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A Flawed Construct? Understanding and Unpicking the Concept of Resilience in the Context of Economic Hardship

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Increasingly, the construct of resilience has been used by social scientists and (social) policy makers in relation to individual resilience to economic hardship. There are a number of issues within the literature on the subject that are unresolved including: whether it is an attribute or a process; the extent to which resilience is a positive phenomenon; the extent to which individuals living in economic hardship have agency; and, whether it is finite. The article unpacks these issues, drawing on qualitative data from a longitudinal study in Northern Ireland. It found resilience to be a negative experience for study participants, although they did exhibit a number of attributes that may be described as being positive. They were often unable to exercise 'positive', transformative agency, because the choices available were limited and pernicious in nature. The article concludes that as an analytical tool for exploring the experiences of people living in economic hardship the construct of resilience is not helpful.

Keywords: Resilience, economic hardship, disadvantaged neighbourhoods, structure, agency.

Introduction

Although it is a 'slippery' (Young Foundation, 2012) and elusive concept with a wide span of meaning (Bartley, 2006), historically, resilience has been seen by both academics and policy makers as the capacity of an individual to respond positively to a setback or shock. Since the 2008 economic crisis and the ensuing programme of austerity across Europe, the construct has become increasingly popular with (social) policy makers, who have been attracted to it because it is consistent with political discourses which emphasise self-help and agency (i.e. the ability of individuals to make their own choices and act independently) over structure (Mohaupt, 2008; Harrison, 2013).

While this is an international phenomenon (Dagdeviren *et al.*, 2016), nowhere is this development more evident than in the United Kingdom where recent years have seen the concept embraced by local government, social policy-focused organisations such as the Joseph Rowntree Foundation, who have funded research into the area (see for example, Milne and Rankine, 2013), and the New Economics Foundation (NEF, 2010).

It has also been embraced by national government. In addition to the production of numerous reports and strategies to help communities become more 'resilient' to emergencies, such as the Cabinet Office's 'sector resilience plans', the term has become increasingly popular with senior members of government, including the former Prime Minister, David Cameron, who mentioned it three times in a speech on social mobility in January 2016. He noted that resilience was an important determinant of people's life chances and should be taught by parents:

While bad habits can be passed on to children, we know too that the secret ingredients for a good life character, delayed gratification, grit, resilience, they can be taught by parents, not just caught from them (Cameron, 2016)

In recent years, resilience has also gained traction with academics working in the social policy arena. There has been a long-standing tradition of utilising the concept in a range of academic disciplines including the natural sciences, where the concept has its origins (Olsson *et al.*, 2015; Robinson and Carson, 2015), medicine, psychology, emergency management, climate change, and engineering (Batty and Cole, 2010). However, in recent times the concept has been increasingly used by social scientists. While they have examined resilience in a range of contexts including education (Krasnya *et al.*, 2010), neighbourhoods (Platts-Fowler and Robinson, 2013) and communities (Robinson and Carson, 2015), increasingly their attention has focused on individual resilience to economic hardship (Harrison, 2013).

Reflecting this, there are now numerous publications on the subject (Pemberton *et al.*, 2013). Whilst there are a number of factors behind this trend, with the consequences of the economic crisis of 2008 being one of these (Dagdeviren *et al.*, 2016), dissatisfaction with deficit-model explanations for the experiences, circumstances, and trajectories of low-income households, which emphasise their inadequacies and negative outcomes, appears to be the principal one (Boyden and Cooper, 2007). Unlike deficit-model explanations, resilience gives individuals (and communities and neighbourhoods) agency and is consistent with the notion that they can influence their situation and are not necessarily overwhelmed by the circumstances and context within which they live their lives (i.e. structure).

Mirroring the fact that the literature on resilience to economic hardship is a relatively new one (Dagdeviren *et al.*, 2016), there are many gaps within it and, reflecting this, conceptualisations of the construct are still relatively under-developed. Given the growing popularity of resilience in the social policy arena, this is clearly not ideal. This article, then, seeks to address this issue by developing understandings of the concept of resilience by focusing on four key research questions that, to a large extent, have not been adequately addressed by the literature: i) is resilience an attribute or a process?; ii) to what extent is it a positive phenomenon?; iii) to what extent do individuals

experiencing economic hardship have agency?; and, iv) is resilience finite? It does so by drawing on data derived from a longitudinal study (which ran from 2012 to 2015) of individual financial resilience in four neighbourhoods in Northern Ireland.

