

# ‘Getting-by’, Coping and Resilience in Difficult Times: *Initial Findings*

Paul Hickman  
Elaine Batty  
Chris Dayson  
Jenny Muir



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

# **Getting-by, Coping and Resilience in Difficult Times: Initial Findings**

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**Author(s):**

Paul Hickman

Elaine Batty

Chris Dayson

Jenny Muir

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

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**Paul Hickman**  
**Elaine Batty**  
**Chris Dayson**  
**Jenny Muir**

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# Executive Summary

In recent times the population of Northern Ireland has been confronted by a number of developments which have had an adverse effect on their lives and their ability to 'get-by', with residents living in disadvantaged neighbourhoods being particularly hard hit. These include: declining real income levels; rising unemployment and declining employment opportunities; the consequences of declining public spend at the neighbourhood level; and rising food, transport and energy costs. However, for many residents it is likely that their lives will become even more challenging in the future with the (potential) introduction of welfare reforms. How well they are currently coping, and how they may fare in the future, is the focus of this report, which also provides an insight into their capacity to 'get-by' i.e. how *resilient* they are.

This report draws on data garnered from an on-going longitudinal study of resilience and neighbourhood change which is being funded by Office of the First Minister and Deputy First Minister, which began in March 2012 and which concludes in March 2015. It is the second of the study's five written outputs. Centred on four case study neighbourhoods, the study is employing a range of quantitative and qualitative research instruments. This report mines qualitative material gathered from in-depth interviews with the 75 residents that comprise the study's **longitudinal resident panel** and quantitative material from a '**Baseline**' Survey of 939 residents. The statistical technique, logistic regression modelling, is used extensively to interrogate the latter data.

Two of the case studies, because they are interface areas, comprise two distinct neighbourhoods. Three of them may be defined (using deprivation indices) as being 'disadvantaged':<sup>1</sup>

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

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

The report's key findings are:

## 'Getting-by'

- Data from the Baseline Survey revealed that a large proportion of households in the disadvantaged neighbourhoods have relatively low incomes: 41 per cent reported a household income of less than £200 per week.
- Nearly a quarter (23 per cent) were behind with at least one bill or payment. When the results were broken-down by specific bills / payments, the most commonly cited were: 'rent or mortgage', which was cited by five per cent of respondents; 'electricity bill' (four per cent); 'credit or store card' (three per cent); and 'Social Fund Loans' (three per cent). Perhaps

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<sup>1</sup> See: <http://www.ninis2.nisra.gov.uk/public/InteractiveMapTheme.aspx?themeNumber=137&themeName=Deprivation>



surprisingly given the growth of pay day lenders in recent years, only one per cent of respondents reported that they were behind with a pay day loan.

- More than a third of respondents in the disadvantaged neighbourhoods reported that they had 'very' or 'fairly' often run out of money in the last year. And only a third (36 per cent) reported that they had any savings.
- The following question was used to provide an overall assessment of how well residents were 'getting-by' financially: Taking everything into account, how well or poorly are you (and your partner) managing financially these days? Nearly two-thirds of respondents in the disadvantaged neighbourhoods reported that they were managing 'well'. But, significantly, 16 per cent reported that they were managing 'fairly' or 'very' poorly.
- Qualitative data suggests that residents can be categorised into three loose categories in terms of their ability to 'get-by': those who are managing their household finances fairly easily; those who are managing but are having to make adjustments to do so; and, those who are finding it a real struggle to keep their 'heads above water'.

## Understanding 'getting-by'

- Logistic regression modelling was used to provide an insight into those factors that influence residents' ability to 'get-by'. Residents with the following characteristics were found to be less likely to be 'getting-by': a disability or a long-term illness; being a member of the socio-economic group, C2DE<sup>2</sup>; having no formal qualifications; and, being in receipt of a universal means tested benefit. Place was also found to be important: residents who did not trust their neighbours were less likely to be 'getting-by' as were those from Lower Castlereagh. Finally, residents whose income had reduced in the last year were also less able to 'get-by'.
- Interviews with resident panel members highlighted a number of factors which appeared to make it more difficult for them to 'get-by'. The most commonly cited, and for many residents, the most problematic, was high heating costs. Other factors which were found to be affecting residents' ability to 'get-by' were rising food and fuel prices and a recent fall in income. Respondents to the Baseline Survey were asked why their income had reduced. The most commonly cited reason was 'loss of income due to other reasons', which was cited by 18 per cent of respondents. Matching data garnered from the Baseline Survey with that from resident panel interviews suggests that falling pay, whether because of less overtime and / or reduced hours, was the principal reason for respondents responding in this fashion. Other factors were: 'loss of income due to sickness or disability' (15 per cent); 'loss of income due to redundancy' (12 per cent); and 'loss of income due to changes in benefit payments' (12 per cent).
- Logistic regression modelling was used to explore how residents who had experienced an income reduction had fared, in order to gain an early insight into resilience. It found that place (i.e. neighbourhood) appears to impact on residents' ability to respond to a financial shock. And the analysis revealed that residents in Lower Castlereagh appeared to be less resilient than their counterparts in the other areas. This suggests that they may be more susceptible to future shocks, like welfare reform.
- The analysis found that residents in receipt of a universal means tested benefit and with a long-term illness or disability, were amongst those groups that appeared to be less 'resilient'. This is particularly important in the context of welfare reform, as it is precisely these residents that will be most affected by it. Interestingly, and in contrast to the model for 'getting-by', positive social and emotional attributes, notably neighbourhood belonging and (to a lesser extent) trust, were found to be important influences in the financial shock model. This again lends support to the argument that place influences resilience.

## Strategies for 'Getting-by'

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

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<sup>2</sup> That is: skilled manual workers; semi and unskilled manual workers; and people not in work.

- One was the use of credit cards. Their use by resident panel members was widespread. They tended not to be used to help them 'get-by' on a day to day basis but instead were used in 'emergencies', such as when a broken down car needed to be repaired.
- A number of panel members reported that they had put aside money to ensure that sufficient funds were available for them to pay for key expenditure items and any 'emergencies'.
- Most panel members who were in receipt of multiple benefit payments welcomed the fact that these payments were received at various points over a month, as it allowed them to budget on a weekly or two weekly basis. And it appeared that for many, staggered, multiple payments helped them to budget more effectively and 'get-by' more easily. The scope of low income households to use multiple benefit payments as an aid to help them budget could be removed at some point in the future with the introduction of Universal Credit, which will see most<sup>3</sup> of them receiving a single monthly benefit payment (or 'wage').
- In addition to panel members adopting a weekly / two weekly approach to budgeting, a number also reported that they also budgeted on a seasonal basis to reflect the fact that their outgoings were greater in the winter because of higher heating bills.
- A number of resident panel members reported that they prioritised the payment of some items over others. Specifically, the following outgoings were prioritised: food; rent or mortgage; heating bills; and (for panel members with families) expenditure relating to their children.
- A number of panel members reported that the tightness of their budgets meant that they had to be thrifty when it came to food shopping and using the food they bought. And a number reported that they had substituted top-end, well known brands, with cheaper, supermarket-own, ones.
- A common strategy employed by panel members to help them 'get-by' was to make budgetary 'sacrifices'. They went without: (what were described as) 'luxury' food items, such as biscuits and cakes; other 'luxuries', such as going for a meal or to the pub; day trips and holidays; and heating for the home. Furthermore, for panellists with children, there was another aspect to this 'getting-by' strategy: they made 'sacrifices' for their children and went without so that they did not have to.
- Of all the factors and coping strategies that helped residents to 'get-by', it was the financial support of friends and family that appeared to be the most important. And without this support, it appeared that some would not cope. Friends and family provided financial support in three ways: by giving our panel members money; by lending money to them; or by providing 'in-kind' support.
- One approach used by residents in our case study neighbourhoods to 'get-by' was to access financial advice: nearly a quarter (24 per cent) of respondents to the Baseline Survey reported that they had done so. In terms of the type of support accessed, it is interesting to note the important role played again by family and friends in terms of helping our panel members 'get-by': they were the most common source of advice, being cited by eight per cent of respondents. The next most popular sources were: an 'independent advice agency, such as the Citizen's Advice Bureau' (six per cent); credit union (five per cent); and the internet (three per cent).
- Respondents that had sought advice were asked why they had done so - exactly three in ten reported they had done so because their household income had reduced in the last year. These respondents were asked how useful they found the support provided to them - significantly, more than three-quarters (77 per cent) reported that they found it 'very' or 'quite' useful.

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<sup>3</sup> In Northern Ireland, it has been agreed, that if "*special circumstances*" exist, Universal Credit payments will be paid twice every month rather than monthly - see: <http://www.northernireland.gov.uk/news-dsd-221012-tailoring-welfare-reforms>.

- Many panel members appear to be standing at the edge of a (financial) 'precipice'. It appeared that another financial shock would push them over it as they simply did not have the scope to make further cuts. One such (potential) shock is welfare reform and the quantitative and qualitative evidence we have collected suggests that it is likely to have a profound effect on the ability of many residents in our case studies to 'get-by', potentially 'tipping some over the edge'.

## Conclusion

- Some academics have argued that positive 'benefits' may accrue to households who have to 'get-by' in very challenging circumstances and that resilience is a positive phenomenon. Analysis of qualitative material garnered from resident panel members revealed no evidence to support these arguments. That is not say that residents did not exhibit a bundle of positive characteristics that helped them 'get-by'. These included: *ingenuity* (many residents are highly creative, ingenious and effective money managers); *stoicism*; *resourcefulness*; *selflessness*; and high levels of *endurance*. But for our panel members being resilient was not about 'bouncing back', 'flourishing' and 'thriving' in the face of adversity - it was about not being overcome, 'getting-by', enduring, surviving, just 'getting on with things', and 'keeping their heads above the water'.
- Measuring how well households are 'getting-by' is highly problematic and one should be careful not to overstate the importance of quantitative, self reported assessments. Most panel members, who despite living in very challenging circumstances and having very low incomes, reported that they were 'getting-by'. And as they had done so for a long period of time, they could be described as being (financially) resilient. However, qualitative data garnered from them revealed that they were only doing so by making significant 'sacrifices' and 'going without' - for example, some were not eating properly; never ate out or went on holiday; and had cutback on (or did not use) heating. And, in fact, from an objective perspective they could be described as not 'getting-by'. However, it is important not to get 'hung up' on this issue because, ultimately, what matters is that research is undertaken into the experiences of households living in poverty and challenging circumstances, with a view to informing policy development.
- In terms of the next steps for the study team, over the remainder of the study it will focus on unpicking the issues raised in this report. In doing so, it will seek to make sense of some of the statistical relationships it has identified in terms of the drivers of 'getting-by' and resilience to a financial shock. For example, it will explore the nature of the relationship between place and resilience - does place influence resilience? And if it does, how?
- A number of implications for policy were highlighted:
  - The disadvantaged neighbourhoods house a sizeable proportion of residents who are already struggling to 'get-by' and who, as a result, may be susceptible to future stressors, such as welfare reform or any continuation of the economic downturn.
  - Place (i.e. neighbourhood) appears to impact on the ability of residents to 'get-by' and to withstand a financial shock, with residents in Lower Castlereagh appearing to be less resilient. However, it is important to note that, to date, we have only established a statistical relationship between place and 'getting-by' and resilience, and have not established causality i.e. the nature of relationships. And this applies to all the variables that were found to be statistically significant. Therefore, exploring the nature of relationships and establishing (any) causality will be one of the primary foci of our subsequent research activities, particularly our qualitative fieldwork with residents.
  - Notwithstanding this, one can say at this juncture with some degree of confidence that one place based attribute that does appear to positively impact on the ability of residents to 'get-by' is: the support of family and friends, who, in the case of our disadvantaged case studies, invariably lived locally. And for many residents, it was this support which allowed them to 'get-by'. Therefore, initiatives to encourage mobility amongst low income households, such as the Removal of the Spare Room Subsidy, may have a detrimental impact on them as they disconnect them from this important resource (Hickman, 2013).

And it appeared that many of our panel members would not cope if they were forced to live elsewhere.

- In addition to place, a number of other factors were related to financial resilience. A number of population groups were found to be less resilient. These included residents in receipt of a means tested benefit and those who were disabled or had a long term illness, two groups which, as noted earlier, were finding it more difficult to 'get-by'. Coupled together, these findings suggest that these two groups are likely to be more susceptible to welfare reforms. In addition to being two of the groups most affected by them (Beatty and Fothergill, 2013), our analysis revealed that they are already 'closer to the edge' than their counterparts and less well placed to cope with any future financial shocks. Establishing how in practice these groups fare over the next couple of years will be one of the primary objectives of the research.

# Introduction

## 1.1. Introduction

In recent times the population of Northern Ireland has been confronted by a number of developments which have had an adverse effect on their lives and their ability to 'get-by', with residents living in disadvantaged neighbourhoods being particularly hard hit. These include: declining real income levels; rising unemployment and declining employment opportunities; the consequences of declining public spend at the neighbourhood level; and rising food, transport and energy costs. However, for many residents it is likely that their lives will become even more challenging in the future with the (potential) introduction of welfare reforms'. How well they are currently coping and how they may fare in the future is the focus of this report, which, in doing so, provides an insight into their capacity to 'get-by' i.e. how resilient they are.

The paper draws on data garnered from an on-going longitudinal study of resilience and neighbourhood change being funded by the Office of the First Minister and Deputy First Minister, which began in March 2012 and concludes in March 2015. Centred on four case study neighbourhoods (Inner East Belfast, Waterside in Londonderry/Derry, Sion Mills, and Erinvale), the study is employing a range of quantitative and qualitative research instruments. Some of them, in the context of this type of study - policy funded research - may be described as being 'alternative', such as photography (photo novella) and solicited diary keeping.

In terms of the focus of the study, it is concerned with two issues in particular. First, it is interested in exploring how neighbourhoods (and their inhabitants) respond to a number of potential stressors, such as welfare reform and declining public sector expenditure i.e. how resilient they are. In doing so, it pays particular attention to exploring whether place, the Voluntary and Community Sector (VCS), and, linked to this, volunteering (both formal and informal) contribute towards the resilience of disadvantaged neighbourhoods. Second, at a time when public sector spend at the neighbourhood level is declining, it is concerned with exploring whether (and how) their social economies contribute to any re-balancing of local economies.

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

This is a concern because recently published research by colleagues at Sheffield Hallam University reveals that the economic impact of the welfare reform programme will be greater in Northern Ireland than in other parts of the UK (Beatty and Fothergill, 2013); although, as will be explored in the next section, there is some uncertainty about the form that the reforms will take and their timing. Significantly, the two areas that were singled out as being likely to be most badly affected - Londonderry/Derry and Strabane - are home to two of our case studies (Waterside and Sion Mills). The research concluded that when the reforms have come into full effect they will take £750m a year out of the Northern Ireland economy. This is equivalent to £650 a year for every adult of working age, and compares to an average of only £470 a year across Great Britain.

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

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

Fourth, relatively little attention has focused on whether place and volunteering/the VCS impacts on resilience, and if it does, how it does so. Addressing this 'gap' in knowledge is one of the primary aims of this study.

The study focuses on exploring the experiences of residents in four case study areas, profiles of which can be found in Appendix 2. Two of the case studies, because they are interface areas, comprise two distinct neighbourhoods. Three of them may be defined (using deprivation indices) as being 'disadvantaged'.<sup>4</sup>

- [Inner East Belfast](#), which comprises [Short Strand](#)<sup>5</sup> and [Lower Castlereagh](#)
- [Waterside in Derry / Londonderry](#), which comprises Top-of-the-Hill (which is also known as Gobnascale) and Irish Street; and
- [Sion Mills](#), a village located close to Strabane.

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

## 1.2. Welfare Reform in Northern Ireland

Components of welfare reform will be introduced later in Northern Ireland than in Great Britain because the Assembly has legislative power in this area, although currently within a 'parity' agreement which means that any costs incurred by

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<sup>4</sup>See:

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

<sup>5</sup>See:

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



measures additional to those in Great Britain will not be included in Annualised Managed Expenditure (AME) but must be met from the block grant.<sup>6</sup>

The Welfare Reform Bill was introduced in October 2012 and is yet to return to the Assembly after Committee stage, at a date yet to be determined.<sup>7</sup> A crucial difference between the Westminster debates and those in Northern Ireland is that no political party supports the reforms, exemplified by discussions about 'stretching parity' in the early stages of the Bill<sup>8</sup> and the wide range of concerns expressed at Committee stage (Committee for Social Development, 2013).

Differences for Northern Ireland already negotiated include more frequent payments, payments of the housing component to landlords, and payment to a primary carer rather than 'head of household'. Agreement on implementation of the removal of the Spare Room Subsidy/ 'bedroom tax' for new tenants only is thought to be imminent, at a cost to the NI Executive of £17m.<sup>9</sup> The UK's Work and Pensions Minister has expressed frustration at the slow pace of the legislation and has threatened the Executive with a monthly penalty charge from January 2014.<sup>10</sup>

In Great Britain, welfare reform is well underway with a number of measures, including the 'bedroom tax' and the benefit cap, having been introduced. Subject to the passing of the Welfare Reform Bill, the timetable for the introduction of changes in Northern Ireland is as follows:

- up-rating by one per cent as Great Britain, from 1st April 2013
- 'Benefit cap' at £26,000, from Spring 2014
- Personal Independence Payment to replace Disability Living Allowance for 16 - 64 year olds, from Spring 2014
- Universal Credit, from Summer 2014, with recent research uncovering a complex pattern of winners and losers in Northern Ireland, including a greater adverse impact than in the rest of the UK which may or may not be masked by a higher take-up rate (Brown and Roantree, 2013)
- no decision yet taken on any changes to the rates rebate system (Brown and Roantree, 2013).

The one measure that has taken effect to date is the up-rating of current benefits by less than the rate of inflation, at a time when living costs are rising more steeply. The staggered introduction of various measures is also likely to lead to confusion about future entitlement. Our research will be ideally placed to assess the impact of welfare reform within its wider economic and social context until April 2015.

