urban area (Martin)
13. DE, F, 37, single, unemployed since 2011, urban area (Zeyneb)
14. DE, F, 42, single with one child, unemployed since 2012, urban area (Sina)
15. DE, F, 54, single, unemployed since 2005, urban area (Katharina)

#### EL

16. EL, M, 34, single, long-term unemployed, living with his mother, urban area (Yorgos)
17. EL, F, 51, single mother with a 19-year-old child, precarious work in catering, urban area (Ellie)
18. EL, M, 41, married with two children, wife working, unemployed for 10 months, urban area (Andreas)
19. EL, M, 33, single, originally from Albania, but living in Greece for a long time, rural area (Petros)
20. EL, F, 28, single, living with her parents both aged 53, urban area (Fotini)
21. EL, F, 43, married, one child, partner working although his income has dropped by 70% over the last three years because of the crisis. Undeclared work, rural area (Marietta)
22. EL, M, 51, married, one child aged 19, wife working. Precarious work in shipbuilding, urban area (Dimitris)
23. EL, F, 45, divorced with two children (14 and 18), living in a flat above her parents, urban area (Constantina)
24. EL, M, 51, married, wife of the same age not working, 23-year-old daughter also unemployed, urban area (Stamatis)

25. EL, M, 52, married, two children (11 and 12), wife not working. Works on construction sites, but has only been working one or two days a month since the crisis, rural area (Mitropoulos)
26. EL, M, 57, single, no children, rural area (Paraskevopoulos)
27. EL, M, 35, married, two children (3 and 7), wife working. Educated to lycée level and worked for 14 years in the past in various jobs, rural area (Thanos)
28. EL, F, 51, married, three children two of whom are adults, living in a housing shelter with her youngest child, husband in prison, urban area (Kiriaki)
29. EL, F, 46, single with three young children, living in a housing shelter, urban area (Lilian)
30. EL, F, 30, single with a 12-month-old baby, living recently living in a housing shelter for the homeless, urban area (Katerina)
31. EL, M, 40, farmer, single, looking for work largely at the port of Kiato or in gardening, rural area (Giannis)
32. EL, F, widow, 55, two children (32 and 40), living in Zacharo, rural area (Spiliotopoulou)
33. EL, F, 52, married, two children, husband is a butcher who has been in serious debt since the crisis, working part-time in a supermarket, rural area (Maria)
34. EL, M, 55, farmer, married with two children, wife not working (Petros)

## ES

35. ES, F, 25, single, no children, living with her mother, unemployed since 2009, urban area 1
36. ES, M, 57, separated because of unemployment, two children, urban area 1
37. ES, M, 51, divorced, unemployed and additional irregular work, urban area 1
38. ES, F, 53, lives alone, long-term unemployed and undeclared work, urban area 1
39. ES, M, 51, living with his brother and his youngest son, unemployed and running a bar with his brother, urban area 1
40. ES, F, 52, separated, two children (one independent), unemployed since 2002, urban area 2
41. ES, F, 43, married, three children, unemployed since 2010, urban area 2
42. ES, F, 51, divorced, 5 children including 3 who are independent, unemployed since 2008, urban area 2
43. ES, M, 52, couple, unemployed since 2009, urban area 2
44. ES, M, 49, married, two children, unemployed like his wife, urban area 2
45. ES, M, 23, couple with one child, unemployed since 2010, rural area
46. ES, M, 43, separated, one child aged 6, living with his brother, unemployed since 2008, rural area
47. ES, M, 46, separated, unemployed and additional irregular work, rural area
48. ES, M, 50, married, two children, rural area
49. ES, F, 55, married, four children, health problems, rural area

## FR

50. FR, M, 37, single, higher technician diploma (BTS) in sales, unemployed for over two years, urban area



51. FR, F, 59, lives alone, BTS in tourism, separated, has always worked in events combining fixed-term contracts with periods of unemployment, unemployed for less than six months, urban area
52. FR, M, 45, IT worker, divorced (twice), 4 children, unemployed for over two years, urban area
53. FR, F, 44, single, no children, graphic designer, unemployed for less than six months, urban area
54. FR, M, 22, single, French of African origin, student of modern literature, unemployed for less than six months, urban area
55. FR, F, 46, single, living alone, one adult child, looking for work in the events field, unemployed for over six months, urban area
56. FR, F, 38, French of African origin, separated, four children, has always alternated motherhood with working life, unemployed for over six months, urban area
57. FR, M, 37, single, journalist, unemployed for over two years, urban area
58. FR, F, 48, widow, five children, French of Algerian origin, has never had a permanent job in her life, unemployed for over six months, urban area
59. FR, M, 24, single, living in a van, looking for work in the entertainment field, unemployed for over six months, rural area
60. FR, M, 59, living alone, unemployed for six years, resident of a municipality of 4 000 inhabitants, rural area
61. FR, F, 35, living alone, unemployed for seven months, resident of a municipality of 18 000 inhabitants, rural area
62. FR, F, 27, living alone, unemployed for six months, resident of a municipality of 18 000 inhabitants, rural area
63. FR, M, 30, couple with no children, unemployed for 18 months, partner working, resident in a municipality of 1 000 inhabitants, rural area
64. FR, M, 35, living alone, unemployed for 15 months, resident of a municipality of 1 600 inhabitants, rural area