The article is framed around the above questions. After exploring the policy context of the research and the approach taken to it, the middle four sections of the paper are devoted to exploring them. They do so in the same way: by first, exploring the existing literature and then moving on to present the findings of the research. The concluding section reflects on the overall usefulness of resilience as a construct and argues that it is flawed and, as an analytical tool for exploring the experiences of households living in economic hardship, is not helpful.

Context

One of the rationales for wanting to undertake longitudinal research into resilience was the belief that, in a post-credit crunch world, low-income households in the UK (and Northern Ireland, specifically) would be subject to a number of stressors that would test their resilience to economic hardship. These included: a weak economy; stagnant incomes; rising living costs; significant reductions in the budgets of public services; welfare reforms; and benefit conditionality and sanctions. However, not all of these stressors materialised and a more complex picture emerged during this period, as is now explored.

In terms of the Northern Ireland economy, the employment count grew over the course of the study, from 801,000 in December 2011 to 812,000 in the period October-December 2014. And the unemployment rate fell between 2012 and 2014 to be 5.4 per cent at the end of the study (January 2015). In terms of income levels, the Annual Survey of Hours and Earnings revealed a 2.2 per cent decrease in median gross weekly earnings in Northern Ireland between April 2013 and April 2014 (£366 to £358). However, by April 2015 they were up to £383, an increase of 4.6 per cent. In terms of

living costs, over the course of the study, inflation, as measured by the Retail Price Index, fell from 2.8 per cent in 2012 to 2.4 per cent in 2014.

The biggest living cost facing low-income households is housing. Because of very low interest rates over the course of the study, home-owning with a mortgage became more affordable for many residents in Northern Ireland. And rising house prices resulted in negative equity also being less prevalent, although this remains a major problem in the territory (University of Ulster, 2014). Over the course of the study there were modest rises in rent levels in the private sector and increases of four to six per cent in the social rented sector (Hickman *et al.*, 2015)..

Another important living cost for many households in Northern Ireland is heating oil: in 2011 68 per cent of households were using it to heat their homes (Citizens Advice Northern Ireland, 2011). The cost of oil fell by a third over the course of the study. However, prices fluctuated over the period, with there being marked variations in local prices, making household budgeting more challenging for low-income households.

Recent years has seen a major reduction in public sector expenditure in England, Scotland and Wales. This has had a number of consequences for low-income households living there, particularly those resident in disadvantaged neighbourhoods: the quality and quantity of opportunities in local labour markets have deteriorated; the infrastructure of the neighbourhoods they live in, including local services, has been eroded; and, large scale, well-funded, national area-based regeneration programmes, such as the New Deal for Communities programme, have not been replaced. However, in Northern Ireland the picture has been very different: over the course of the study the budgets of all key government departments largely remained unaltered, as did that of Northern Ireland's principal area-based-intervention: *Neighbourhood Renewal*.

In July 2010 the newly elected centre-right Conservative-Liberal Democratic Coalition Government published a consultation document outlining proposals for a major reform of the benefits system (DWP, 2010a). The principles and proposals set out in the consultation paper were detailed further in the White Paper, *Universal Credit: Welfare*

that Works (DWP, 2010b), and enshrined in law when the *Welfare Reform Act 2012* received royal assent in March 2012.

These reforms were introduced because the Government perceived the existing system to be too complex; intrinsically flawed, as it disincentivised working age claimants to move into paid work; and too expensive (Ferrari, 2015). Another contributory factor behind their introduction was the desire to see claimants responsabilised. At the heart of the notion of responsabilisation is self-sufficiency (Stonehouse *et al.*, 2015) and the onus on citizens (and not the state) to deal with the problems that confront them. Being resilient in the face of adversity, including economic hardship, is consistent with this thinking and is one of the attributes of a responsible citizen.

When the research was conceived it was anticipated that Northern Ireland would (along with the rest of the UK) experience welfare reforms over the course of the study. Specifically, it was envisaged that the following reforms would be implemented: the uprating of benefit payments by one per cent; the introduction of a benefit cap of £26,000 per household; the replacement of the Disability Living Allowance (DLA) with the Personal Independence Payment; and the introduction of Universal Credit (a single monthly benefit payment combining six former benefits). However, with the exception of the uprating of benefits, these proposed welfare reforms were not implemented during the period of the research.