### 1.3. Conceptualising resilience

As noted earlier, at the heart of our research (and this paper) is exploring the capacity of residents to 'get-by' i.e. the concept of resilience. Drawing on the growing literature on the subject, this section seeks to unpick and conceptualise it. There has been a long-standing tradition of utilising the concept of resilience in a range of

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<sup>6</sup> NIA (2011) *Parity and Social Security in Northern Ireland*, Research and Library Services Briefing Note 99/11, <http://www.niassembly.gov.uk/researchandlibrary/2011/9911.pdf>

<sup>7</sup> See: <http://www.niassembly.gov.uk/Assembly-Business/Legislation/Primary-Legislation-Current-Bills/Welfare-Reform-Bill/>.

<sup>8</sup> NIA (2011) op. cit.

<sup>9</sup> <http://www.insidehousing.co.uk/regulation/bedroom-tax-deal-to-be-announced-%E2%80%98within-weeks%E2%80%99/6528979.article>

<sup>10</sup> <http://www.bbc.co.uk/news/uk-northern-ireland-24913807>

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

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

Perhaps reflecting the fact that the literature on resilience in the context of understanding poverty is a relatively new one, there are a number of problems with it (Mohaupt, 2008; Harrison, 2013), with thinking on a number of issues being under-developed. Furthermore, there are a number of issues within it that are contested and have not been adequately resolved. A good case in point is how resilience should be defined, with a multitude of definitions being offered; with it having a wide span of meaning (Bartley, 2006); and being a 'slippery' (Young Foundation, 2012) and elusive concept.

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

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

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

*For our purposes, it (resilience) concerns those individuals and households who, when faced with various risk factors associated with financial and social exclusion, manage to negotiate these adverse conditions rather than be overcome by them. (Batty and Cole, 2010, p.8)*



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

*On the whole, our research participants (low income households in Bradford) did not thrive because they did not have the ability to move forward with the resources currently at their disposal. (Athwal *et al.*, 2010, p.6)*

In addition to the debate about whether resilience is a positive phenomenon, another debate has fuelled the uncertainty around its definition - whether it is an innate *attribute* that is held by an individual, household, or community, or a *process* by which subjects respond to stress. Historically, most accounts of resilience have focused on the attributes of individuals, largely ignoring the broader social and spatial context within which they lead their lives and the role of place, community, and friends and family (Batty and Cole, 2010).

However, in recent times increasing attention has focused on the process by which individuals access local, place-based, resources to mediate the impact of stressors (Batty and Cole, 2010; Platts-Fowler, 2013). In addition to these authors, others have highlighted the importance of process and context, with friends and family (Hooper *et al.*, 2007; Green and Hickman, 2010; Pemberton, 2013) and local services (Hickman, 2013; Batty *et al.*, 2011; Green and Hickman, 2010) particularly contributing to individual resilience.

Another issue which has troubled academics, which is linked to the debate about the form of resilience (i.e. whether it is a process or an attribute), has resulted in further confusion in relation to its meaning: whether it is finite or not. In recent times a number of authors have argued that it is indeed finite, both in terms of individual and collective resources (Pemberton *et al.*, 2013). For example, in the context of the former, Harrison (2013, p.109) argues that:

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

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

*To return to that 'rubber band' in danger of snapping, it remains to be seen whether some of the collective resources currently needed for those in these communities to 'get-by' were at risk of being exhausted – whether in terms of looking for jobs further afield, or taking part in the informal economy, relying on family and friends to help out in practical, material and social terms, or in spending the savings that had been built up over time.*

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

Another area of contestation amongst authors writing on resilience is the extent to which individuals have agency. As noted above, one of the main reasons that the concept has become so popular with academics in recent years is that it is a counterpoint to the deficit model which, instead of blaming individuals, 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 overstated. For example, Cohen *et al* (2003) talk of the 'illusory' nature of choices for people on low incomes while Athwal *et al* (2010, p6) refer to individuals lurching from one crisis to another with little or no scope to positively alter their circumstances and to 'strategise'.

*On the whole, our research participants did not thrive because they did not have the ability to move forward with the resources currently at their disposal. Some people appeared to lurch continually from one crisis to another. Most had no flexibility within their household budget; dealing with occasional unexpected household expenditures therefore caused huge difficulties, often forcing people to get into debt. Our research participants did not speak of particular strategies that they adopted to ensure that their lives were sustainable; rather, most people said that they just had to "get on with things" and 'get-by.'*

An over emphasis on agency has potentially negative policy implications as it provides scope for policy makers to 'blame' low income households for their failure to escape poverty. For example, Mohaupt (2008, p.67) notes:

*Resilience research is accused of being too actor centred, ignoring any structural forces. This can de-politicise efforts such as poverty reduction and emphasise self-help in line with a neo-conservative agenda instead of stimulating state responsibility (Boyden and Cooper, 2007). This individual-focused perspective can also lead to blaming the victim, especially when resilience is mistaken as a personal trait rather than a process (Luthar and Zelazo, 2003).*

In a similar vein, Harrison (2013, p.99): notes:

*I argue for caution in this celebration of 'resilience'. I suggest that it is not the concept itself that is problematic, but the ways in which it may lend itself to use in academic and policy thinking.*

It has been argued that the level, nature and form of agency varies amongst low income households struggling to 'get-by' (Lister, 2004). Complementing the work of Lister (2004), Orr *et al*'s (undated) 'livelihoods approach' to understanding agency placed subjects (24 low income households in Thornaby-on-Tees) on a spectrum from 'survival' (i.e. no choice) to through to a full range of choices ('accumulating').

Another problem associated with understanding and researching resilience is that it is very difficult to operationalise and measure (Boyden and Cooper, 2007; Howard *et al.*, 1999). This is in part because of the relative ambiguity and 'slipperiness' of the concept. However, there are other contributory factors, some of which are highlighted by Platts-Fowler and Robinson (2013).

The measurement of resilience, which is in essence the response to a stressor, involves two stages: identifying and measuring stressors and measuring the response to them. Both stages are highly problematic. Measuring stressors is problematic for a number of reasons. First, they are relative and felt differently by individuals. So what might be a major (and debilitating) stressor to one person may be relatively insignificant to another. Second, the nature and form of stressors varies markedly (Mohaupt, 2008); some may take the form of a one-off shock, such as redundancy or bankruptcy, while others may be persistent in nature, such as living on means-tested benefits for a number of years. Third, low income households are likely to be subject to a multitude of stressors at any given time. Lastly, the intensity of stressors may vary over time.

Measuring the response to stressors is again fraught with difficulties. For example, as it does not lend itself to measurement by only one measure, consideration needs to be given to the suite of measures that should be used (Young Foundation, 2012; Mguni *et al.*, 2011). The Young Foundation have given considerable thought to this issue and devised a composite measure of resilience which draws on the response to a number of well-being questions. However, further work is needed in this area.

Even if one can measure resilience there are issues associated with attributing causality, as Platts-Fowler and Robinson (2013, p.34) note:

*Research into neighbourhood resilience faces a challenge common to all neighbourhood effects research. Correlations between neighbourhood characteristics and outcomes might be observed, but how can they be explained? What are the causal mechanisms that produce better than expected outcomes, and in what circumstances and conditions?*

This point is best illustrated by way of an example. Advanced statistical analysis by Mguni *et al* (2012) found there to be a statistically significant relationship between the variable, 'ability to face problems', and resilience. However, without additional (qualitative) data it is impossible to interpret this relationship and establish causality. This is because the relationship can be read in one of two ways: facing up to your problems makes you more resilient; or resilient people are better equipped to face up to their problems. While there is no easy answer to this methodological conundrum, the utilisation of qualitative research methods alongside quantitative studies, as is the case in this study, may increase the likelihood of establishing causality.

Finally, it is important to reflect on the use of resilience indicators referred to in this study: 'getting-by' and well-being. While both provide useful insights into resilience there are major difficulties associated with using them. For example, one has to be very careful when interpreting data in relation to them - if a low income respondent reports that they are 'getting-by' in very challenging circumstances can we infer that they are resilient? And conversely, if a low income household reports that the opposite is the case can we conclude that they are not resilient? Clearly, in both instances it would be dangerous to do so. Furthermore, the same arguments can be applied to the interpretation of well-being scores: a high well-being score does not necessarily mean that an individual is resilient and vice versa.

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, it is important to note that there have been a number of valuable contributions in this area including by NEF (2012), Platts-Fowler and Robinson (2013) and Young Foundation (2012).

Another area where the literature on resilience needs further refinement is the long-term impact of recession and the economic downturn on low income households. This is in part because of the difficulty of disentangling any impact of this stressor from others (Athwal *et al.*, 2011). However, that research that has been undertaken in the field suggests that it has had relatively little impact (Batty and Cole, 2010; Harrison, 2013; and Athwal *et al.*, 2011). This was because economic hardship had become a fact of life for the residents studied with recession being nothing 'new' and just 'more of the same' (Harrison, 2013, p.105).

The literature is under-developed in one further area: the relationship between volunteering (both formal and informal)/the VCS and resilience. A number of recent publications have argued that volunteering and the VCS can (and should) contribute to promoting (community) resilience (NEF, 2013; Young Foundation, 2012). However, the academic literature is relatively silent on the nature of any relationship and sheds

little light on how (if at all) volunteering/the VCS contribute to resilience. Furthermore, there has been no attempt to explore the important assertion that resilience in the United Kingdom (and the 'Big Society' agenda) is being undermined by low income households being forced to turn inwards, as the economic downturn and public sector cuts necessitate that they focus more of their energies on themselves and 'getting-by' on a day-to-day basis (NEF, 2013, p.5):

*The Big Society vision of empowered local communities driving forward an agenda of social action and local ownership of public services has faced major challenges. Many in the voluntary and community sector (VCS) viewed it as window dressing for a programme of cuts that had already thrown them into turmoil. As people have become less economically secure, they have tended to turn inwards, focusing on just getting-by from day to day, with no time or energy to connect with others or take local action. This has led to a general weakening of the core economy – a term used to describe all the unpaid time, caring, support, friendship, expertise, giving, and learning that underpin society and the formal economy. The Big Society vision relied on a strong core economy. But people have found their time and capacity increasingly stretched by reduced local public services, changes to working and child tax credits, and insecure, low-paid employment.*

In summary, in recent years interest has grown into the concept of resilience in the context of understanding responses to poverty with it being a recurring theme in debates on the subject. However, it is a relatively under developed concept, with there being a number of 'gaps' in knowledge in relation to it. Furthermore, understandings of it are contested which is a contributory factor to another problem associated with it: it is difficult to research, particularly quantitatively. And, it is also a concept that has been misused and abused:

*It is important to make sure that the notion of resilience is not abused as a euphemistic description of otherwise too negative or depressing situations. (Mohaupt, 2008, p.122)*

*In this paper I argue for caution in this celebration of 'resilience'. I suggest that it is not the concept itself that is problematic, but the ways in which it may lend itself to use in academic and policy thinking. (Harrison, 2013, p.99)*

However, and as alluded to by Harrison above, it is not the concept of resilience that is flawed but our understanding of it. Furthermore, it is important not to get too 'hung up' on conceptual understandings because, ultimately, what matters is that research is undertaken into the experiences of households living in poverty and challenging circumstances, with a view to informing policy development. Notwithstanding this, further research is needed into the concept of resilience, research which should focus on the following issues:

- what precisely is resilience? Is it an attribute or a process? Or is it merely an outcome? And can it be (quantitatively) measured? How? And should it be measured? Is resilience finite? And can it be replenished? If so, how? And do resilience levels vary?
- to what extent do low income households have agency? And does the form of agency vary?
- to what extent (and how) does place impact on resilience?
- what role does volunteering and the VCS play? And how does this play out? Is resilience being undermined by lowing income households turning inwards in the face of economic adversity, as the Young Foundation argue?

## 1.4. Our approach to exploring resilience

In terms of our overall approach to exploring resilience in this study, we are concerned with exploring both individual and neighbourhood resilience, although this paper is primarily concerned with the former. With regard to the issues we intend to explore, while we hope to shed some light on the first two bundle of questions highlighted above, our primary focus is on the last two: exploring the relationship between resilience and: i) place; and ii) volunteering/the VCS.

When unpicking the role of place, we will draw on an analytical framework of neighbourhood change developed by Martin Innes and Vanessa Jones (2006) in their study of neighbourhood security. This will frame the research in an understanding of three dynamics and outcomes of change: risk, resilience and recovery.

**Table 1.1: Dynamics of Neighbourhood Change**

<b>Risk</b>	Factors and conditions that increase the likelihood that neighbourhoods will experience decline and continuing or escalating social, economic, cultural or environmental problems
<b>Resilience</b>	Factors and conditions that enable some neighbourhoods to withstand and mitigate risks, based on the distribution of economic and social capital and the presence of collective efficacy enabling communities to counter threats
<b>Recovery</b>	Factors and conditions that promote and enable neighbourhoods to experience overall social and economic improvements

In terms of exploring the role of VCS, we will draw on an analytical framework developed by Mike Aiken and colleagues (2011) in their recent study of community organisations controlling assets. It posits that voluntary sector organisations perform three functions within the social economy of a neighbourhood: *stewarding*, *community development* or *entrepreneurism*. The research will explore the extent to which, and how, these approaches contribute to neighbourhood resilience.

**Table 1.2: Roles and Functions of the Social Economy**

<b>Stewarding</b>	Provision of small, often time-limited and very specific interventions, activities or services, delivered by mainly small volunteer-run groups with a low income
<b>Community Development</b>	Provision of local service delivery and engagement with local partnerships, based on a mix of income streams, including longer-term funding and including some paid staff
<b>Entrepreneurism</b>	Provision of larger social enterprises, based on commercial practices and business models, often with capital-intensive assets

As noted earlier, we are adopting a mixed-methods approach to the research involving the utilisation of a range of research instruments. These are centred on four case studies. Activities being undertaken by the study team in them include:

- **surveys of residents** on two occasions: at the beginning of the study and towards its completion. The former, '**Baseline Survey**', was completed earlier this year with 939 residents being interviewed across the case study neighbourhoods. The survey was conducted by the Belfast based market research company, Perceptive Insight. Perceptive will seek to re-interview as many Baseline Survey participants as possible when they conduct the Follow-up Survey at the end of 2014. Data garnered from the Baseline Survey has been mined extensively in this paper



- in-depth interviews with residents: these are being conducted with members of the **resident panels** that have been set-up in each of the case study areas. Panel members will be interviewed on three occasions during the course of the study - 2013, 2014 and 2015 - and to date the study team has conducted 75 interviews
- photographic exercises with residents: this has taken the form of a **photo novella** exercise with resident panel members. This has involved panel members taking photographs of 'places', 'things' and 'people' that are important to them in their neighbourhood
- **solicited diary keeping exercises with residents**: this has involved some panel members completing a diary for a period of a week. In all, six panelists took part in the exercise this year
- analysis of data relating to the **local voluntary and community sector** and social economy: the study team is collecting a range of primary and secondary data which will allow it to measure how the social economies in our case studies change over the duration of the study.

## 1.5. Scope and Structure of the Paper

Before moving on to present our research findings, it is important to offer a number of reflections about the nature and scope of this paper:

- the focus of the paper is very much about 'getting-by' and resilience in the context of the **financial circumstances** of residents - it does not explore how they are faring in other aspects of their lives, such as their health
- reflecting the dynamic and time-based nature of resilience, ideally, reflections on it should draw on data **collected over time**. However, the data on which this paper draws was collected at one point of time i.e. at the beginning of the study. In many ways this report should be seen as establishing a baseline position, or **starting point**, in terms of our understanding of 'getting-by' and resilience in our case study neighbourhoods
- linked to this point, this paper can only provide a partial understanding of resilience in our case studies - **a more complete and comprehensive account can only be provided when all data collection has been completed, in early 2015**
- as noted earlier, unpicking resilience is a major objective of the study. However, the study **has other important objectives**, the most significant being exploring whether (and how) the social economies of our case studies contribute to any re-balancing of their economies. This means that our research instruments have to be multi-purpose and cannot focus solely on exploring the issue of resilience
- this is not a study of 'community relations' and divided communities, although, of course, these issues have had an impact on the nature of the data collected, as well as on the data collection process. **The study team is fully aware of the importance of framing the research within the unique social, economic, political, historical, and cultural context that exists within Northern Ireland, and this will be done at every stage in the process.**

The report is divided into five chapters, including this one. Chapter two begins by exploring income levels and indebtedness in the case study neighbourhoods. It then examines the issue of savings and concludes by providing an overall assessment of the extent to which residents are 'getting-by'.

Chapter three examines a number of issues. It examines why residents are finding it difficult to 'get-by' and identifies which groups are more likely to be having difficulties 'getting-by'. The latter involves the use of the advanced statistical technique, logistic regression modelling, to identify those factors which appear to influence residents' ability to 'get-by', drawing on data garnered from the Baseline Survey. In the penultimate section of the chapter the same technique is also used to explore how residents who have suffered a reduction in their income in the last year have fared, with the analysis providing a tentative insight into resilience in the case study neighbourhoods.

Chapter four is concerned with exploring the strategies employed by residents in our case studies to 'get-by', often in very challenging circumstances. It does so by drawing extensively on qualitative material garnered from resident panel members although it does make some use of data gathered by the Baseline Survey.

Chapter five reflects on the analysis presented in the report. It begins by offering some initial reflections on the constructs at the heart of this report - 'getting-by' and resilience - and then moves on to offer some tentative reflections for policy. The chapter concludes by highlighting the next steps for the study team.

# 'Getting-by'

## 2.1. Introduction

This chapter, along with the next two, is concerned with exploring the financial circumstances of residents in our case study neighbourhoods. Specifically, it is concerned with exploring how they are managing financially and the extent to which they are 'getting-by' (or not). Like Chapters Three and Four, in addition to drawing on data garnered from the Baseline Survey, it makes extensive reference to qualitative data gathered by the study team - in particular, the in-depth interviews with resident panel members - to do so.

Reflecting the nature of the issues being explored, the analysis presented in this (and the next two chapters) is configured thematically. However, in order to provide a counterpoint to this, interspersed throughout this and the Chapters Three and Four are the 'stories' of resident panel members. While these illuminate a number of thematic issues, their primary purpose is to allow the reader to see the lives of our residents in full, in doing so, highlighting the complexity of their lives and the multiple stressors that many of them face.