## IE

65. IE, F, 22, single, one child, living with parents, unemployed since 2009, urban area
66. IE, M, 48, married, no children, partner working, unemployed since 2011, urban area
67. IE, F, 37, single, no children, unemployed since 2011, urban area
68. IE, M, 51, couple, children from a previous relationship, household of two adults, partner working, unemployed since 2011, urban area
69. IE, F, 37, single, two children, unemployed since 2012, urban area
70. IE, M, 50, couple, children from a previous relationship, household with two adults, unemployed since 2008, partner unemployed, urban area
71. IE, M, 41, couple with three children from a previous relationship of this partner, unemployed since 2012, partner working, urban area
72. IE, M, 38, couple, one child, unemployed since 2010, partner working, rural area
73. IE, M, 47, couple, two children, unemployed since 2010, partner working, urban area
74. IE, F, 32, single, three children, unemployed since 2012, rural area
75. IE, F, 22, single, no children, living with her parents, unemployed since 2012, rural area
76. IE, F, 20, single, one child, living with her parents, unemployed, has never worked, rural area

- 77. IE, F, 59, single with no children, unemployed since 2008, rural area
- 78. IE, M, 55, married, two children, unemployed since 2010, partner disabled, rural area
- 79. IE, M, 24, couple, no children, unemployed since 2009, partner unemployed, rural area
- 80. IE, F, 53, couple, six children, unemployed since 2008, partner unemployed, urban area
- 81. IE, F, 50, single, two children, unemployed since 2009, rural area

## **PT**

- 82. PT, F, 47, couple with children, unemployed for over two years, partner working, urban area
- 83. PT, F, 26, couple with children, unemployed for over a year, partner working, urban area
- 84. PT, M, 59, couple with children, unemployed for over two years, partner working, urban area
- 85. PT, F, 31, living alone, unemployed for over two years, urban area
- 86. PT, F, 45, living alone, unemployed for over six months, urban area
- 87. PT, M, 43, single parent family, unemployed for over a year, urban area
- 88. PT, M, 50, single parent family, unemployed for over a year, urban area
- 89. PT, F, 62, living alone, unemployed for over a year, rural area
- 90. PT, F, 60, single parent family, unemployed for over two years, urban area
- 91. PT, M, 43, couple with children, unemployed for over six months, partner working, rural area
- 92. PT, M, 26, couple with children, unemployed for over six months, partner not working, urban area
- 93. PT, F, 29, single-parent family, unemployed for over two years, rural area
- 94. PT, M, 52, couple with children, unemployed for over two years, partner not working, rural area
- 95. PT, M, 27, single, living with his parents after becoming unemployed over a year previously, rural area
- 96. PT, F, 54, single parent family, unemployed for over two years, urban area

## **RO**

- 97. RO, M, 52, couple with children, unemployed for over two years, partner working, rural area
- 98. RO, M, 29, couple with children, unemployed for over a year, partner not working, urban area
- 99. RO, M, 51, living alone, unemployed for over two years, rural area
- 100. RO, F, 32, living alone, unemployed for over a year, urban area
- 101. RO, F, 24, living alone, unemployed for over ..., urban area
- 102. RO, F, 35, divorced, one child living with father, living with her parents, unemployed for over six months, urban area
- 103. RO, F, 41, couple with children, unemployed for over six months, partner working, urban area
- 104. RO, M, 51, couple with one adult child, unemployed for over a year, partner unemployed, urban area

105. RO, M, 42, couple with a child, unemployed for over two years, partner working, rural area
106. RO, F, 53, couple with no children, unemployed for over two years, partner working (part-time), urban area
107. RO, F, 48, living with her mother, unemployed for over a year, urban area
108. RO, M, 38, living with his mother, unemployed for over two years, rural area
109. RO, M, 46, separated, one child living with mother, unemployed for over a year, urban area
110. RO, F, 55, divorced, living with her elderly mother whom she looks after in return for her pension, unemployed for over two years, urban area
111. RO, M, 22, single, living with his parents, only his mother working, unemployed for over six months, rural area

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