There has been a marked growth in the use of conditionality within the welfare system, including the implementation of benefit sanctions on Jobseeker's Allowance and Employment Support Allowance (ESA) in the UK (Batty *et al.*, 2015). It appears that it is the most vulnerable and disadvantaged individuals and households who are most likely to be sanctioned (Scottish Government, 2013). Data collected by the Citizens Advice Bureau Northern Ireland (CAB, 2014) suggests the growing use of sanctions over the course of the study in Northern Ireland and highlights the widespread impact they are having on low-income households in the territory.

To sum-up, although over the time-frame of the study there were some developments that impacted negatively on the lives of low-income households in Northern Ireland, the overall policy and socio-economic context was more benign than anticipated when the research was conceived. However, the same cannot be said of the time period immediately after the financial crash of 2008 and the commencement of the study, when income levels stagnated (Department of the Economy, 2016), inflation rose (Northern Ireland Assembly, 2011), as did the cost of heating oil (Citizens Advice Northern Ireland, 2011). And, historically, residents in the Northern Ireland study have had to endure lower income levels (ONS, 2015) and greater economic hardship and 'poverty' (as measured in a number of different ways) than their counterparts in other parts of the UK (NPI, 2014; NISRA, 2016). Therefore, when the study began in 2011, many residents in Northern Ireland (including many who participated in this study) were already experiencing economic hardship and had little scope to respond to any future negative financial shocks.

Methodology

This article draws on qualitative data collected as part of a longitudinal study which, as part of a broader study, explored individual resilience to economic hardship in Northern Ireland. The study was funded by the Office of the First Minister and Deputy First Minister.

The study centred on four case study areas, two of which, because they are interface areas, comprise two distinct neighbourhoods. Three of the case studies may be defined (using the Northern Ireland Multiple Deprivation Measure (NIMDM) 2010) as being amongst the most 'disadvantaged' in Northern Ireland. These were Sion Mills, which was identified as being the sixth most deprived rural area in Northern Ireland, and was ranked 141 out of 890 Super Output Areas (SOAs) under NIMDM, and the interface areas of Inner-East Belfast and the Waterside in Derry/Londonderry. All of the SOAs that comprise these two areas were included in the list of the 100 most deprived

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

The study employed two qualitative research instruments: in-depth interviews; and solicited resident diary keeping. In-depth interviews were conducted with a residents' panel which initially comprised 75 members. Sampling for the panel was purposive with it principally comprising respondents who reported that they were experiencing economic hardship in the first of two household surveys conducted as part of the study (this involved 939 residents across the case study neighbourhoods being interviewed in 2012). Panellists were interviewed on at least three occasions during the course of the study - 2012, 2013 and 2014 - with some being interviewed four times.

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

Solicited resident diary keeping was employed in order to obtain further insight into the temporal dimensions of 'getting-by', specifically how participants' experiences played-out on a daily basis - they were asked to complete a diary for one week which focused on their experiences of coping financially. All diarists were members of the longitudinal panel. Over the course of the study, 12 diaries were completed by eight panellists - some panellists completed more than one diary. As one might have expected, most of the 25 panellists who were given diaries at various points of the study did not return them (diaries were only given to panellists who expressed an interest in completing one).

While the analysis in the following sections draws on the experiences of all panellists, in order to provide more depth, it focuses on the stories of three in particular: Keenan; Sharon; and Tony. Their stories were chosen because they illustrate most of the issues to emerge from interviews with panellists.

Keenan, who at the time of his first interview was in his late 40s, resides in Sion Mills. He is divorced and lives alone. He has several children who visit and stay over with him on a regular basis. He previously worked but at the time he was first interviewed had been unemployed for some time. He suffers from depression and receives incapacity benefit.

Sharon, who at the time of her first interview was in her late thirties, lives in Sion Mills with her two children. She is an owner-occupier (with a mortgage). In all three of her interviews she reported that her house was in a very poor state of repair. At the time of her first interview, she had been unemployed for a number of years.

Tony, who at the time of his first interview was in his early fifties, is an owner-occupier (with a mortgage) in Waterside. He is a long-standing resident of the neighbourhood. He lives with his wife and three children. Tony is a qualified painter and decorator but has been unable to work for more than 20 years because of a long-standing health condition. He received ESA and DLA. His wife was in employment and was earning £12,000 per annum at the time of his last interview.

Is resilience an attribute or a process?