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

## 2.2. Household income

Respondents to the Baseline Survey were asked a number of questions about their income, including the size of their (household) income. In line with (Northern Ireland Multiple Deprivation Measure)<sup>11</sup> deprivation data, analysis revealed that a large proportion of households in the disadvantaged neighbourhoods have relatively low incomes: 41 per cent reported a household income of less than £200 per week.

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<sup>11</sup> See: [http://www.nisra.gov.uk/deprivation/nimdm\\_2010.htm](http://www.nisra.gov.uk/deprivation/nimdm_2010.htm)



**Table 2.1: Household income by case study neighbourhood (percentage of respondents)<sup>12</sup>**

*And what is the total income of your household from all sectors before tax and national insurance contributions per week?*

	Belfast		Derry/Londonderry					
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	Total
Less than £200	45	29	43	56	38	23	41	36
£200-£299	32	27	28	25	18	18	24	22
£300-£399	7	14	10	11	15	10	12	12
£400-£499	8	13	7	1	7	10	7	8
£500 or more	8	19	11	7	21	39	15	21
Unweighted Base	68	66	92	61	179	162	466	628

Source: Baseline Survey (December 2012-March 2013)

The response to this question varied by neighbourhood. As one might have expected, respondents in the 'better-off' comparator, Erinvale, reported the highest income levels. However, while 39 per cent had a household income of at least £500, it is also important to note that more than one in five - 23 per cent - 'got-by' on less than £200 per week. With regard to the response for the disadvantaged neighbourhoods, the area that stands-out is Top-of-the-Hill, where more than half - 56 per cent - of respondents reported that their household income was less than £200 per week.

### 2.3. Indebtedness and bills

Respondents to the Baseline Survey were asked whether they were currently behind with any household bills, specifically: rent or mortgage; electricity bill; gas bill; other fuel bills like coal and oil; telephone bill (including mobiles); childcare bill; internet bill; Sky / cable TV; and another bill (specify). The table below presents a consolidated response to the question. It reveals that a sizeable proportion were: nearly one in five - 19 per cent - of respondents in the disadvantaged case study neighbourhoods reported that they were behind with at least one bill. And in some areas this figure was even higher: Lower Castlereagh (29 per cent) and Top-of-the-Hill (24 per cent). As one might have expected, the level of indebtedness was lower in Erinvale where only six per cent of residents reported that they were behind with at least one household bill.

<sup>12</sup> Throughout the report statistically significant differences are highlighted through grey shading. A 'Z test' for proportions has been applied to each category (e.g. by area and certain demographic characteristics) to determine whether the differences observed are statistically significant when compared to the sample as a whole.

**Table 2.2: Proportion of respondents who are behind with household bills by case study neighbourhood - aggregate (percentage of respondents)**

	East Belfast		Derry/Londonderry					Total
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	
Behind on at least one household bill	24	29	12	24	11	6	19	16
Not behind on any household bills	76	71	88	76	89	94	81	84
Unweighted Base	125	117	120	127	218	214	707	921

Source: Baseline Survey (December 2012-March 2013)

Respondents were also asked if they were behind on the following bills and payments: 'credit or store cards; hire purchase agreements; bank or finance company loans; credit union loans; money lender loans; pay day loans; Social Fund loans; loans from friend or relatives; catalogues paid by instalment; something else (specify); none of these'. As the consolidated table below illustrates, 14 per cent of residents in the disadvantaged neighbourhoods reported that they were behind with at least one type of payment. Again, the proportion was higher in Lower Castlereagh (26 per cent) with residents in Short Strand also being more likely to be experiencing this form of indebtedness (23 per cent). As was the case with household bills, respondents in the comparator area were less likely to report this form of indebtedness, with only seven per cent doing so.

**Table 2.3: Proportion of respondents who are behind with 'other' bills and payments by case study neighbourhood (percentage of respondents)**

*And which, if any, of the other things (below/on this card) are you currently behind with?*

	East Belfast		Derry/Londonderry					Total
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	
Behind on at least one other type of payment	23	26	4	12	8	7	14	12
Not behind on any other types of payment	77	74	96	88	92	93	86	88
Unweighted Base	126	117	120	127	217	215	707	922

Source: Baseline Survey (December 2012-March 2013)

When the data for household and other indebtedness was combined it revealed that nearly a quarter (23 per cent) of all residents in the disadvantaged case studies were behind with at least one bill or payment.

**Table 2.4: Proportion of respondents who are behind with any bills or payments by case study neighbourhood (percentage of respondents)**

	East Belfast		Derry/Londonderry					
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	Total
Behind on at least one type of bill	35	35	13	27	13	11	23	20
Not behind on any bills	65	65	87	73	87	89	77	80
Unweighted Base	124	116	120	127	217	214	704	918

Source: Baseline Survey (December 2012-March 2013)

When the results were broken-down by specific bills/payments, the most commonly cited were: '*rent or mortgage*', which was cited by five per cent of respondents; '*electricity bill*' (four per cent); '*credit or store card*' (three per cent); and '*Social Fund loans*' (three per cent), as the table below reveals. Perhaps surprisingly given the growth in the numbers of pay-day lenders in recent years, only one per cent of respondents reported that were behind with a pay-day loan.

**Table 2.5: Proportion of respondents who are behind with household bills/'other bills' and payments - all bills (percentage of respondents)**

*May I ask which, if any, of the following household bills you are currently behind with?*

Payment / bill	Percentage
Rent or mortgage	5
Electricity bill	4
Credit or store card	3
Social Fund loans	3
Catalogues paid by instalment	2
Other fuel bills like coal and oil:	2
Telephone bills including mobiles:	2
Credit union loans	2
Sky/ Cable TV:	2
Loans from friends and relatives:	1
Gas bill:	1
Bank or finance company loans:	1
Money lender loans:	1
Pay day loans:	1
Internet bills	1
Childcare bills	0
Water rates:	0
Hire purchase agreement	0

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

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

Another respondent highlighted how much he disliked being in debt:

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

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

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

Panel members were also asked whether they employed any specific strategies in terms of managing their debts. As will be examined in Chapter Four, many appeared to adopt a strategy which saw the payment of certain bills prioritised over others, with rent and fuel bills being the highest priority. Panel members were also asked how they paid their bills. They gave a range of answers with the method employed to (a large degree) being shaped by the bill in question. For example, pre-payment cards were a popular way of paying gas and electric bills, while oil (particularly when the amount purchased was small) was often paid for in cash. In light of the introduction of Universal Credit (at some point in the future), with its reliance on electronic forms of payment, it is interesting to note that many members of our resident panel conducted many of their transactions in cash.

Respondents to the Baseline Survey were asked: 'How often, if at all, in the last 12 months, did you (and your partner) run out of money before the end of the week or month?'<sup>13</sup> As the table below illustrates, a sizeable proportion - more than a third - of respondents in the disadvantaged neighbourhoods reported that they had 'very often' or 'fairly often' run out of money. Given that many (35 per cent) of these residents (or another member of their household) were in receipt of some form of out of work or severe disability benefit,<sup>14</sup> this raises the question of how they will fare when welfare reforms are introduced and the real value of many benefits decreases - how they do so will be an issue that the research will pay particular attention to.

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<sup>13</sup> Respondents were instructed to 'include times when you have run out of money and had to use your credit card, an overdraft or borrow to 'get-by'.

<sup>14</sup> That is: Income Support, JSA, Incapacity/Severe Disablement Benefit, or ESA.

**Table 2.6: Proportion of respondents who have 'run out of money before the end of the week or month' in the last year by case study neighbourhood (percentage of respondents)**

*How often, if at all, in the last 12 months, did you (and your partner) run out of money before the end of the week or month? Please include times when you have run out of money and had to use your credit card, an overdraft or borrow to 'get-by'.*

	East Belfast		Derry/Londonderry					
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	Total
Very often	7	22	12	37	10	3	16	13
Fairly often	27	29	21	15	12	11	19	17
Hardly ever	24	25	21	25	12	22	20	20
Never	39	20	44	23	59	62	41	46
Don't know	3	4	2	1	7	2	4	3
Unweighted Base	129	124	123	127	220	216	723	939

Source: Baseline Survey (December 2012-March 2013)

The response to this question varied by area - while more than half (52 and 51 per cent respectively) of respondents in Top-of-the Hill and Lower Castlereagh reported that they did often run out of money, only 22 per cent of residents in Sion Mills did so. And not unexpectedly, residents in Erinvale were least likely of those in all the study areas to report this - only 14 per cent of respondents there did.

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

## 2.4. Savings

Respondents to the Baseline Survey were asked whether they had any savings. As the table below reveals, only a relatively small proportion - a little over a third (36 per cent) - of those in our disadvantaged neighbourhoods reported they had. This may be an issue in the future as most residents lack a financial 'buffer' to insulate themselves from financial shocks. This could to be a particular issue in Top-of-the-Hill where only 19 per cent of residents reported that they had savings. As one might have expected, residents in the comparator area had the highest proportion of 'savers' of all the case studies - 82 per cent had some savings - although 18 per cent did not, leaving themselves vulnerable to future financial shocks.

**Table 2.7: Proportion of respondents with savings by case study neighbourhood (percentage of respondents)**

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

	East Belfast		Derry/Londonderry					
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	Total
Nil/no savings	55	57	55	81	67	17	64	53
Less than £3,000	31	37	39	16	19	24	26	26
£3,000 or more	14	7	6	3	14	58	10	21
Unweighted Base	119	97	86	112	169	152	583	735

Source: Baseline Survey (December 2012-March 2013)

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

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

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

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

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

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

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

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

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

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

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

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

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

## **2.5. An Overall Assessment of 'Getting-by'**

Respondents to the Baseline Survey were asked to provide an overall assessment of how they were managing financially i.e. how they were 'getting-by'. Before exploring the response to this question, it is important to make two important observations about the measure. First, as it is a measure that is derived from self-assessment and therefore is subjective and relational, interpretations of what constitutes 'getting-by' will vary by household, with it meaning 'different things to different people.' Second, and linked to this, some panel members reported that they were 'getting-by' when any objective assessment of their situation would conclude that they were not. And many of the panel members falling into this category were only 'getting-by' (in their eyes) by 'going without' and 'making sacrifices', something that had to be accepted as part of life (this issue is explored in-depth in the next chapter):

*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, Irish Street)*

*...when I was working I could have walked around the supermarket and picked up anything I wanted and I didn't look at the price. Now I look at the price and say: 'no I can't have that'. He's with me saying: 'I want this, I want that'. [I say:] 'No, we can't afford it. We just can't do it'. And I hate having to say no to him but it's just the way it is. (Emily, 16-24, unemployed, Short Strand)*



As the table below illustrates, on a positive note, nearly two-thirds of respondents in the disadvantaged neighbourhoods reported that they were managing 'well'. But 16 per cent reported they were managing 'fairly' and 'very poorly' and again, it will be interesting (and important) to explore how this group fares in the next couple of years.

The response to this question varied by neighbourhood. Again, residents in the comparator area were most likely of all the areas to report that they were managing well financially (81 per cent did), while those in Top-of-the Hill and (especially) Lower Castlereagh were more likely to report that they were struggling financially - 25 and 35 per cent respectively of residents in these areas reported that they were managing 'very poorly' or 'fairly poorly' financially.

**Table 2.8: How poorly or well respondents are managing financially by case study neighbourhood (percentage of respondents)**

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

	East Belfast		Derry/Londonderry					
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	Total
Very well	19	17	24	17	51	32	30	30
Fairly well	44	23	50	41	19	49	33	37
Neither well or poorly	21	23	15	18	18	10	19	17
Fairly poorly	11	18	6	14	5	5	10	8
Very poorly	2	17	6	11	1	3	6	5
SPONTANEOUS ONLY: Don't know	1	1	0	0	7	1	3	2
Unweighted Base	103	99	93	104	113	147	512	659

Source: Baseline Survey (December 2012-March 2013)

One interpretation of the data presented above is that it supports the argument that place affects residents' ability to 'get-by'. However, whether it does in practice can only be established through the use of advanced statistical techniques such as logistic regression modelling. The study team therefore decided to employ this technique to explore the data and identify all the statistically significant drivers of 'getting-by', and the results of this exercise are presented in the next chapter.

The qualitative evidence suggests that residents in our case studies could be categorised into three loose categories in terms of 'getting-by':

- those who are managing their household finances fairly easily
- those who manage but have to make adjustments to do so, and
- those who are finding it a real struggle to keep their 'heads above water'.

### ***Managing relatively easily***

Not all resident panel members were struggling to 'get-by'. Some were able to pay bills fairly easily and stay on top of household finances; they had very little or no debt. Credit cards were paid off in full every month and they were still able to shop as usual making no (or few) changes to their budgets. Residents reported being able to



save on a regular basis, and were able to take holidays or fund financial 'emergencies', such as buying a new washing machine or replacing heating. Stephen explained that his family was managing well:

*We live week by week. But I pull in good money. But it's up and down cos it's a business. So we don't have a lot of money and then it comes in waves. Food, entertainment, the list goes on. We don't have lots of savings but it does take five or six grand a month to keep us all. I think that would be the compromise in lifestyle. Everybody just gets what they need to. If there's a school trip they'll go on a school trip. If they need clothes they get clothes. If we want to go on holiday we still go on holiday. If we need a new car we can afford a new car. ...we're quite privileged. I find myself quite lucky. (Stephen, 35-44, working full time, Erinvale)*

Life cycle stage was related to residents' ability to 'get-by'. Those who were older and/or without children tended to have fewer outgoings and were, therefore, in a better position to 'get-by'. For example, Fiona, who was still working even though she was past retirement age and did not have dependent children or a mortgage noted:

*[We are] better off than we've ever been. ...I don't think we'd struggle cos we don't have a mortgage or anything. (Fiona, 45-64 working part time, Erinvale)*

Another older resident, Alana, reported that she was in a similar position - she revealed that she was "comfortable" and had a cushion of savings, pensions and previous investments to fall back on.

*I'm not saying I'm rich, but I'm comfortable and I can do the things I enjoy. But I wouldn't be wasteful. ...so I would be cautious that way, not maybe cos I need to be, but just cos my generation would be. Debt wasn't something that my generation would have got themselves into. (Alana, 65+, retired, Erinvale)*

#### **Finlay's story**

Finlay, who is over 65, is a widower from Short Strand and has lived in the area all his life. He has worked all his life but is now claiming Disability Living Allowance. He also receives additional pensions which he reported provides "a bit of a cushion for me". Finlay reported feeling "better off now" than in previous times. He is able to relatively easily pay his bills and live without debt:

*I'm just comfortable, those few pensions that I invested have come good.*

However, he remarked that he had noticed the cost of living had increased in recent times.

Despite reporting that they were able to manage fairly easily, a number of residents reported that their outgoings had increased, like Finlay above and Howard from Irish Street:

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

### ***Managing but making adjustments***

Most commonly, residents reported they were just able to keep on top of bills, manage loan repayments and keep up with the cost of living. However, this was a challenge and many were only doing so by making adjustments to their budgets, cutting back and going without, an issue that is explored in Chapter Four. Residents in this group explained they had no scope in their budgets to pay for financial 'emergencies' or cover any fluctuations in their spending. Many also were juggling money and 'robbing Peter to pay Paul'. Grant was typical of resident panel members who fell into this group. He has a keen eye on his finances and knows exactly how much he has spent at the end of the week. He draws all his money out and deals with the cash.

*I would withdraw all the money I get. ...I just know how much everything costs. ...I never go overdrawn, I'd get charged. (Grant, 16-24, working full time, Top-of-the-Hill)*

### ***Struggling to 'get-by'***

This group comprised those residents who, despite 'making sacrifices' like their counterparts in the previous group, did not appear to be 'getting-by'. They were behind on bills/payments and reported that they routinely ran out of money. And members of this group reported that they were struggling to 'get-by'. While the stories of a number of panel members could be used to highlight the plight of residents in this situation, the story of Keenan below perhaps does this most effectively.

Consistent with the findings of Batty and Cole (2010), most residents that were struggling to 'get-by' did not appear to be resentful about the position they found themselves in, and thought their lives were ordinary and no different to many other households. And some residents like Keenan actually felt that they were in a better position than others. Furthermore, there was a strong sense amongst panel members struggling to 'get-by' that just had to 'get on with things':

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

### Keenan's story

Keenan, who is in his late 40s, lives 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 has been unemployed for some time. He suffers from depression and receives incapacity benefit. However, he has recently been informed that he is no longer eligible for it:

*Yeah, they've just give me warning. They've failed me so now I've got to go through an appeal. I don't want to be on it. I need it to live. I don't want to be on it. Physically, I am grand but I suffer with depression.*

Keenan is finding it very difficult to 'get-by' - he has little money left over after paying his bills and has to stretch his already meagre budget to feed his children when they come to stay. He is also finding it increasingly difficult to manage to pay for heating and food. He rarely goes out and has employed various cost cutting strategies to 'get-by'. Any cut in his benefit will mean that he will find it even more difficult to 'get-by':

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

He employs a number of tactics to ensure he can fulfil his parental responsibilities but he is finding this increasingly difficult to do. He spends most of his days walking along the river in Sion Mills - the Mourne - or fishing. He does this to save on heating bills and to find solace and peace and quiet: *That's [fishing] the only thing that keeps me sane ... this is a lifeline for me.* Despite the challenges he faces, Keenan tries to remain positive and is attending a counselling course. However, he is finding it very difficult to afford to pay for it:

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

In order to cope with the adverse financial situation he finds himself in, he tells himself that the situation of others is worse than his and things could be worse:

*There's always somebody worse off than yourself. That's always what I tell myself anyway otherwise you wouldn't get out the door to do anything. ...I don't want to have pocketfuls of money. I just want to keep my head above water and maybe have a couple of good weeks now and again. They're a thing of the past.*

There is no scope in Keenan's budget to make any more 'sacrifices' and he is concerned how he will cope with any financial future stressors, which, of course, included welfare reforms.