The literature on whether resilience is an innate attribute that is possessed by an individual, household, or community, or a process by which subjects respond to stress, with contextual factors impacting on how successfully they respond, is, to some degree, contested. Historically, most accounts of resilience have focused on the attributes of individuals, largely ignoring the broader social and spatial context within which they lead their lives and the role of place, community, and friends and family (Dagdeviren *et al.*, 2016).

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

family (Hooper *et al.*, 2007; Pemberton *et al.*, 2013) and local services (Hickman, 2013; Batty and Cole, 2010) identified as particularly contributing to individual resilience.

Perhaps not surprisingly given the ambiguity about what 'it' is, the literature on how resilience is formed and how (if at all) it may be promoted is also relatively under-developed. However, there have been a number of valuable contributions in this area including by NEF (2012) and Young Foundation (2012).

The question whether resilience is an attribute or process was posed to members of the residents' panel. Their interpretation was that resilience was very much an attribute, a characteristic which allowed some people (like themselves) to cope financially. Most panellists reported that they had this attribute: '*I think if you have it [resilience] you have it.*' (Stacy, 65+, retired, Inner-East Belfast, second interview)

Reflecting this, all of the panellists we interviewed reported that they were 'resilient', as is illustrated by many of the quotes that follow. While there was no sense that they felt coerced into responding in this way, the positive connotations associated with the term perhaps made it difficult for them to acknowledge not being resilient. Furthermore, notwithstanding the difficulties associated with measuring resilience, one might argue that an objective assessment of their circumstances might conclude that they were not - many could not afford to eat 'properly' or heat their homes, both of which, it could be argued, are markers of non-resilience.

A recurring narrative in the interviews with panellists was that the attribute of resilience was a legacy of upbringing, and in particular, the guidance they had received from their parents, as one panellist noted: '*it [resilience] was instilled in me by my mum. So that's where I get it from.*' (Charles, 25-29, working full-time, Inner-East Belfast, second interview)

With important implications for policy, there was a consensus amongst panellists that resilience could not be taught:

I think it [resilience] is just something inbred. Something you grow up with. I don't think it's something you can be taught. (Finlay, 65+, retired, Inner-East Belfast, second interview)

I think something has to be there. You can't just take somebody and say: 'this is what you do'. It [resilience] has to be there at the core. (Shirley, 35-44, looking after family, Inner-East Belfast, third interview)

But many of the residents who argued that resilience was innate were also in receipt of support from a range of sources, including friends and family, who provided them with emotional, practical and financial support, and the local voluntary and community sector (VCS). It seemed for some residents it was this support that allowed them to cope financially.

In terms of the psychological attributes and states that helped residents to cope with economic hardship, three emerged as being particularly common - low expectations; adaptability; and (on occasions) the ability to 'distract' oneself from one's financial position.

Many panellists had low financial (and life course) expectations and believed that their financial situation was 'usual' for someone like them. This made coping with their situation easier. It appeared that some residents 'managed' their expectations, including Tony who reported the importance of *'trying to make do with what you've got and not look for anything more than what you have'*. (Tony, early fifties, long-term illness, Waterside, third interview)

There was a sense amongst panellists that struggling to cope financially was 'ordinary' for people like them, commonplace, and, in line with the findings of Batty and Cole (2010), not something that should evoke strong emotions and anger. Living in economic hardship was simply the norm and had to be 'accepted', something which Amanda felt working class people like herself had successfully done:

I think working class people are inclined to accept things better than those who have money who are afraid of losing their money. We've learnt how to rob Peter to pay Paul and watch what we're doing with our money. I think that's why we succeed that wee bit better. We've learnt how to accept things. (Amanda, 65+, retired, Inner-East Belfast, second interview)

Linked to this point, some panellists who had endured financial hardship over a long period of time appeared to have adapted to their situation and were, in line with the findings of Keck and Sakdapolrak (2013), adaptable:

You get used to it [economic hardship], too. So you think: 'it's all right as well'. That's what you do. That's ok. This is how you're living. (Sharon, late thirties, unemployed, Sion Mills, second interview)

Finally, some panellists appeared to cope with their situation by trying not to dwell on their situation, instead focusing on more (immediate) important aspects of their lives which 'distracted' them from their financial situation:

Some of them [bill reminders] I do ignore... the way I look at things is there's more important things to keep me surviving day-by-day. A debt can be paid off over time: day-by-day you have to be there now. People don't like me when I say that but that's the way I am. I go for the now rather than later. (Kevin, late twenties, unemployed, Sion Mills, second interview)

To what extent is resilience a positive phenomenon?

The extent to which resilience is a positive phenomenon has evoked considerable debate amongst social scientists (Dagdeviren *et al.*, 2016). Some writers have

understood it to be an entirely positive response to a shock, with households bouncing-back to their original position (Tugade *et al.*, 2004; Zolli and Healy, 2012). Others have argued that resilience is not about 're-bounding' but about an unexpected positive outcome in the face of high levels of adversity (Mohaupt, 2008), with individuals 'flourishing' (Burchardt and Huerta, 2009) and 'thriving' (Magis, 2010). Finally, some academics have argued there are few positive connotations associated with being resilient, with it being about merely 'getting-by' (Batty and Cole, 2010; Harrison, 2013).

The research found that most participants fell into the latter category: resilience was not about 'bouncing-back' or 'thriving' but about coping and, in line with Batty and Cole (op.cit), not being overcome: '*It [being resilient] is trying to keep your head above water and keep going*'. (Tony, early fifties, long-term illness, Waterside, third interview)

The challenging nature of many residents' lives is perfectly illustrated by a diary excerpt - Keenan reported that he had not received a benefit payment for nearly a month:

I have recently found out that my ESA benefits might be stopped. Even after providing medical evidence to uphold my claim. I have not been paid since 20/11/14 and we have been informed that it would be after Christmas when I can receive any benefits. I am a single man with a dependent child. (Diary entry, 9/12/14)

Living in financial hardship was highly stressful, a cause of considerable anxiety amongst residents, and had a negative impact on their mental health. This was clearly the case for Tony, who, in all three of his interviews, highlighted this issue:

I get fed up and I feel as though I'm always tense. I can't relax. My sleep pattern is horrendous. I don't really sleep, cos your mind kicks in. You're thinking: 'what if this happens? And what if that happens?' So you're tossing and turning. (Tony, early fifties, long-term illness, Waterside, third interview)

While living in financial hardship appeared to affect residents' mental health in a range of ways, one way it appeared to do so was by 'wearing them down', with resilience being described as being a state of being 'worn down':

I think you get hard to it [economic hardship]; get resilient. I would say worn down
(Keenan, late forties, unemployed, Sion Mills, third interview)

There were other negative consequences associated with living in economic hardship. For example, a number of respondents highlighted the 'shame' that living in such circumstances brought to them. They were most likely to refer to this in the context of seeking help to alleviate their situation. This was the case for Tony, who, brought-up in a family which (like many others in Waterside) celebrated self-sufficiency and non-engagement with local agencies, particularly amongst its male members, highlighted how difficult he found it to access local support:

It's really hard cos you know that there's help out there. But it's asking for that help. It's the shame of asking for help, especially in this day and age. (Tony, early fifties, long-term illness, Waterside, third interview)

In a similar vein, Keenan noted how difficult he found it to seek help from his local church and a local food bank. In his second interview in 2013 he discussed that, because of his financial situation, he was considering using a food bank; in his third interview he reported that he had reluctantly done so:

Yesterday (8/12/14) I applied to my local church for help with heating and to a local food bank. I am waiting for an answer from them. I had to swallow my pride

to do this but this is the way the government has left me and people like me.
(Diary entry, 9/12/2014)

A number of panellists also highlighted another negative consequence of living in economic hardship - the adverse impact it had on their children. Sharon noted that she found it difficult telling her son that he could not have (expensive) electronic goods such as a smart phone or a tablet, like his friends:

You just can't give it to him. He's nine and he has friends who have iPads and iPhones and he's none of that. I don't see him getting it very soon. So he's asking for it and you say: 'no you can't have it'. It is a bit hard. (Sharon, late thirties, unemployed, Sion Mills, second interview)

While the experiences of panellists struggling to cope financially were not positive, they exhibited a number of attributes that were. These included: ingenuity (many were highly creative, ingenious and effective money managers); stoicism; adaptability; resourcefulness; selflessness; and high levels of endurance. Another positive characteristic illustrated by a number of panellists was the will not to be overcome - the will to 'fight':

It [economic hardship] will not beat me. I'm determined. It's just making my life hard ... it'll take a lot to beat me but they're trying their damndest. (Keenan, late forties, unemployed, Sion Mills, third interview)

Underpinning much of the thinking on resilience is the notion that it is a response to a particular financial shock or event, such as redundancy or a loss of working hours, with households responding to a specific event. However, this model did not work for many panellists - they had not experienced a distinct and marked financial event at one

moment in time, but had instead been subject to a series of (less dramatic, but no less important) stressors over a number of years.