*I can't see me giving up much more. I'm not being [pause] I'm not wearing the latest style. I don't even go for a haircut. I shave my head with my clippers. I can't give up. ...probably I could cut corners as far as I have to cut them but there'd be nothing left. I'm not left with a great amount as it is.*

## 2.6. Summary

- in line with Census data for the case study neighbourhoods, data from the Baseline Survey revealed that a large proportion of households in the disadvantaged neighbourhoods have relatively low incomes: 41 per cent reported a household income of less than £200 per week

- nearly a quarter (23 per cent) were behind with at least one bill or payment. When the results were broken-down by specific bills / payments, the most commonly cited were: 'rent or mortgage', which was cited by five per cent of respondents; 'electricity bill' (four per cent); 'credit or store card' (three per cent); and Social Fund Loans (three per cent). Perhaps surprisingly given the growth of pay day lenders in recent years, only one per cent of respondents reported that they were behind with a pay day loan
- more than a third of respondents in the disadvantaged neighbourhoods reported that they had 'very' or 'fairly' often run out of money in the last year. And only a third (36 per cent) reported that they had any savings
- the following question was used to provide an overall assessment of how well residents were 'getting-by' financially: Taking everything into account, how well or poorly are you (and your partner) managing financially these days? Nearly two-thirds of respondents in the disadvantaged neighbourhoods reported that they were managing 'well'. But, significantly, 16 per cent reported that they were managing 'fairly' or 'very' poorly
- qualitative data suggests that residents can be categorised into three loose categories in terms of their ability to 'get-by': those who are managing their household finances fairly easily; those who are managing but are having to make adjustments to do so; and, those who are finding it a real struggle to keep their 'heads above water'.

# Understanding 'Getting-by'

## 3.1. Introduction

The previous chapter has shown that many residents in the case study neighbourhoods are struggling to 'get-by'. This chapter looks at some of the reasons why this is the case (section three) and identifies which populations groups are more likely to be having difficulties 'getting-by' (section two). The latter involves the use of the advanced statistical technique, logistic regression modelling, to identify those factors which appear to influence residents' ability to 'get-by', drawing on data garnered from the Baseline Survey. The same technique is also used to explore how residents who have suffered a reduction in their income in the last year have fared (section four), with the analysis presented providing a tentative insight into resilience in the case study neighbourhoods. The chapter concludes with a summary of the key findings to emerge from this chapter.

## 3.2. Using logistic regression modelling to understand 'getting-by'

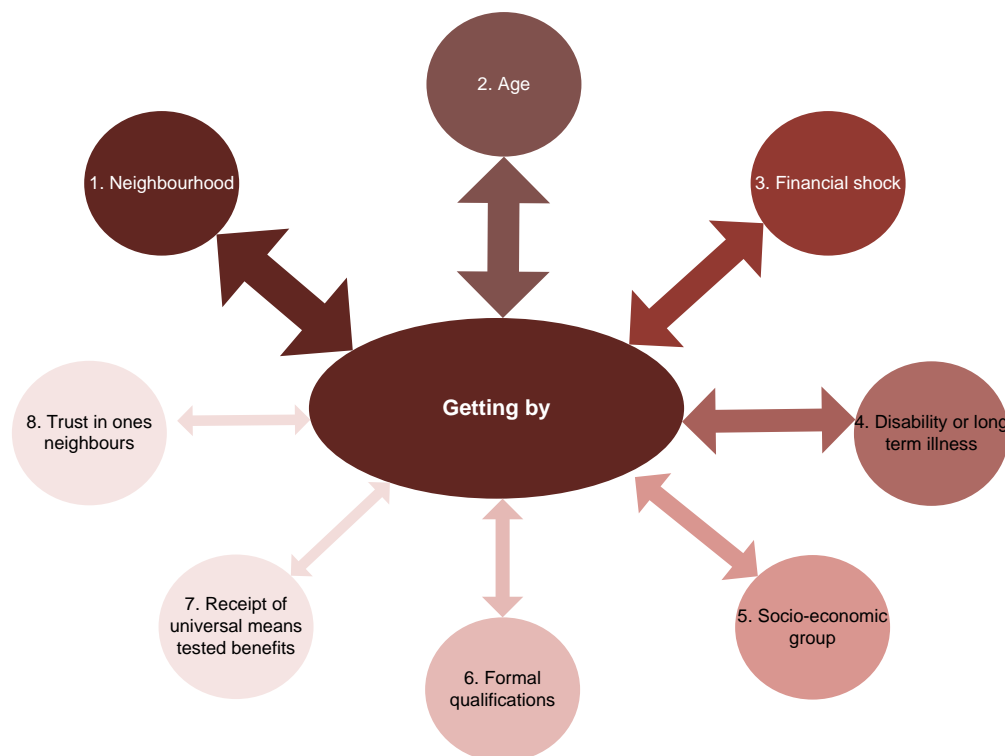
The insights that descriptive approaches to understanding survey data can provide are limited. This is because they can only explain how an outcome (in this case, 'getting-by') is related to a variable (for example, educational attainment), and ignore the effect of other variables which may be mediated through it (for example, educational attainment may also be a proxy of income and socio-economic grouping (SEG). Statistical models overcome this problem because they enable the effect of different variables to be linked so that their individual and collective influence on an outcome can be identified. In doing so, the effect of a variable can be isolated. For example, in this context, modelling can isolate the influence of those factors that one might hypothesise could be related to 'getting-by', such as volunteering, age, gender, education, SEG, religious background, and place (neighbourhood).

Logistic regression is the preferred modelling approach when categorical outcome and explanatory data is predominant, and is the approach taken here. The analysis focused on the response to the question used by the study team to measure to 'getting-by': Taking everything into account, how well or poorly are you (and your partner) managing financially these days?

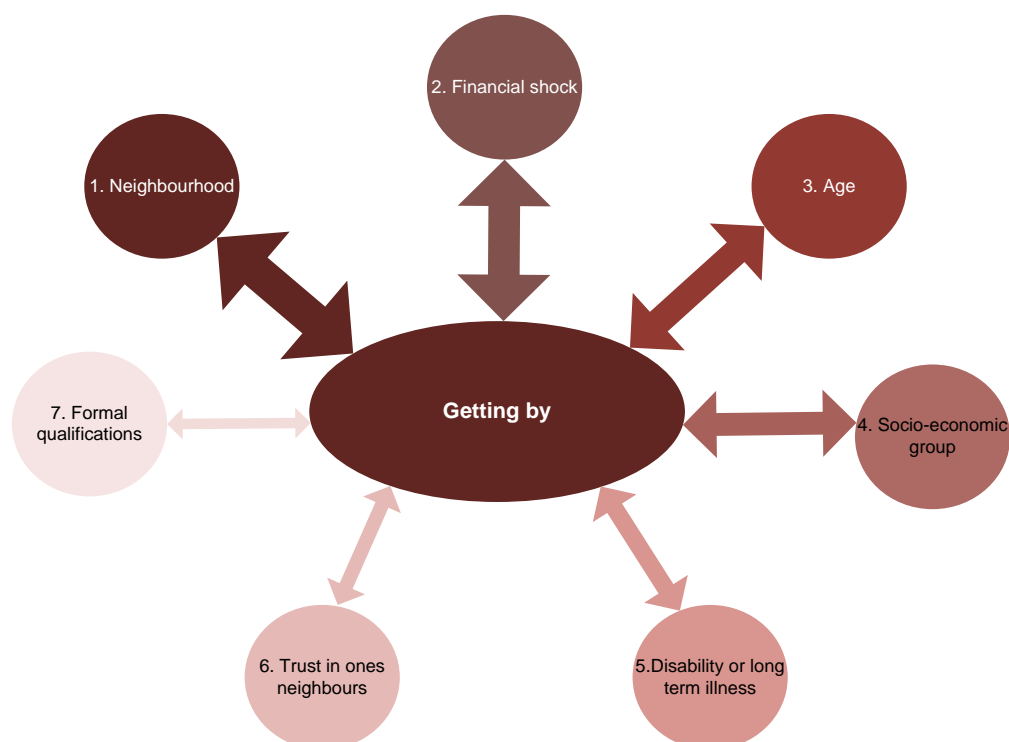
Building on the descriptive analysis of responses to this question presented in the Baseline Report (Hickman *et al*, 2003) and the previous section, two logistic regression (logit) models were developed to identify the survey measures with a statistically significant association with the 'getting-by' variable. The first one drew on data for all residents in our sample, including those from Erinvale, while the second one included data from the disadvantaged neighbourhoods only, and did not include respondents from the comparator. A number of variables covering a range of issues including household circumstances, education, health and well-being, volunteering, community and neighbourhood were included in the models, and a list of all the variables that were included is presented in table A3.1 in Appendix 3.

The results of the modelling exercise are presented in tables A3.2 and A3.3 in Appendix 3. The results are also presented figuratively in Figures 2.1 and 2.2, with shading and arrow width being used to denote the strength of association: the darker the shading and greater the width of arrow, the stronger the statistical relationship.

**Figure 3.1: Factors with a statistically significant association with 'getting-by' and their relative importance (Aggregate Sample)\***



**Figure 3.2: Factors with a statistically significant association with 'getting-by' and their relative importance (disadvantaged neighbourhoods)**



The findings from the two models demonstrate that there were three main factors associated with 'getting-by' amongst our survey participants:

- **Place (i.e. neighbourhood):**
  - respondents from **Sion Mills** were most like to be 'getting-by' even when Erinvale was included in the model
  - respondents from **Lower Castlereagh** were least likely to be 'getting-by' in both models
  - respondents from the other areas did not differ significantly from the sample as a whole
- **Age:**
  - respondents aged **60 and over** were most likely to be 'getting-by'
  - respondents aged between **16 and 29** and aged between **30 and 59** were much less likely to be 'getting-by'
- **Financial shock:**
  - respondents were asked whether their household income had reduced unexpectedly in the past 12 months. Those that replied in the affirmative were much less likely to be 'getting-by' than those whose income had not been adversely affected
  - when Erinvale was removed from the model, the financial shock variable had a greater influence than age on 'getting-by'

Several other factors also had a statistically significant influence on 'getting-by', albeit with lesser importance:

- people with a **disability or long-term illness** were less likely to be 'getting-by' than those who did not identify a disability or health condition
- people from the **C2DE socio-economic group** were less likely to be 'getting-by' than those from the ABC1 group
- people with **no formal qualifications** were less likely to be 'getting-by' than those with a formal qualification
- people from households **in receipt of universal means tested benefits** were less likely to be 'getting-by' than those from households not in receipt of these benefits
- people who **trusted their neighbours** were more likely to be 'getting-by' than those who did not trust them.

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

- they provide evidence to support the assertion that place is important in terms of influencing households' ability to 'get-by'
- however, notwithstanding this, it is individuals' characteristics and circumstances which appear to have the biggest influence on their ability to 'get-by'
- as is evident from the relative shortness of the list above, most variables included in the analysis were revealed not to be statistically related to 'getting-by'. These included a number of variables that perhaps one might have expected to be related to it, including religious background, housing tenure, and volunteering. In terms of the latter finding, it is important to note that this may be



a result of the nature of the volunteering variable included in the analysis - it was concerned with the *provision* of volunteering (i.e. whether a respondent had volunteered or not) and not with '*benefiting*' from volunteering. The analysis did not include a *beneficiary* variable for volunteering (i.e. one that sought to capture whether a respondent had benefited from volunteering).

It is important at this juncture to make one final point about the analysis presented above: logistic regression modelling can only highlight relationships and cannot explain causality. Thus, one of the primary objectives of future research activities will be to explore and explain the relationships highlighted here.

### 3.3. Factors making it more difficult for residents to 'get-by'

Interviews with resident panel members highlighted a number of factors which appeared to make it more difficult for them to 'get-by'. The most commonly cited, and for many residents, the most problematic, was heating costs.

#### *Heating costs*

Reflecting the situation in Northern Ireland as a whole, many panel members relied on oil to heat their homes. There was a consensus that oil was (relatively) expensive and it was highlighted as being the biggest household expenditure for many panel members. And, as highlighted in the quotes below, there was a widely held view that oil prices had risen rapidly in recent years.

*The heating's seriously up. The price of oil is lethal. I used to be able to say I'd get a half a tank, save up and get half a tankful, 5 or 600 litres. I'm going with drums now. (Keenan, 35-44, unemployed Sion Mills)*

*We're on oil. Oil is unbelievably expensive at the minute. You could have filled a tank five years ago for half the price of what you are now. (Daniel, 35-44, working full time, Short Strand)*

*The price of food, price of diesel, price of oil [is an issue]. I remember the first tank of oil I got and it was £133 for a 1,000 litres. And now that would buy you 300 litres. (Ryan, 35-44 working part time, Lower Castlereagh)*

The problem of the cost of oil was compounded by the fact, that unlike gas and electricity, it was not available on 'tap' and therefore (if the greatest cost savings were to be secured) leant itself to being purchased in bulk. However, as the quotes below highlight, most panel members were not in a position to do so with many purchasing their supplies in the form of *ad hoc* purchases of (relatively expensive) drums from local garages.

*It is a bit of a struggle cos I've oil heating. So if you run out of oil that's a big whack out of your money. I would prefer gas. If you run out and you've only got a fiver you can stick that fiver in the gas and you've bought your heat. But when you run out of oil you have to save up before you get it. ...I have to pay cash on delivery....every three weeks it's costing me £120 for 100 litres. (Zara, 35-44, long term illness, Lower Castlereagh)*

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



## **Food prices**

Many panel members reported that rising food prices were putting a squeeze on their budgets. Several reported that the size of their shopping bills had increased significantly, with many also reporting that they were getting less for their money.

*Oh, yes, the price of meat and everything's gone up. Everything's going up. (Michael, 65+, retired, Top-of-the-Hill)*

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

*Most months you're struggling a bit and you just have to watch your spending. I've never done putting stuff away. I'll 'get-by' till the end of the month on my wages. But there's some times now you can't do that. I just have to say 'I'll have to cut down on that'. The groceries I find is the hardest. I used to spend £60 a week on groceries. £60 doesn't get enough now. (Noreen, 35-44, working part time, Erinvale)*

## **Fuel prices**

Rising petrol prices were also mentioned as making a considerable dent into household finances with many panel members reporting that they were struggling to cope with ever increasing prices:

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

Maintaining and running a car was also a challenge, and some residents had given up doing so:

*I had to give up my car cos I couldn't afford it on benefits, and some days you miss it when you want to go somewhere. (Sharon, 35-44, unemployed, Sion Mills)*

## **Recession?**

Panel members were asked whether the recession and economic downturn had impacted on their ability to 'get-by'. There was a dichotomy in terms of the response. Some members, particularly those in work, felt that it had had a deleterious impact on their lives as falling demand had resulted in their income falling because of declining hours / less overtime, an issue which is explored below. And a constant thread within interviews with this cohort was that recession was the principal contributory factor behind higher food, fuel and transport costs.

In contrast, some members of the panel, particularly those not in work, felt that recession had had no impact on their lives, and specifically their ability to get-by. This was because they had always struggled economically with recession not altering the context within which they lived their lives.

*No, I was always in a recession so it doesn't really [bother me]. ...No, we struggle all the time. (Bob, 65+, retired, Sion Mills).*

## A fall in income

Respondents to the Baseline Survey were asked the following question which was designed to explore the extent to which they had already experienced financial shocks, and on the back of this, to provide the study team with an insight into (financial) resilience: *'Has the total income of your household from all sources after tax and National Insurance gone down unexpectedly at any point within the past 12 months?'*

As the table below reveals, a sizeable proportion - a little over one in five - of residents in our disadvantaged neighbourhoods reported that their household income had fallen in the last year, with nearly a quarter of respondents in the urban case studies doing so. In terms of the characteristics of residents who had experienced a financial shock, they were more likely to be of working age.

**Table 3.1: Changes in household income over the last year by case study neighbourhood (percentage of respondents)**

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

	East Belfast		Derry/Londonderry					
	Short Strand	Lower Castlereagh	Irish Street	Top-of-the-Hill	Sion Mills	Erinvale	All Deprived Areas	Total
Yes	23	24	25	24	14	18	21	20
No	77	76	75	76	86	82	79	80
Unweighted Base	129	124	123	127	220	216	723	939

Source: Baseline Survey (December 2012-March 2013)

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

**Table 3.2: Reasons for income reduction by case study neighbourhood (percentage of respondents)**

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

Reason	Percentage
Loss of income due to other reasons	18
Some other reason	18
Loss of income due to sickness or disability	15
Loss of income due to redundancy	12
Loss of income due to changes in benefit payments	12
Unexpected expenses	12
Loss of income due to relationship breakdown	6
Mental health problems	6
Problems with administration of payment benefits	2
Drug or alcohol habit / addiction	1

As the table reveals, respondents gave a range of reasons why their income had reduced. The most commonly cited reason was 'loss of income due to other reasons', which was cited by 18 per cent of respondents. Matching data garnered from the Baseline Survey with that from resident panel interviews suggests that falling pay, whether because of less overtime and / or reduced hours, was the principal reason for respondents responding in this fashion. A number of working panel members reported that their take home pay had reduced in the last year:

*Everything seems to be slowing down. Even in work you notice there's not as much. ...the overtime you would have been getting has all been cut back. You're relying more and more on your basic pay than you normally would have, whereas you would be getting maybe 15 hours overtime a week. It's now down to four or five. (Daniel, 35-44, working full time, Short Strand)*

Declining in-work income was having a detrimental impact on the lives of a number of our resident panel members, including Rich whose story is told below.