This point is perfectly illustrated by the story of Sharon. She faced multiple stressors and at any particular time had to deal with several, and the number of stressors she had to face grew as the study progressed. Taken together these stressors, which included: finding enough money to eat properly and to pay for her son's out-of-school activities; a property that was falling into disrepair; and depression, exerted considerable pressure on her.

How much agency do individuals have?

In recent years there has been renewed interest in the concept of agency on the part of social policy scholars (Crisp and Powell, 2017, forthcoming). The extent to which individuals living in economic hardship exhibit agency is contested in the literature on financial resilience. As noted earlier, one of the main reasons that the concept has become so popular with academics is that it is a counterpoint to deficit-model explanations, as it celebrates their ingenuity and their ability to act as independent agents in the face of adversity.

However, a number of authors have argued that the extent to which individuals exert agency in practice has been exaggerated, including Dagdeviren *et al.* (2016), Athwal *et al.* (2011) and Cohen *et al.* (1992). Cohen (*op.cit.*) refer to the 'illusory' nature of choices for people on low incomes while Athwal *et al.* (2011) refer to individuals lurching from one crisis to another with little or no scope to positively alter their circumstances and to 'strategise'.

Whilst accepting that some individuals have little agency, Lister (2004) argues that its level, nature and form varies amongst low-income households struggling to cope financially. In a similar vein, Orr *et al.*'s (2006) 'livelihoods approach' to understanding agency placed subjects on a spectrum from 'survival' (i.e. no choice) through to a full range of choices ('accumulating'). And Béné *et al.* (2015: 123) (in the context of food

security) argue that agency takes three forms: *'absorptive capacity leading to persistence, (2) adaptive capacity leading to incremental adjustments/changes and adaptation, and (3) transformative capacity leading to transformational responses.'*

In line with the work of Cohen *et al.* (1992) and Athwal *et al.* (2011) the research found no evidence of panel members exerting positive agency. A recurring theme to emerge from interviews with them was that they 'got-by' not because they made positive choices but because they had no choice:

It [resilience] just means to me that you have no other choice, that you would have to 'get-by' regardless ... I don't see it as being a positive. (Vicki, early thirties, full-time education, Waterside, third interview)

I'm not too sure you get used to it [economic hardship]. Nobody wants to get used to it. You don't have a choice. You have to live like it. It's as simple as that. (Tony, early fifties, long-term illness, Waterside, second interview)

Although residents had no choice but to 'get-on with things', a number noted that there were choices to be made about how this was done. These choices, which were not in any way positive or *transformative*, were concerned with how residents spent their meagre incomes. The pernicious nature of choices that were made by panellists is perfectly illustrated by the example of Zara, who noted that when down to her last £2, she faced the choice of feeding herself or her children:

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

Zara was not alone - numerous panellists reported that they routinely had to make difficult decisions about what to forego: *'We do without. You have to sacrifice. That's just the way life is. You have to do without certain things'* (Rita, 45-64, unemployed, Waterside). Budgetary items that were 'sacrificed' included (what were described as) 'luxury' food items, such as biscuits, cakes, and soft drinks, nights out, day trips and holidays, and heating for the home. It appeared that making sacrifices had become normalised behaviour for many panellists:

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

A recurring theme throughout panel interviews was parents acting selflessly and making sacrifices for their children. For example, they went without cooked meals so that their children could eat well:

Often when I'm making the dinner there's times I'm not eating to make sure they've got everything. So I'll have a ham sandwich or something like that. But I'd rather make sure that they're sorted out rather than myself. (Tony, early fifties, long-term illness, Waterside, first interview)

Other common areas where parents made 'sacrifices' and put their children first was in relation to activities, such as school trips or attending birthday parties, and buying birthday and Christmas presents - this was a particular priority for many parents. This was perfectly illustrated by the experiences of Keenan, who in the course of completing his weekly diary, highlighted the importance of buying 'decent' presents for his children and the 'sacrifice' (getting into debt) needed to make this happen.

Is resilience finite?

There are a number of methodological challenges associated with assessing whether resilience is finite. The most important of these is establishing when it ends: specifically, what does someone who is not resilient 'look like'? Is it someone who cannot afford to eat properly? Or is it someone with significant debt? Or is it someone who is bankrupt, and/or has lost their home, and is homeless? Or is it a construct that is self-determining, with it meaning different things to different people?

Reflecting this, and the absence of long-term longitudinal studies into financial resilience, the literature on the subject is relatively silent on whether resilience is finite, although in recent times a number of authors have suggested that it is (Batty and Cole, 2010; Pemberton *et al.*, 2013). Notwithstanding the aforementioned methodological and conceptual challenges, and the relatively short length of this study which makes it impossible to draw any definitive conclusions about the elasticity of resilience, it does provide some insights into the issue.

First, despite in some instances experiencing huge economic hardship, none of the panel members who *remained* in the study in its third year had 'failed' financially - none had gone bankrupt; none had lost their homes; and none had major debt. And all reported that they were still managing to 'cope', although, as noted earlier, whether they were in reality is very much open to debate. However, some of the panellists who dropped-out of the study may have done so because they experienced financial difficulties, although it was impossible to establish whether this was the case.

Second, a number of panellists reported that their ability to cope with economic hardship was close to being exhausted. These included Tony, who was anxious that he would not be able to continue to cope with the challenges of living with economic hardship:

I'm resilient ... and I think I'm getting to the very end of my own limitations ... I don't know how much more I can last and even that's worrying me as well, too.

'Cos it's like a deck of cards. If you took one away the whole lot's going to fall and what happens when it all falls? Probably what I'm doing now, just surviving... It can't go on indefinitely, but when it's going to come to an end, I honestly don't know. (Tony, early fifties, long-term illness, Waterside, third interview)

A key factor behind Tony's (and a number of other panellists) anxiety about their ability to cope financially in the future was the belief that there was no scope in their budgets to make further savings. So when asked what he would do if faced by a future financial shock, like a cut in his benefit, Coleman responded:

What are you going to do? Stop eating? When you've cut back as much as you can something has to go. (45-64, long-term illness, Erinvale, first interview)

Notwithstanding this, there were some residents who believed that however challenging their financial circumstances were, they would find a way to cope. These included Shirley (35-44, looking after family, Inner-East Belfast) who reported in her third interview that she could *'adapt to any circumstance'*. This view was more likely to be articulated by those residents who had experienced hardship in the past: *'I'm sure there's something that builds resilience is having hardship after hardship.'* (Maggie, early thirties, working part-time, Inner-East Belfast, first interview)

Third, the impact of living with financial hardship may not necessarily be felt in the present and only play-out over a longer time period. This point is illustrated by Tony's story. As noted earlier, his financial situation was very precarious, which caused him a great degree of anxiety. He managed this anxiety and coped but it is possible that doing so could result in a serious health episode in the future.

This links to a broader point about the relationship between financial resilience and other aspects of people's lives. Specifically, it should not be seen in isolation as many of our subjects 'coped' (or so they reported) only at great cost to other elements of

their lives, including relationships with other family members and their health. This was the case for Tony and Keenan, whose precarious financial situations had an adverse effect on their health. Therefore, can one really argue that someone is (financially) resilient when doing so has a deleterious effect on their health, both in the short and long term?

Conclusion

In recent times, academics have increasingly used the concept of resilience as an analytical tool to explore the experiences of households living in economic hardship. However, the literature that has been generated is relatively under-developed and there are a number of issues within it that are unresolved. Drawing on data from a study in Northern Ireland, this article has examined four of them: whether resilience is an attribute or process; the extent to which it is a positive phenomenon; the extent to which low-income households have agency; and, whether it is finite.

The study presents a complex picture in relation to whether resilience is an attribute or a process influenced by contextual factors. In short, it suggests that it is both. In line with the findings of Batty and Cole (2010), and contrary to those of Davidson (2008), the research found there to be few positive connotations associated with living in economic hardship for residents in the case study areas. Indeed, the experience was a negative one for them: it adversely affected their health; was tiring and wearing; negatively impacted on their children; and, was a source of shame and embarrassment.

However, that is not to say that residents did not exhibit a bundle of positive characteristics that helped them 'cope'. These included: adaptability; ingenuity; stoicism; resourcefulness; selflessness; high levels of endurance; and a strong will not to be overcome. But for most of our panellists being resilient was not about 'bouncing-back', 'flourishing' and 'thriving' in the face of adversity - it was about enduring, surviving, and 'getting-by'.