### **Rich's story**

Rich, who is in his early 30s, lives with his wife and children in Irish Street. He has worked for the same company for 11 years. He originally worked full time but recently went part time at the behest of his employer, much to his displeasure. His wife, who also works, has also seen her hours cut (from 40 to 30) in recent times. Rich describes below the impact this has had on their ability to manage financially:

*It's a massive effect. Where two years ago we didn't struggle as such, but you knew what money you were getting and you maybe had a bit extra to do, not massive things, but just bits and pieces. I've noticed the difference since August of last year where everything's just got dearer and our money isn't stretching at all. ... [I] Try not to take loans. We haven't taken out loans or anything like that, but I would say if it wasn't for family we wouldn't get through a month. The last two weeks is awful in a month - the last week is terrible. It's really scraping through. We never had a problem till about a year ago, but from August last year groceries and everything just seemed to skyrocket.*

Rich and his partner are reliant on financial support from their families to 'get-by': *"the kids need stuff and if it wasn't for family helping out we wouldn't be able to do it at all"*. And a family member - Rich's grandmother - also provides childcare, without which they would struggle to 'get-by' as they could not afford to pay for it:

*They put the money up on the childcare so we just couldn't afford it any more. If it wasn't for me granny - she's 70 odd but she looks after them, even the younger one in play school. So my granny collects them and looks after them most days. If that didn't happen, I don't know what we'd do.*

When his car needed a new clutch, Rich found he was just able to manage to pay the bill of £300 but explained that this was a struggle and left him and his partner with very little money: *"that just knocked us out of the water for a month, something as silly as paying out a small bill, £300 just wiped us completely off the board."*

Another employment related factor was also contributing to declining income levels - 12 per cent of respondents reported that their income had declined because they had been made redundant.

The second commonly cited reason for income reduction was 'loss of income due to sickness or disability', which was cited by 15 per cent of respondents to the Baseline Survey. A number of panel members had seen their income reduce for this reason including Keenan, whose story was told in Chapter Two.

In light of welfare reform, it is also interesting to note that more than one in ten - 12 per cent - of respondents who had seen their income fall attributed this to 'changes in benefit payments'. A number of panel members reported that their income had fallen in the last year for this reason, including Rita. She is not in work and receives the lower rate of Disability Living Allowance while her husband is in work. She explained that she and her partner were now struggling to 'get-by' because her income from benefits had reduced and because she was having to repay some of benefit that she had received - she noted that she had been overpaid. To make ends meet her husband is having to work overtime. Rita highlighted the predicament that she and her husband now found themselves in:

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

Furthermore, given the administrative problems that may be associated with welfare reform changes, it is interesting to note that two per cent of the financial shock cohort had seen their income fall because of problems with the administration of their benefits.

### 3.4. Residents' response to an income reduction: an insight into resilience

While it is important to explore the reasons why households' incomes have fallen, as the previous section has done, in many ways it is more important to explore how this shock has impacted on them, and if (and how) the impact varies by population group. This is because this analysis provides a preliminary and tentative insight into resilience in our case study neighbourhoods, in doing so providing a pointer towards how areas and distinct population groups may cope with future shocks, such as welfare reform. This section, then, presents the key findings to emerge from logistic regression modelling exercises focusing on the sub-sample of respondents **who had experienced a financial 'shock' in the past 12 months**.

While the approach taken to this analysis is outlined in detail in Appendix 1, it is important to say something here about its key features. In essence, at the heart of the analysis was contrasting the characteristics of residents of two binary samples: those that appeared 'resilient'; and those that did not. There were two problems associated with deriving these samples: first, as noted in chapter one, defining and identifying measures that adequately capture 'getting-by' and 'resilience' is highly problematic; second, we had to ensure that there were enough cases in both samples to make modelling feasible and to ensure that its results were robust.

As is outlined in Appendix 1, our insight into resilience was garnered by examining the response to two questions: one concerned with 'getting-by' (Taking everything into account, how well or poorly are you (and your partner) managing financially these days?) and well-being (Overall, how satisfied are you with your life nowadays, where nought is 'not all satisfied' and ten is 'completely satisfied'?). Taken together, these variables provided a valuable, early, insight into (financial) resilience.

Modelling was conducted on three overlapping sub-groups in the sub-sample: the 70 per cent of respondents who reported that they were 'getting-by'; the 61 per cent who reported that they had medium to high levels of subjective well-being; and the 45 per

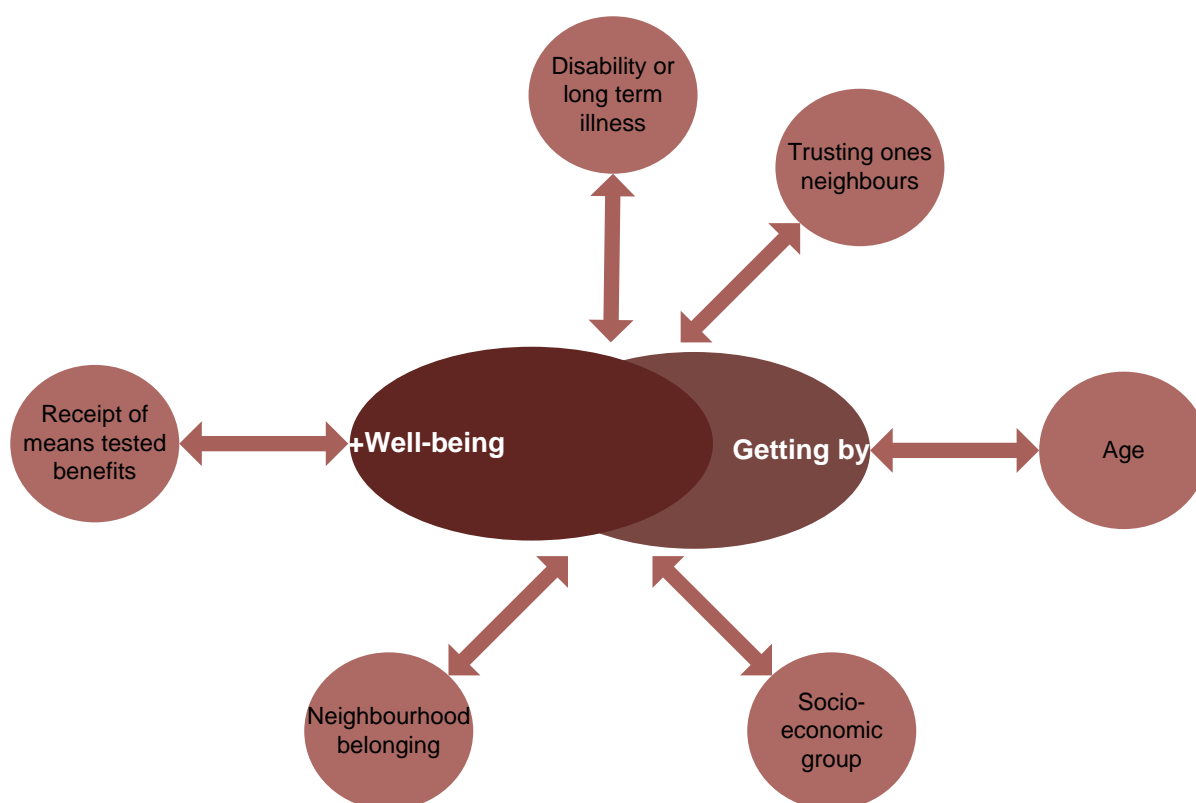
cent of respondents who said they were 'getting-by' and were happy i.e. had medium to high levels of subjective well being. The modelling was undertaken in two stages: one that focussed on the relationship between neighbourhood and 'resilience'; and one that focussed on the characteristics, attributes and resources these 'resilient' individuals might possess.

The findings of this analysis are presented in full in Appendices 1 and 3. In terms of 'headline' findings, the key one to emerge from neighbourhood level modelling was that it supported the assertion that place (i.e. neighbourhood) impacts on residents' ability to respond to a financial shock i.e. how resilient they are. And the analysis revealed that residents in Lower Castlereagh were less resilient than their counterparts in other areas. This suggests that they may be more susceptible to future shocks, like welfare reform.

The key findings to emerge from the demographic based modelling are presented in Figure 3.3, which highlights the key drivers of 'resilience' for this model. As it reveals, residents in receipt of a means tested universal benefit and with a long-term illness or disability were amongst those groups found to be less 'resilient'. This is particularly important in the context of welfare reform, as it is precisely these residents that will be most affected by it. Interestingly, and in contrast to the model for 'getting-by', positive social and emotional attributes, notably neighbourhood belonging and (to lesser extent) trust, were prominent in the financial shock model. This again lends support to the argument that factors linked to place influence resilience. However, in this context it is perhaps striking that engaging in volunteering (formal and informal) was not a significant influence on 'getting-by' or resilience to a financial shock. However, as noted earlier, this is probably a reflection of the nature of the volunteering variable used, which was concerned with the provision of volunteering and not its impact.

As noted earlier, logistic regression modelling can only highlight relationships and cannot explain causality. Thus, one of the primary objectives of future research activities will be to explore and explain the relationships highlighted here.

**Figure 3.3: Factors with a statistically significant association with indicators of resilience (respondents in receipt of a financial, shock; Aggregate Sample)**



### 3.5. Summary

- logistic regression modelling was used to provide an insight into those factors that influence residents' ability to 'get-by'. Residents with the following characteristics were found to be less likely to 'get-by': a disability or a long-term illness; membership of the C2DE socio-economic group; having no formal qualifications; and, being in receipt of a universal means tested benefit. Place was also found to be important: residents who did not trust their neighbours were less likely to be 'getting-by' as were those from Lower Castlereagh. Finally, residents whose income had reduced in the last year were also less able to 'get-by'
- interviews with resident panel members highlighted a number of factors which appeared to make it more difficult for them to 'get-by'. The most commonly cited, and for many residents, the most problematic, was high heating costs. Other factors which were found to be affecting residents' ability to 'get-by' were rising food and fuel prices and a recent fall in income
- respondents to the Baseline Survey were asked why their income had reduced. The most commonly cited reason was 'loss of income due to other reasons', which was cited by 18 per cent of respondents. Matching data garnered from the Baseline Survey with that from resident panel interviews suggests that falling pay, whether because of less overtime and / or reduced hours, was the principal reason for respondents responding in this fashion. Other factors were: 'loss of income due to sickness or disability' (15 per cent); 'loss of income due to redundancy' (12 per cent); and 'loss of income due to changes in benefit payments' (12 per cent)
- logistic regression modelling was used to explore how residents who had experienced an income reduction had fared, in order to gain an early insight into

resilience. It found that place (i.e. neighbourhood) appears to impact on residents' ability to respond to a financial shock. And the analysis revealed that residents in Lower Castlereagh appeared to be less resilient than their counterparts in the other areas. This suggests that they may be more susceptible to future shocks, like welfare reform

- the analysis found that residents in receipt of a universal means tested benefit and with a long-term illness or disability were amongst those groups that were found to be less 'resilient'. This is particularly important in the context of welfare reform, as it is precisely these residents that will be most affected by it. Interestingly, and in contrast to the model for 'getting-by', positive social and emotional attributes, notably neighbourhood belonging and (to lesser extent) trust, were prominent in the financial shock model. This again lends support to the argument that place influences resilience.



## Strategies for 'Getting-by'

### 4.1. Introduction

This chapter is concerned with exploring the strategies employed by residents in our case studies to 'get-by' in often very challenging circumstances. It does so by drawing extensively on qualitative material garnered from resident panel members, although it does make some reference to data generated by the Baseline Survey. It is divided into four sections, including this one. The second section, which comprises the main body of the chapter, is concerned with exploring the coping strategies employed by residents. Section three offers some more reflections on how residents in our case studies may fare in the face of any future financial stressors. The final section presents a summary of the chapter's key findings.

### 4.2. Strategies for 'getting-by'

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

**Figure 4.1: Strategies for 'getting-by'**



### ***The use of credit cards***

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

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

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

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

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

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

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

However, some resident panel members reported that the level of debt on their cards was unmanageable. These included Ryan, whose story is presented below, and Tony from Top-of-the-Hill, who also reported that he had decided to stop using credit cards two years ago after running-up major bills on them:

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

#### **Ryan's story**

Ryan, who falls within the age category, 35-44, lives in Lower Castlereagh. He works part-time. He is finding it difficult to make ends meet and finds he is 'robbing Peter to pay Paul'. He used to have credit cards but, due to his inability to make repayments on them, his credit score is now low, with credit card companies not being prepared to give him a card. He commented on the size of his debt: *"My two credit cards they will be paid off in 200 years"*. When asked how he would respond to any pressure from his credit card companies to repay his debt, his response was: *"I just won't pay cos they hassle us too much and I'm like: 'what are you going to do to us'? If you don't have the money you can't pay them"*. He felt he would not be able to get credit from other sources, such as catalogue companies or crisis loans, and would look to his family to support him in the case of a financial 'emergency'.

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

*I don't have any of the cards. They're all gone. ... I was in such bad debt. I wouldn't get credit unless it was, not dodgy. But it was something like 4,000% a year [ago] or something. I wouldn't go there. I'd probably do without the heat first. (Mona, 35-44, looking after home and family, Erinvale)*

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

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

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

### **Jam-jarring**

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

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

### **Taking advantage of staggered, multiple benefit payments**

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

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

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

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

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

It is important to note that the scope of low income households to use multiple benefit payments as an aid to help them budget will be removed at some point in the future with the introduction of Universal Credit and a single monthly benefit payment (or 'wage') for most<sup>15</sup> tenants. And it will be interesting to see how residents in our case studies cope with this change.

### ***Taking a seasonal approach to budgeting***

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

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

### ***Prioritising key expenditure***

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

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

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

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

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

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<sup>15</sup> In Northern Ireland, it has been agreed, that if "special circumstances" exist, Universal Credit payments will be paid twice every month rather than monthly - see: <http://www.northernireland.gov.uk/news-dsd-221012-tailoring-welfare-reforms>.

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

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

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

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

### **Rio's story**

Rio, who is in her late thirties, works full-time. She lives in Sion Mills with her daughter, who is just starting her A levels. She works full time locally. Rio struggles to make ends meet. She manages her money very carefully and prioritises expenditure on food and paying for her home (rent):

*My wages are paid weekly into the bank and the first thing that has to come out every week is my rent; then my credit card then my groceries which would be £50, or 60. And then electricity. And my oil money has to be put by and coal for my fire, and then not much left after that. I pay me rent direct debit and I have a contract phone for me, contract phone for my daughter that's only £5 week. And I have a meter for my electricity and I have a box where I keep putting my oil money into that.*

She has noticed that her expenditure was increasing steadily and reports that she is no longer able to save. She often finds herself with very little money in her purse at the end of the week. This is despite her making a number of sacrifices to 'get-by': she has not had a holiday for three years. And she has cut-down on 'luxuries', such as going to the hairdressers, and higher price, 'luxury', non-essential foods such as biscuits and soft drinks.

She is managing to keep her 'head above water' but finds it hard to find money to fund the activities of her daughter:

*...with my daughter getting older it's very hard for her as well. She had a birthday party on Sunday and they were all going paint balling; they had to pay for it themselves which was £20 and then a birthday present after that. ...you don't allow for that. And it ends up I have to say: 'no' to a lot of it. I try and let her do as much as possible but it's hard. Yeah, I had to get internet for my daughter for school. That's £40 a month, but it's a necessity I think - she needs it for school for research and her GCSEs.*

### **Thriftiness and finding a bargain**

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



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

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

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

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

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

### **Going without**

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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 is perfectly illustrated by the experiences of Rio, whose story is told earlier, and Keenan. He is an unemployed divorcee from Sion Mills, who in the course of completing his weekly diary, highlighted the importance of buying 'decent' presents for his children and the 'sacrifice' (getting into debt) needed to make this happen. And as he makes very clear in his first entry, his priority was his children:

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

### Day 3

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

#### Day 4

Just another routine day for myself. Sometimes its hard to force yourself to do things when you are trying to scrape a living and cater to family. Ive had a stressfull month. Had to borrow money as my 2 oldest daughters<sup>(twins)</sup> were 18 on 2/3/13 and now my youngest on friday 29/3/13. I never seem to be able to get ahead and can't even afford to buy a good shopping.

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Can't seem to make ends meet. don't get paid again till next thursday 5<sup>th</sup> April.

#### Day 6

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

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

## Day 7

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

### **Financial support from friends and family**

Of all the factors and coping strategies that helped residents to 'get-by', it was the financial support of friends and family that appeared to be the most important. And without this support, it appeared that some would not cope. Friends and family provided financial support in three ways: by giving our panel members money; by lending money to them; and by providing 'in-kind' support.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### Emily's story

Emily, who is in the age category, 16-24, lives with her two children in Short Strand. In order to help her children with their schoolwork and potentially improve her qualifications, she is taking a course at the local community centre as well as taking maths and English GCSEs. Emily is claiming benefits and reports that she is not good at money management, something which she feels contributes to her problems with 'getting-by'. However, she reports that she puts £20 per week into a credit union account.

She relies heavily on help from her grandmother who often buys food for the family. Emily also relies on her grandmother and aunties for financial loans and is always indebted to them. She finds she is always *"catching up with myself"*. She is worried that in any future financial 'emergency' she would have nowhere to turn, as her family and friends (and grandmother, in particular) are finding it increasingly hard to manage: *"I was relying on my Granny but in the past few weeks she's been finding it hard herself she said to me that she's finding it hard"*. She worries about her future: *"I keep thinking next week it'll be better.....Most days I would just sit here and break down for nothing just cos you're worried about the next time you need money"*.

### Accessing financial advice

Accessing financial advice was another measure employed by residents to help them 'get-by'. And nearly a quarter (24 per cent) of respondents to the Baseline Survey reported that they had done so. In terms of the type of support accessed, it is interesting to note the important role played again by family and friends - as the table below reveals, they were most commonly cited sources of advice (they were cited by eight per cent of respondents). The next most popular sources of advice were: an 'independent advice agency, such as the Citizen's Advice Bureau' (six per cent); credit union (five per cent); and the internet (three per cent).

**Table 4.1: Accessing of financial advice by case study neighbourhood (percentage of respondents)**

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

Advice source	Percentage
Family/friends	8
An independent advice agency (such as the Citizen's Advice Bureau)	6
Credit union	5
Looked on the internet	3
A voluntary sector organisation or charity	2
Jobcentre or social security office	2
A public sector advice service (such as Welfare Rights or Money Advice office)	2
A solicitor, accountant or financial advisor	2
Your landlord	1
A community or neighbourhood group	1
A healthcare or social work professional	1
Other (specify)	1



Respondents that had sought advice were asked why they had done so - exactly three in ten reported they had done so because their household income had reduced in the last year. These respondents (n=57) were asked how useful they found the support provided to them. Significantly, more than three-quarters (77 per cent) reported that they found it 'very' or 'quite' useful. They were also asked to highlight whether the support they received had done anything to improve their financial situation with nearly two-thirds (64 per cent) responding in the affirmative.