One of the reasons for this was that most were faced with a multitude of stressors which had to be dealt with concurrently, providing less opportunity for recovery. And the understanding of resilience that has dominated thinking in the field - that it is the response to a single stressor - was found to have no traction.

In line with the findings of Cohen *et al.* (1992) and Athwal (2011), the research found little evidence of individuals experiencing economic hardship exhibiting 'positive', transformative agency. Many reported the only choice they had was to continue surviving and coping. Furthermore, many of the choices residents faced were entirely negative and involved decisions around deciding which essential expenditure item to forego, such as food or heating. Cohen *et al.* (1992) described this choice as being 'illusory' but perhaps this term is too benign, with one like 'pernicious' being a more appropriate descriptor. In terms of the 'pernicious' choices that individuals had to make, a recurring theme throughout the research was of parents making 'sacrifices', like not eating properly, for their children.

It appears that the resilience of many panellists was close to being exhausted. And living in precarious financial circumstances appeared to be having a deleterious effect on other aspects of their lives, including relationships with other family members and their health.

Taken together, these findings suggest that the employment of 'resilience' as a conceptual tool in the context of economic hardship is highly problematic. It is difficult to define and neglects structure, suggesting that residents living in disadvantaged neighbourhoods have more agency than they actually have. Furthermore, the suggestion that resilience is in any way a positive phenomenon presents an unrealistic picture of the lives of low-income households struggling with the day-to-day grind of simply coping financially - there was no evidence of residents in our case study neighbourhoods deriving any satisfaction from this.

Some authors have argued that the 'problem' with resilience is related to language, and have offered alternative descriptors such as 'resourcefulness'

(MacKinnon and Derrickson, 2013). However, the 'problem' is conceptual as there are inherent flaws with the construct that no change in discourse can mask. Given this, and the misuse of the term by national government who has seen it as a vehicle for promoting self-help and deflecting attention away from their failure to address structural factors, as an analytical tool for exploring the experiences of households experiencing economic hardship it is not helpful.

There are a number of implications for policy to emerge from the research. First, like academics working in the field of poverty, policy makers should also reflect on the appropriateness of the term. Second, they should avoid championing and promoting resilience as one of the key conclusions of this study is that most of the factors that allowed residents to be 'resilient' were negative in nature. These included: going without food, heating, and lighting; lowering and managing expectations, and adaptation.

Third, and linked to this, the emphasis, instead, should be on removing low-income households from hardship and not on helping them to cope with it better. Notwithstanding this, it is imperative that policy makers continue to support those structures that allow low-income households to cope financially, such as VCS organisations. In the context of Northern Ireland, the likely decrease in their income brought about by on-going reductions to the budget of the *Neighbourhood Renewal* programme is, therefore, an unwelcome development.

Fourth, initiatives that encourage residential mobility amongst low-income households, such as the Removal of the Spare Room Subsidy, which penalises social housing tenants who under-occupy their homes by reducing their Housing Benefit, are likely to have a detrimental impact on them; many of our panellists would be unlikely to cope, financially, if they were 'forced' to live elsewhere. This is because they would be disconnected from the principal resource that allowed them to get-by: the support, whether financial, practical (such as childcare) or emotional, provided by friends and family, who more often than not, lived locally.

While the concept of resilience may be flawed, it is important (in a context of public sector cuts and continuing welfare reform) that research continues into the lived experiences of low-income households, whether it is badged as 'resilience' research or not. This is particularly important in the context of the final message for policy: many panellists who reported that they were struggling to 'get-by' also reported that they could not trim their budgets further, with no scope for further 'sacrifices' to be made in light of any future financial stressor.

One such stressor is the welfare reform programme that is now being rolled-out in Northern Ireland (nidirect, 2016). Because the territory has (proportionally) more households in receipt of out-of-work or disability benefits than the UK average (Beatty and Fothergill, 2013), and more households in income poverty (NPI, 2014), the reforms are likely to affect it more than other parts of the UK.

The impact of the reforms in Northern Ireland, based on the original programme and timetable of reforms, has been estimated by Beatty and Fothergill (2013). This study found that the reforms would remove £750million annually from the Northern Ireland economy (equivalent to £650 per annum for each working age adult) and that at an individual level its impact would be greater than anywhere else in the UK. It also noted that of all the cities in the UK, Belfast would be the most greatly affected with the impact also being greater in Derry/Londonderry (the location of the Waterside case study) and Strabane (Sion Mills).

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