### 4.3. Reflections on the capacity of residents to 'get-by' in the future

One of the key findings of this chapter is that many residents in our case studies are struggling to 'get-by'. Their resources are being stretched to the limit with many reporting that they had cut back on their spending to make ends meet. And many also reported there was nothing else they could do to make their money go further and no more scope for cuts to their budgets or 'sacrifices' to be made. For these residents, there was very much a sense that they were standing at the edge of a (financial) precipice - any more financial shocks or financial stressors would push them over it. One such (potential) shock is welfare reform and the quantitative and qualitative evidence we have collected suggests that it is likely to have a profound effect on the ability of many residents in our case studies to 'get-by'.

Keenan, whose story is told earlier in this chapter, Coleman and Rich were typical of residents who were on the 'edge'. They had trimmed their budgets to the "bare minimum" and reported that they had no scope to make further cuts:

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

*We had broadband, Sky and stuff and everything's gone away. We've none of that now - couldn't afford to pay the Sky bill so took all that out. You're down to the bare minimum. You're scraping the barrel now, 'getting-by' on essential food. Sometimes that's hard as well when you do that. (Rich, 30-34, working part time, Irish Street)*

In addition to welfare reform, there are a number of other factors that may tip residents over the edge. These include: an erosion in the capacity of friends and family to provide financial support, a phenomenon, which as noted earlier, already appears to be occurring; any contraction in the level and quality of financial support provided by agencies, such as CAB and credit unions; and, for owner occupiers, the costs associated with maintaining their homes. The latter was cited by a couple of panel members, including Sharon, who noted.

*I own the house as well. My house is riddled with damp and stuff. I don't get any help to fix it so it's just getting worse and worse. ...you don't get any help for your house, for doing anything up or fixing anything. You just get your benefit to live on. (Sharon, 35-44, unemployed, Sion Mills)*



Reflecting concerns about their financial situation in the future, a number of panel members had been making preparations for harder times, including Matthew and Monica, whose stories are presented below.

### **Matthew's story**

Matthew lives with his wife and child in Erinvale. He is in his early thirties. He and his partner own their home and both work full time. They pay their gas and electricity on a pre-payment card and ensure their mortgage is paid. Despite both being in work, they reported that their disposable income had decreased as the cost of living had increased:

*Everything's gone up in price. If you want to get a bit of work done around your house you more or less take a loan. You don't have disposable income. So to get a bit of work done you're paying off a loan. By the time you pay your mortgage and petrol what you have left isn't very much.*

Matthew is concerned about the precarious nature of employment and describes how he and his wife are already making preparations for harder times.

*Changing the spending habits has been a more recent thing. Even in work you're not sure if you're going to have a job. I've luckily enough survived three big layoffs. So you're not spending as much cos you don't know maybe two or three months down the line you mightn't have a job so that would affect your spending habits.*

They have already begun to give up some 'luxuries', such as holidays, and have begun to think twice about where they shop and what they buy. And things had become increasingly tough over the last couple of months:

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

### **Monica's story**

Monica lives in Sion Mills. She works full time. However, at the time of her interview she had been off work for three months because of illness. Despite receiving full pay during her illness, her income had fallen by £600 per month because of the loss of overtime pay. She was finding it increasingly difficult to cope, financially:

*I've found it really tough and I still have my full basic pay, so I don't know how people cope. ...I haven't been off work in seven years and I'm going back on Monday and I've been off three months and it's hard.*

Monica explained that she had her husband were having to make 'sacrifices' as they were concerned about what the future held for them:

*My husband would say to me: 'I must order such and such'. If he wanted a football top he just goes on and orders it and this last couple of months I've been saying to him 'no you can't'. ...you don't know at the minute. What if something happened and you didn't have anything spare [to pay for] and groceries and electricity and coal and heat?*

#### 4.4. Summary

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

- one was the use of credit cards. Their use by resident panel members was widespread. They tended not to be used to help them 'get-by' on a day to day basis but instead were used in 'emergencies', such as when a broken down car needed to be repaired
- a number of panel members reported that they had put aside money to ensure that sufficient funds were available for them to pay for key expenditure items and any 'emergencies', a technique which is commonly referred to as 'jam-jarring'
- most panel members who were in receipt of multiple benefit payments welcomed the fact that these payments were received at various points over a month, as it allowed them to budget on a weekly or two weekly basis. And it appeared that for many, multiple payments helped them to budget more effectively and 'get-by' more easily. The scope of low income households to use multiple benefit payments as an aid to help them budget will be removed at some point in the future with the introduction of Universal Credit and a single monthly benefit payment (or 'wage'). And it will be interesting to see how residents in our case studies cope with this change
- in addition to panel members adopting a weekly / two weekly approach to budgeting, a number also reported that they also budgeted on a seasonal basis to reflect the fact that their outgoings were greater in the winter because of higher heating bills
- a number of resident panel members reported that they prioritised the payment of some items over others. Specifically, the following outgoings were prioritised: food; rent or mortgage; heating bills; and (for panel members with families) expenditure relating to their children
- a number of panel members reported that the tightness of their budgets meant that they had to be thrifty when it came to food shopping and using the food they bought. And a number reported that they had substituted top-end, well known brands, with cheaper, supermarket-own, ones
- a common strategy employed by panel members to help them 'get-by' was to make budgetary 'sacrifices' and to 'go without'. These 'sacrifices' could be bundled into the following categories: 'luxury' food items; other luxuries; day trips and holidays; heating; and 'putting the children first - going without so that the kids don't'
- of all the factors and coping strategies that helped residents to 'get-by', it was the financial support of friends and family that appeared to be the most important. And without this support, it appeared that some would not cope. Friends and family providing financial support in three ways: by giving our panel members money; by lending money to them; or by providing 'in-kind' support
- one approach used by residents in our case study neighbourhoods to 'get-by' was to access financial advice: nearly a (24 per cent) quarter of respondents to the Baseline Survey reported that they had done so. In terms of the type of support accessed, it is interesting to note the important role played again by family and friends in terms of helping our panel members 'get-by': they were most commonly sources of advice (they were cited by eight per cent of respondents). The next most popular sources were: an 'independent advice agency, such as the Citizen's Advice Bureau' (six per cent); credit union (five per cent); and the internet (three per cent)

- respondents that had sought advice were asked why they had done so - exactly three in ten reported they had done so because their household income had reduced in the last year. These respondents were asked how useful they found the support provided to them - significantly, more than three-quarters (77 per cent) reported that they found it 'very' or 'quite' useful.

Many panel members appear to be standing at the edge of a (financial) 'precipice'. It appeared that another financial shock would push them over it as they simply did not have the scope to make further cuts. One such (potential) shock is welfare reform and the quantitative and qualitative evidence we have collected suggests that it is likely to have a profound effect on the ability of many residents in our case studies to 'get-by', potentially 'tipping' some over the 'edge'.

# Conclusion

## 5.1. Introduction

This final chapter reflects on the analysis presented in the report. It is divided into four sections, including this one. It begins by offering some initial reflections on the constructs at the heart of this report - 'getting-by' and resilience - and then moves on (in section three) to offer some tentative reflections for policy. The chapter concludes by highlighting the next steps for the study team.

## 5.2. Reflections on the concepts of resilience and 'getting-by'

As noted in Chapter One, a rounded and nuanced insight into the concept of resilience can only be gained by tracking households' experiences over time by adopting a longitudinal approach to research. As this report is based on data garnered at one moment in time, and we will be conducting two more waves of fieldwork in the case studies, it is therefore not appropriate (or possible) to make any 'definitive' conclusions on the subject here. And providing robust insights into some of the issues associated with the concept of resilience raised in Chapter One will be a task for future research outputs. However, notwithstanding this, it is appropriate to offer some tentative, preliminary reflections on the concept here, alongside those for a closely related concept which is also best explored through a temporal lens: 'getting-by'.

First, and as highlighted in Chapter One, defining what constitutes resilience (or not) and 'getting-by' (or not) is highly problematic, as is identifying individuals who are 'getting-by' / resilient (or not). Most panel members, who despite living in very challenging circumstances and having very low incomes, reported that were 'getting-by'. And as they had done so for a long period of time, they could be described as being (financially) resilient. However, qualitative data garnered from them revealed that they were only doing so by making significant 'sacrifices' and 'going without' - for example, they were not eating properly (Rich and Coleman); they did not go out or go on holiday (Dylan and Keenan); and had cutback on (or did not use) heating (Julia and Amy). And, in fact, from an objective perspective they could be described as not 'getting-by'.

Second, and linked to this point, the analysis presented in this chapter provides an initial insight into the extent to which 'getting-by' (and resilience) is a positive experience. As noted in Chapter One, this issue has evoked considerable debate amongst academics researching in the field of poverty. It was noted that there is a spectrum in terms of their interpretations of resilience, from 'highly' positive (bouncing back) through to merely 'thriving / flourishing' and finally, 'not being overcome' / 'survival', at the least positive end of the spectrum.

Analysis of qualitative material garnered from resident panel members reveals that they fell into the last category - there was no sense that they experienced any positive benefits from having to live their lives in such difficult circumstances. That is not to say that residents did not exhibit a bundle of positive characteristics that helped them 'get-by'. These included: ingenuity (many residents are highly creative, ingenious and effective money managers); stoicism; resourcefulness; selflessness; and high levels of endurance. But for our panel members, like Keenan, Rich and Coleman, being resilient was not about 'bouncing back', 'flourishing' and 'thriving' in the face of adversity - it was about 'not being overcome', 'getting-by', enduring, surviving, just 'getting on with things', and 'keeping their heads above the water'. And, although in line with the findings of John Flint (2010) they did have agency, there were few positive connotations associated with it.

### 5.3. Reflections for policy

This report has presented an account of how residents in our case studies are 'getting-by' at the start of the study. As such, it does not tell us how they will cope in the future and how resilient they may be to potential future stressors, such as welfare reform, and any continuation of the economic downturn. The answer to these questions will only become evident when the study team has completed its research and undertaken a range of activities, including undertaking:

- a follow-up household survey of residents in late 2014 / early 2015, which will involve re-interviewing respondents to the Baseline Survey
- in-depth qualitative work with residents, which will involve re-interviewing members of the resident panel in each of the case studies on two occasions: early 2014 and early 2015
- photographic and diary keeping exercises with panel members
- more in-depth interviews with key local stakeholders
- analysis of primary and secondary data relating to voluntary and community sector organisations in order to profile, map and measure their activities.

Notwithstanding this, it is perhaps useful to speculate here about how things *may* pan out in the future based on the findings presented earlier. Most of these 'conclusions' have implications for policy.

- The disadvantaged neighbourhoods house a sizeable proportion of residents who are already struggling to get-by and who, as a result, may be susceptible to future stressors, such as welfare reforms or any continuation of the economic downturn. And these stressors could potentially 'tip them over the edge'.
- Advanced statistical analysis (logistic regression modelling) undertaken by the study team suggests that some population groups are finding it particularly hard to 'get-by'. These include residents: whose income had gone down in recent times; who were had a disability or a long-term illness people; who had no formal qualifications; and who were in receipt of a universal means tested benefit. And 'getting-by' was also related to where people lived - respondents from Sion Mills were most like to be 'getting-by' with those from Lower Castlereagh being least likely to do so. Furthermore, residents who felt that their people in their area could not be trusted found it more difficult to 'get-by'.
- This supports the argument (that will be explored throughout the remainder of the study) that place impacts on the ability of residents to 'get-by'. Further support for this argument is provided by the analysis of how residents who had recently had experienced a financial shock - i.e. those had seen their income

reduce in the last year - had fared. Again, analysis revealed that place i.e. where someone lived was related to how well they had coped i.e. how resilient they were. Residents in Lower Castlereagh were found to be less resilient with the place based attributes - neighbourhood belonging and trusting ones neighbours - found to be related to resilience. However, it is important to note that, to date, we have only established a statistical relationship between place and 'getting-by' and resilience, and have not established causality i.e. the nature of relationships. And this applies to all the variables that were found to be statistically significant. Therefore, exploring the nature of relationships and establishing (any) causality will be one of the primary foci of our subsequent research activities, particularly our qualitative fieldwork with residents.

- Notwithstanding this, one can say at this juncture with some degree of confidence that one place based attribute that does appear to positively impact on the ability of residents to 'get-by' is the support of family and friends, who, in the case of our disadvantaged case studies, invariably lived locally. And for many residents, it was this support which allowed them to 'get-by'. Therefore, initiatives to encourage mobility amongst low income households, such as the Removal of the Spare Room Subsidy, may have a detrimental impact on them as they disconnect them from this important resource (Hickman, 2013). And it appeared that many of our panel members would not cope if they were forced to live elsewhere.
- In addition to place, a number of other factors were related to financial resilience. A number of population groups were found to be less resilient. These included residents in receipt of a means tested benefit and those who were disabled or had a long term illness, two groups which, as noted earlier, were more finding it more likely to 'get-by'. Coupled together, these findings suggest that these two groups are likely to be more susceptible to welfare reforms. In addition to being two of the groups most affected by them (Beatty and Fothergill, 2013), our analysis revealed that they are already closer to the edge than their counterparts and less well placed to cope with any financial shocks they encounter. Establishing how in practice these groups fare over the next couple of years will be one of the primary objectives of the research.
- Measuring how well households are 'getting-by' is highly problematic and one should be careful not to overstate the importance of quantitative, self reported assessments. This is because interpretations of what constitutes 'getting-by' vary by individual. Furthermore, and linked to this, some residents report that they are 'getting-by' when any objective assessment of their situation would conclude that they are not. And many of our panel members who reported that they were 'getting-by' could not afford to eat 'properly', have heating on, go out or go on holiday, all of which it could be argued, are markers of not 'getting-by'.

#### **5.4. Next steps for the research**

In terms of the steps for the study team, over the remainder of the study it will focus on unpicking the issues raised in this report. In doing so, it will seek to make sense of some of the statistical relationships it has identified in terms of the drivers of 'getting-by' and resilience to a financial shock. For example, it will explore the nature of relationship between place and resilience - does place influence resilience? And if it does, how? Therefore, in many ways, this report should be seen as the baseline position or starting point for our work on resilience and 'getting-by'.

In terms of the specific focus of our future research, particular attention will focus on unpicking the following issues:

- What does 'getting-by' 'mean'? And how do households understand and interpret the concept? And why do some report that they are 'getting-by' when an objective assessment of their position would suggest that they are not?
- What precisely is resilience? Is it an attribute or a process? Or is it merely an outcome? And can it be (quantitatively) measured? How? And should it be measured? Is resilience finite? And can it be replenished? How? And do resilience levels vary?
- To what extent do low income households have agency? And does the form of agency vary? And to what extent is resilience a positive phenomenon?
- To what extent (and how) does place impact on resilience? And does 'trusting ones neighbours' and 'neighbourhood belonging' positively 'drive' neighbourhood resilience?
- And can these attributes be promoted in neighbourhoods? And, if they can, how?
- Are residents in Lower Castlereagh less resilient, as our initial analysis suggests is the case? And why is this so? Is there something about living in Lower Castlereagh that makes residents there less resilient?
- And conversely, why are residents in Sion Mills more resilient? And is there something about the village that makes residents there more resilient?
- Furthermore, what is the nature of the relationship between place and resilience in the better-off comparator, Erinvale? And how does it differ to those found in the disadvantaged neighbourhoods?
- And what role does volunteering and the VCS play? And how does this play-out? Is resilience being undermined by low income households 'turning inwards' in the face of economic adversity, as the Young Foundation argue?

When unpicking the role of place, as noted earlier, we will draw on an analytical framework of neighbourhood change developed by Martin Innes and Vanessa Jones (2006) in their study of neighbourhood security, which identifies three dynamics and outcomes of change: *risk*, *resilience* and *recovery*. And when exploring the role of VCS organisations, we will draw on an analytical framework developed by Mike Aiken and colleagues (2011), who argue that they have three functions: stewarding, community development or entrepreneurship.



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# Appendix 1: Using Logistic Regression Modelling to Explore 'Resilience' to 'Financial Shocks'

## A1.1. Introduction

The analysis involving constructing a series of simple indicators of 'resilience' by focussing on the sub-sample of survey respondents who had experienced a 'financial shock' in the past 12 months. Underpinning the analysis was hypothesis that they might be expected to exhibit certain characteristics. Specifically, we might expect that they would: a) be struggling to 'get-by' financially; and/or b) exhibit low well-being.

This hypothesis can be tested quite simply through descriptive analysis of the survey data. This shows that, of the recipients who had experienced a 'financial shock' in the past 12 months:

- 70 per cent were 'getting-by'
- 61 per cent had medium-high levels of subjective well-being
- 45 per cent were 'getting-by' and had medium-high levels of subjective well-being.

It could be argued that this group of residents exhibited differing degrees of resilience to the financial shock they had experienced. The final group of respondents might be considered the 'most resilient' within the cohort, as their resilience appears multi-dimensional. The characteristics of these 'resilient' residents and the factors associated with resilience can provide an insight into what might constitute resilience in the context of 'getting-by' and financial shocks. This was explored through a further series of logistic regression models as outlined below.<sup>16</sup>

### *Specific resilience models (1 and 2)*

The first two models focussed on two specific measures of resilience within the 'financial shock' cohort:

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<sup>16</sup> It is important to note that the explanatory power of these resilience models is limited by the number of cases (range) on which the analysis can be undertaken. As neighbourhood accounted for a large proportion of the variation identified it was decided to consider other factors separately. Only significant factors are reported but it is arguable that a higher number of cases would have resulted in a wider range of statistically significant factors included in the model. The models presented should therefore be considered necessarily parsimonious.

- measure 1 explored the factors associated with 'getting-by'
- measure 2 explored the factors associated with medium-high subjective well-being.

Two modelling approaches were applied: the first focussed on the relationship between neighbourhood and 'resilience'; the second focussed on the characteristics, attributes and resources these 'resilient' individuals might possess.<sup>17</sup>

### ***'Deeper' resilience model (3)***

A final model explored the factors associated with 'getting-by' and having medium-high levels of subjective well-being within the financial shock cohort. A similar two stage approach to modelling was applied.

### ***Model Findings***

The outputs from the three resilience models are summarised in tables A3.3-A3.7 in Appendix 3.

The neighbourhood level models revealed a number of statistically significant variations by area according to different measures of resilience:

- **Financial shock and 'getting-by':**
  - respondents from Lower Castlereagh were least likely to be 'getting-by' when compared to respondents from other areas
  - respondents from Erinvale were most likely to be 'getting-by'
- **Financial shock and med-high subjective well-being:**
  - there were no statistically significant variations by neighbourhood
- **Financial shock, 'getting-by' and med-high subjective well-being:**
  - respondents from Lower Castlereagh were least likely to be 'getting-by' and have med-high subjective well-being compared to respondents from other areas
  - there were no statistically significant difference between respondents from the other case study areas.

This demonstrates that respondents from Lower Castlereagh appear least likely to be resilient to a shock are less likely to be resilient than other respondents according to two of the three resilience measures.

The models identify a number of factors associated with different measures of resilience of which three were a statistically significant influence on more than one measure:

- **Disability/long-term illness:**
  - respondents with a disability or long term illness were less likely to be resilient according to all three measures when compared to respondents without a disability or long term illness

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<sup>17</sup> Two models were necessary due to the limited number of cases in the sub-sample (see above footnote).

- **Socio-economic group:**
  - respondents from the C2DE socio-economic group were less likely to be resilient according to the 'getting-by' measure and the 'getting-by and med-high subjective well-being' measure when compared to ABC1 respondents
- **Neighbourhood belonging:**
  - respondents who reported 'strong' neighbourhood belonging were more likely to be resilient according to the 'med-high subjective well-being' and 'getting-by and med-high subjective well-being' measures compared to those whose sense of belonging was not strong

A further three factors were a statistically significant influence on one of the three resilience measures:

- **Age:**
  - respondents of working age (aged 16-29 and 30-59) were less likely to be resilient according to the 'getting-by' measure than older (age 60 plus)
- **Trusting ones neighbours:**
  - respondents who reported that they trusted their neighbours (Many; some) were more likely to be resilient according to the 'getting-by' measure than respondents who did not trust their neighbours
- **Means tested benefits:**
  - respondents in receipt of means tested benefits were less likely to be resilient according to the 'med-high subjective well-being' measure than respondents not receiving those benefits.

These findings are presented visually in Figure 3.1 in Chapter 3.

# Appendix 2

# A2

## A2.1. Introduction

These case study outlines are the beginning of a **work in progress**, to build up the profile of each area as work progresses. All figures used in the profile are from the 2011 Census unless otherwise stated. Five statistical tables are included in section A2.5 appendix. They cover all the case studies and in the case of Derry/Londonderry and Belfast they are sub-divided. Maps of the neighbourhoods are provided in A2.6.

## A2.2. Three 'disadvantaged' areas

### *Inner East Belfast: Lower Castlereagh and Short Strand*

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

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

The Lower Castlereagh area has a population of 3891 in 1897 households. Although considered to be predominantly of Protestant community background, it actually contains 65.54 per cent Protestant and 20.48 per cent Catholic residents, along with the highest proportion in the case study areas claiming to be brought up in no religion (12.59 per cent).<sup>18</sup> 27.04 per cent of households contain dependent children. The area includes part of the Mount electoral ward, which recorded the fourth biggest decrease in the recorded Protestant population between 2001 and 2011.<sup>19</sup>

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

<sup>18</sup> A note of caution: this category is commonly acknowledged to be more likely to be used by the Protestant population.

<sup>19</sup> Shuttleworth, I. and Lloyd, C. (2013) Statistical Summary: Ward level religious segregation in Northern Ireland 2001-2011. Unpublished briefing paper for the Northern Ireland Community Relations Council.



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

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

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

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

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

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

The Top-of-the-Hill area has a population of 1,843 in 716 households and is predominantly of Roman Catholic community background (92.73 per cent). 44.69 per cent of households contain dependent children. Housing tenure is 48.05 per cent owner occupation, 29.05 per cent social housing, and 18.16 per cent private rented. Much of the built form is low to medium rise housing including a number of apartments. There is little green space apart from a park higher up the hill. A school has recently closed. Unemployment is 9.73 per cent and economic inactivity due to long-term sickness or disability is a high 12.59 per cent; 28.97 per cent of residents have some kind of long term health condition. There are several very active community groups and a Community Forum. A large parcel of vacant land exists due to the demolition of a school a few years ago, and a regeneration process for the area was announced recently.<sup>20</sup>

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<sup>20</sup> <http://www.derrycity.gov.uk/News/Top-of-the-Hill-Regeneration- per centE2 per cent80 per cent93-A-new-plan-for-the->

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

### ***Sion Mills***

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

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

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

A popular suburban area on the outskirts of Belfast.

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

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

#### A2.4. Case study tables: 2011 Census

**Table A2.1: Religious background**

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

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

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

**Table A2.3: Economic Activity**

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

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

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

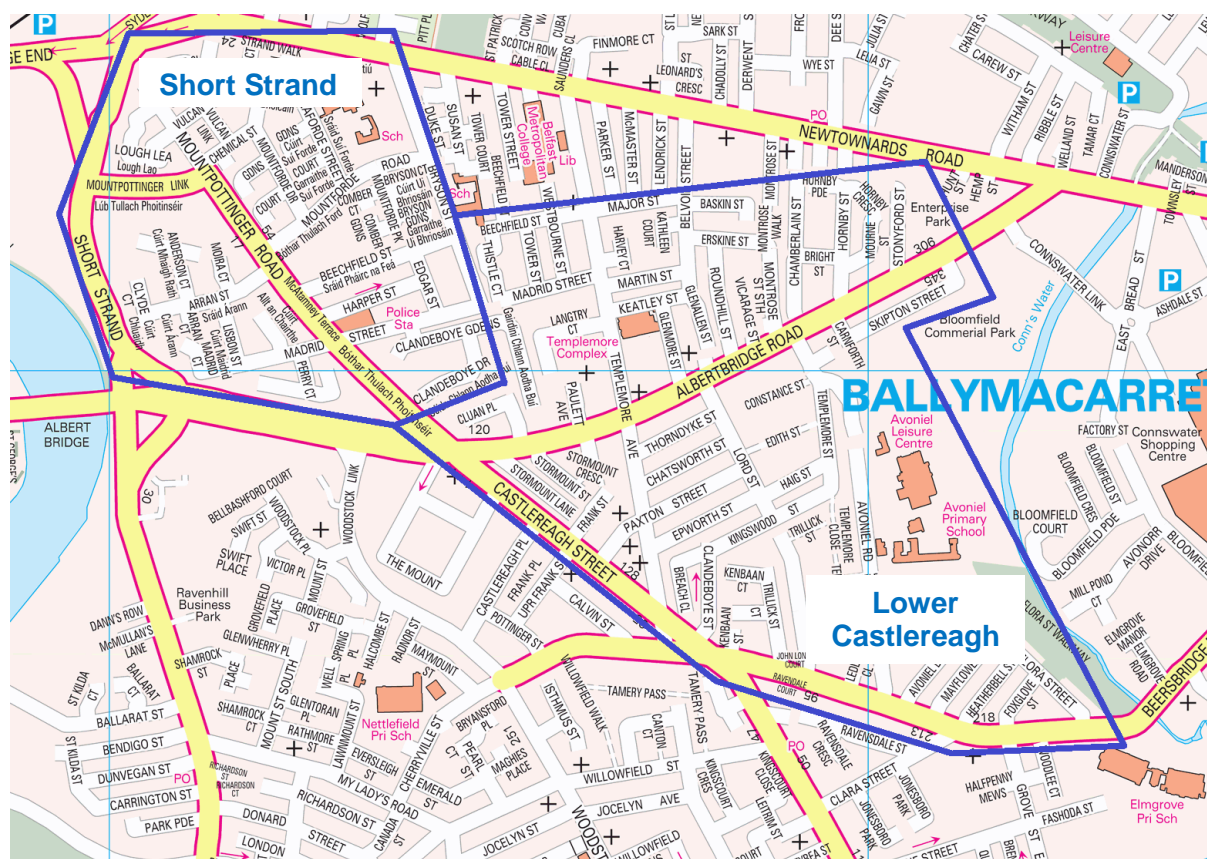


**Table A2.5: Housing Tenure**

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

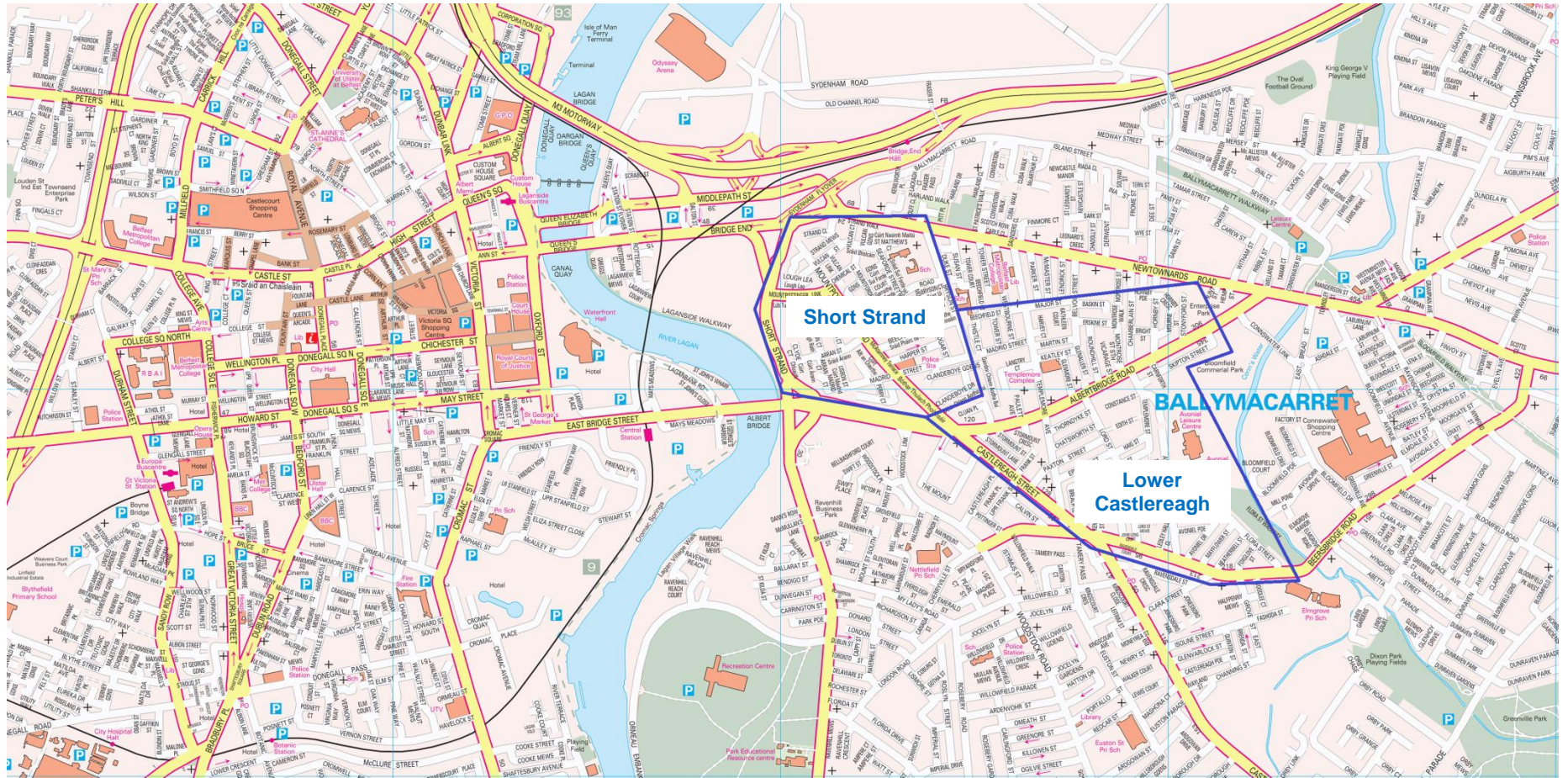
## A2.5. Case Study Maps

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

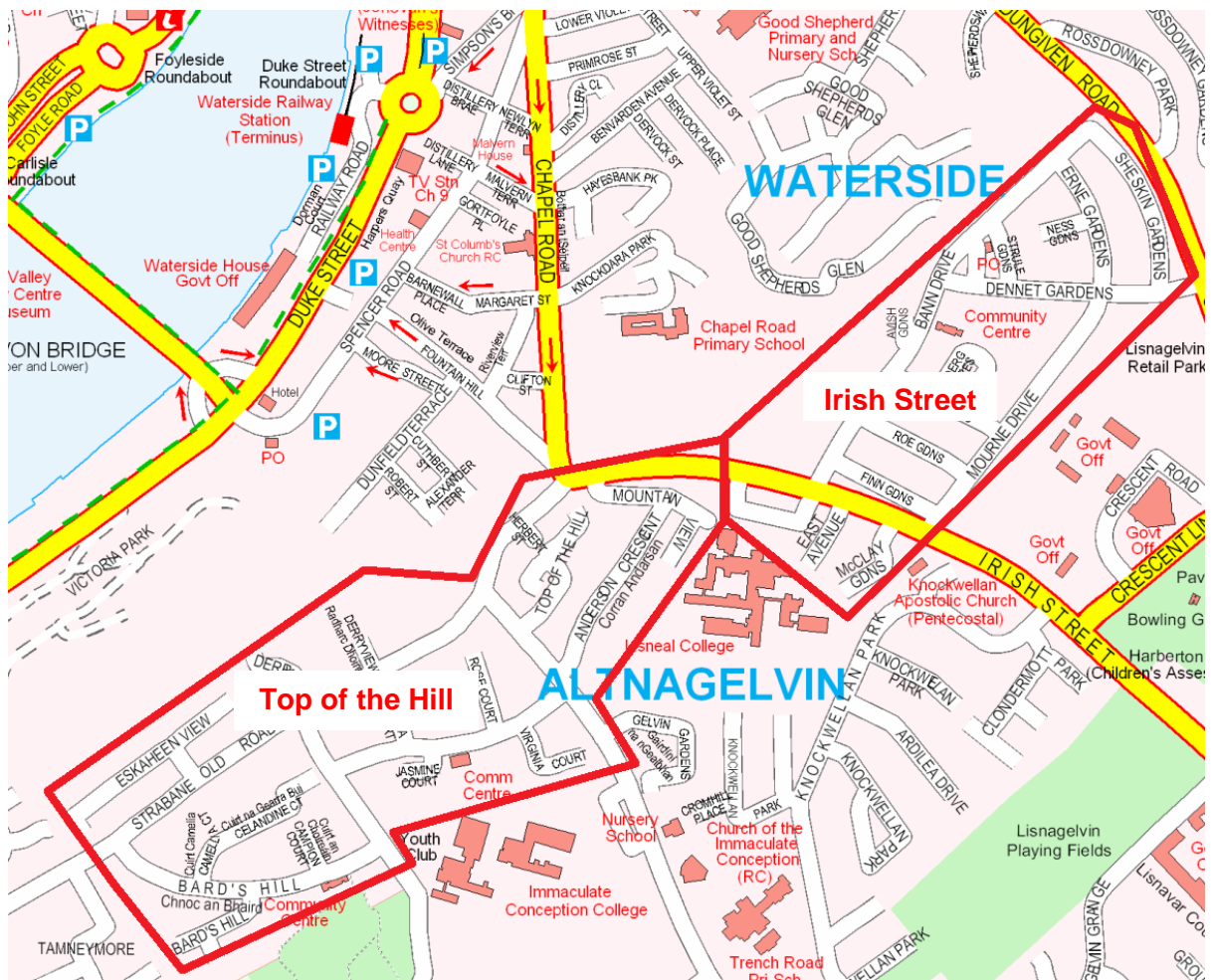




Map A2.1b: East Belfast: Short Strand and Lower Castlereagh - city scale

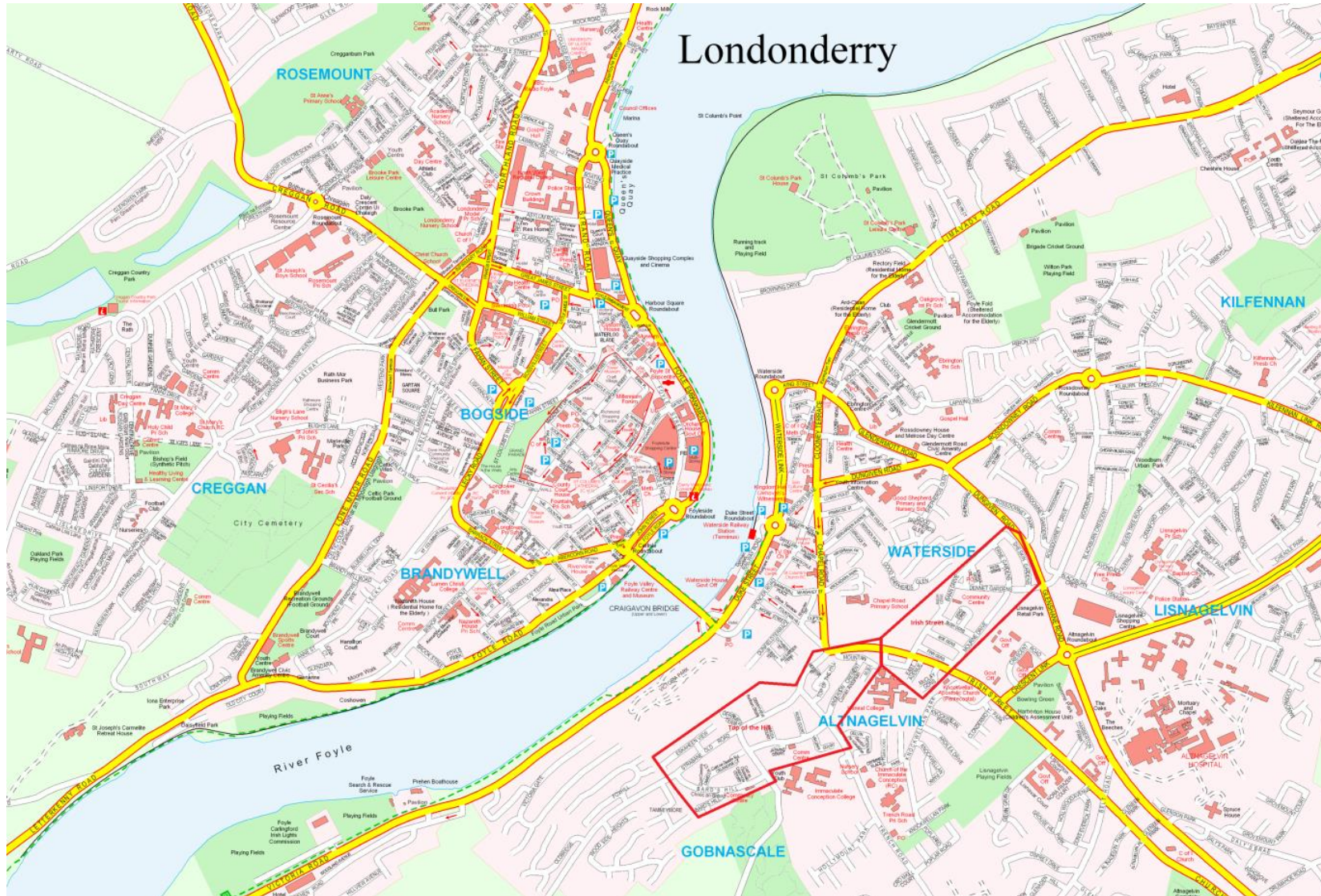


**Map A2.2a: Derry/Londonderry: Top-of-the-Hill and Irish Street - neighbourhood scale**





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

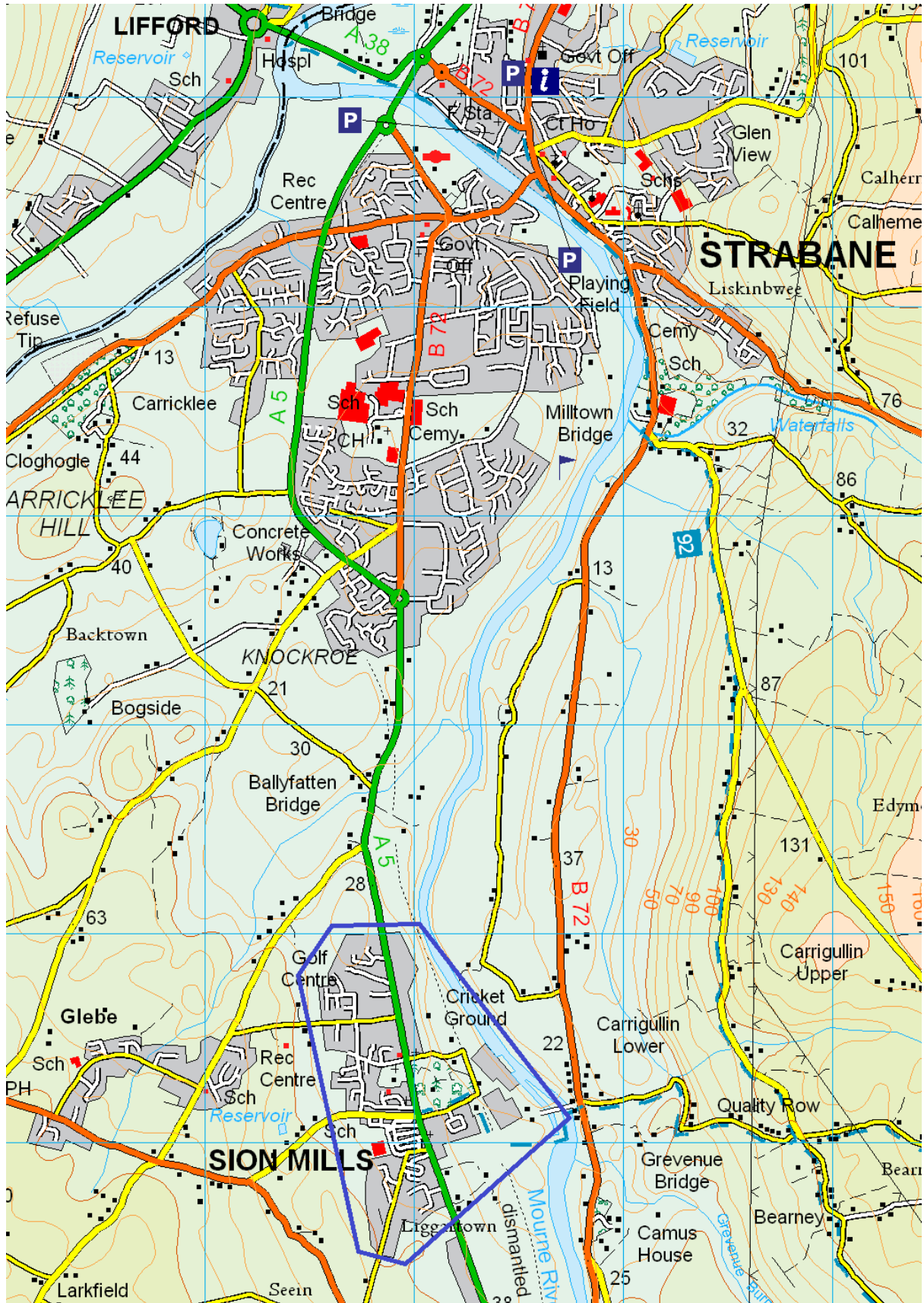


Map A2.3a: Sion Mills- neighbourhood scale

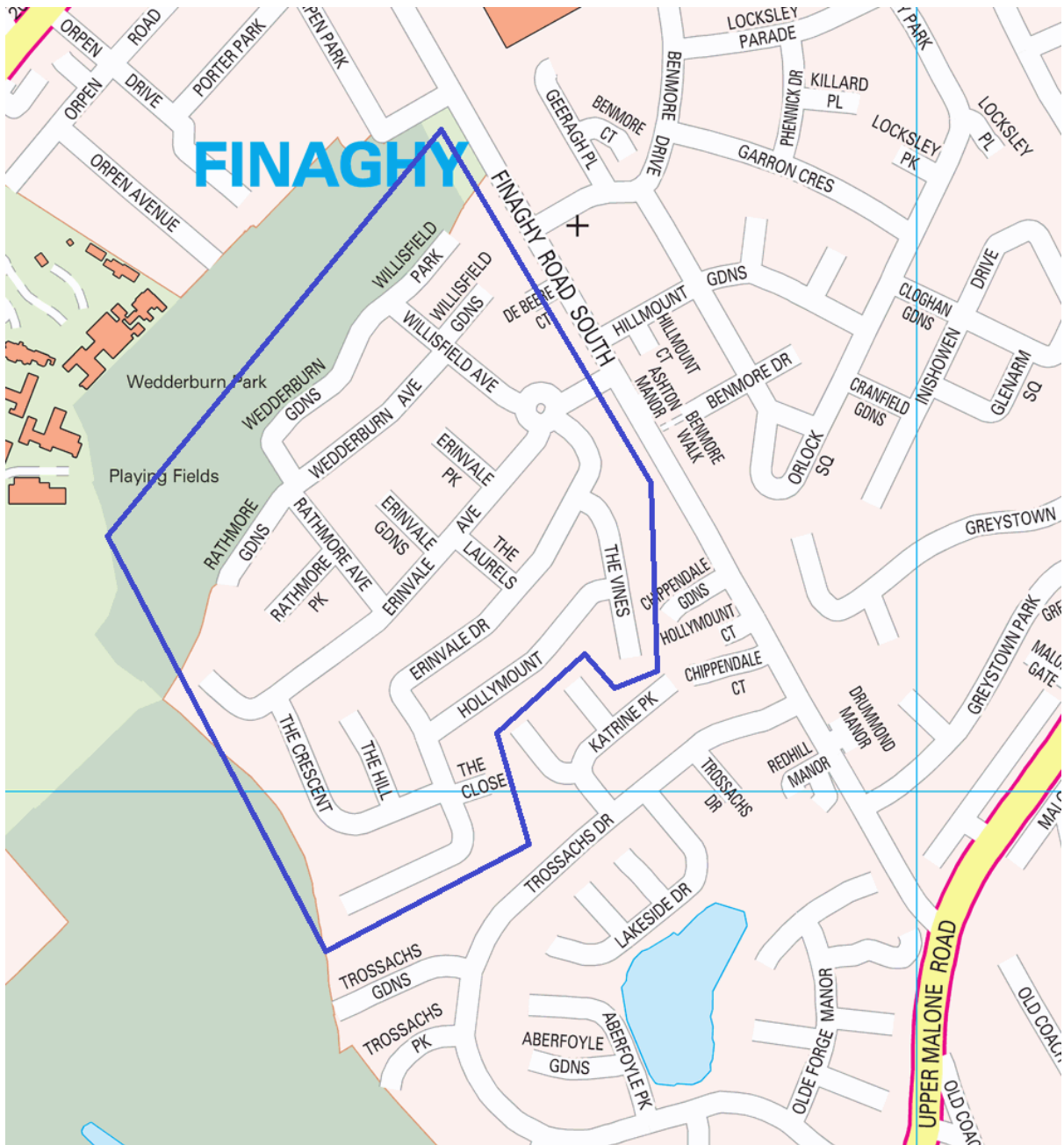




Map A2.3b: Sion Mills - wider scale

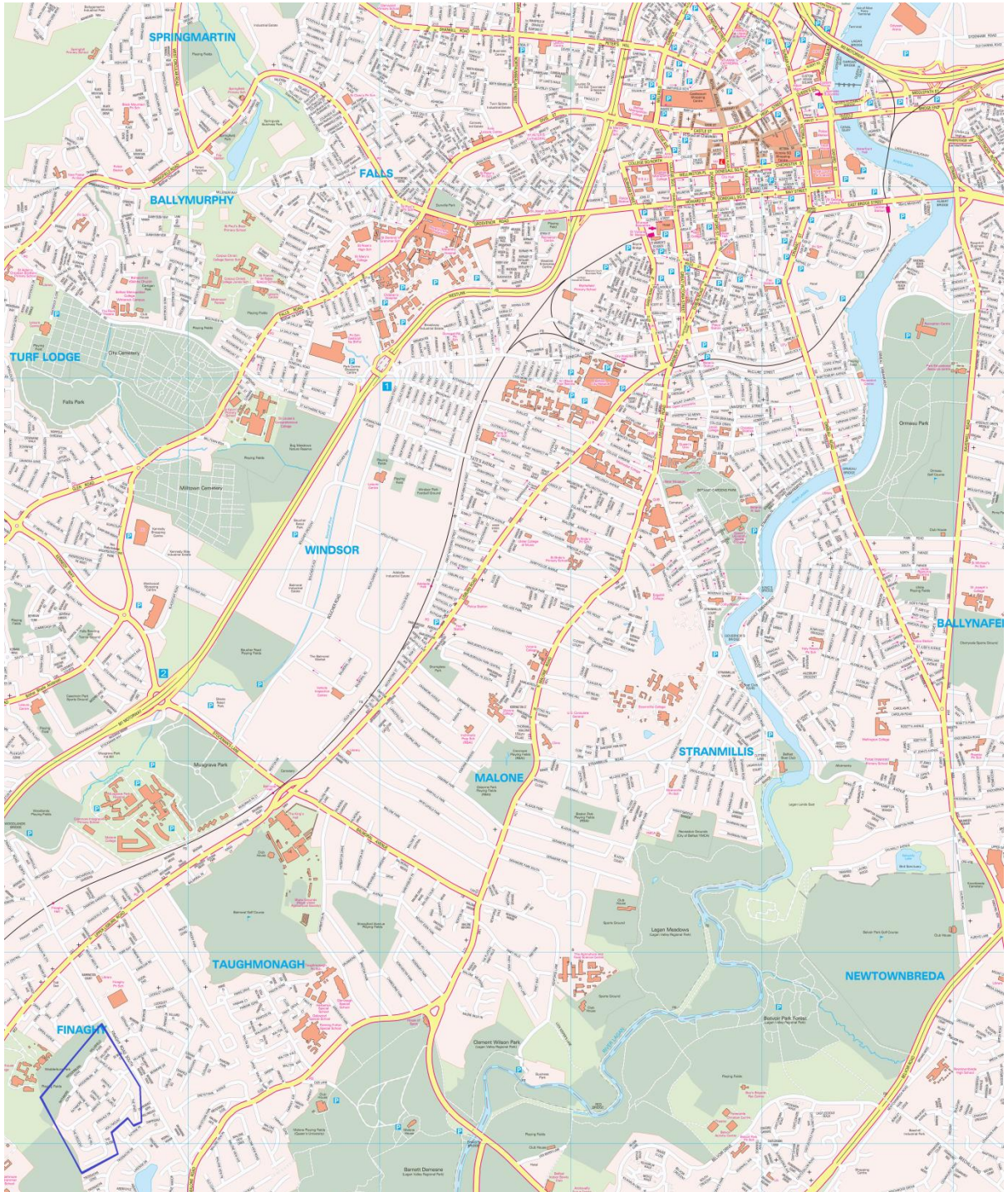


Map A2.4a: Erinvale - neighbourhood scale





**Map A2.4b: Erinvale - wider scale**





# Appendix 3: Logistic Regression Model Data



Table A3.1: Factors (covariates) explored through logistic regression

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

Household characteristics	Religious composition	Catholic
		Protestant
		Other (inc mixed)
	Socio-economic group (SEG)	ABC1
		C2DE
	Housing Tenure	Owner occupier
		Social renter
		Other
	Household receiving universal means tested benefits (UMBR)	In receipt of UMBR
		Not in receipt of UMBR
	Household with dependent children	Dependent children
		No dependent children
Health and well-being	Self-reported health	Lone parent
		Not lone parent
	Subjective well-being (life satisfaction)	Financial shock
		No financial shock
Social and community	Involved in formal volunteering (last 12 months)	Poor
		Not poor
	Informal volunteering (last 12 months)	Low (6 or less)
		Medium-high (7-10)
	Trust in neighbours	Involved
		Not involved
	Feel local people pull together	Involved
		Not involved
	Feel local people share the same values	Many/some can be trusted
		A few/none can be trusted
	Neighbourhood belonging	Agree
		Do not agree
		Agree
		Do not agree
		Strong
		Not strong

**Table A3.2: Understanding 'getting-by': logistic regression model 1 summary**

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

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

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

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

**Table A3.3: Understanding 'getting-by': logistic regression model 2 summary**

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

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

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

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

**Table A3.4: Understanding 'financial shock' recipients: logistic regression model**

Variable	Significance <sup>i</sup>	Odds ratio <sup>ii</sup>	95% confidence interval for odds ratio	
			Lower	Upper
Demographic Characteristics				
Age group:				
16 to 29	0.001*	1.539	1.189	1.993
30 to 59	0.103	1.204	.963	1.506
60 and over	0.000*	0.540	0.390	0.747
Household characteristics				
Households with dependent children:				
Dependent children	0.006*	1.614	1.145	2.275
Constant	0.000	0.186	-	-

Model constant: Age group (deviation odds); Households with dependent children (no dependent children).

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

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

**Table A3.5a: Understanding 'resilient' respondents - 'getting-by': neighbourhood logistic regression model**

Variable	Significance <sup>i</sup>	Odds ratio <sup>ii</sup>	95% confidence interval for odds ratio	
			<i>Lower</i>	<i>Upper</i>
Neighbourhood				
Short Strand	0.772	0.895	0.424	1.889
Lower Castlereagh	<b>0.000*</b>	0.114	0.051	0.257
Irish Street	0.241	1.613	0.725	3.590
Top of the Hill	0.871	0.941	0.453	1.955
Sion Mills	0.302	1.569	0.667	3.691
Erinvale	<b>0.002*</b>	4.094	1.646	10.178
<i>Constant</i>	<i>0.000</i>	<i>2.375</i>	-	-

Model constant: Neighbourhood (deviation odds)

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

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

**Table A3.5b: Understanding 'resilient' respondents - 'getting-by': other factors logistic regression model**

Variable	Significance <sup>i</sup>	Odds ratio <sup>ii</sup>	95% confidence interval for odds ratio	
			Lower	Upper
Demographic Characteristics				
Age group:				
16 to 29	0.003*	0.325	0.155	0.683
30 to 59	0.089	0.572	0.300	1.088
60 and over	0.003*	5.379	1.761	16.426
Disability:				
Identified disability/long term illness	0.000*	0.177	0.074	0.427
Household characteristics				
Socio-economic group (SEG):				
C2DE	0.001*	0.173	0.063	0.476
Social and community				
Trust in neighbours:				
Many/some	0.051 <sup>+</sup>	2.200	0.997	4.855
Constant	0.042	2.457	-	-

Model constant: Age group (deviation odds); Disability (not identified as disabled/with long term illness); SEG (ABC1); Trust in neighbours (Few/none).

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

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

**Table A3.6a: Understanding 'resilient' respondents - med-high subjective well-being: neighbourhood logistic regression model**

Variable	Significance <sup>i</sup>	Odds ratio <sup>ii</sup>	95% confidence interval for odds ratio	
			<i>Lower</i>	<i>Upper</i>
Neighbourhood				
Short Strand	0.076	0.545	0.279	1.065
Lower Castlereagh	0.303	1.447	0.716	2.922
Irish Street	0.246	1.519	0.750	3.076
Top of the Hill	0.672	1.160	0.584	2.302
Sion Mills	0.372	1.347	0.701	2.589
Erinvale	0.029	0.535	0.305	0.938
<i>Constant</i>	<i>0.001</i>	<i>1.657</i>	-	-

Model constant: Neighbourhood (deviation odds)

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

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

**Table A3.6b: Understanding 'resilient' respondents - med-high subjective well-being: other factors logistic regression model**

Variable	Significance <sup>i</sup>	Odds ratio <sup>ii</sup>	95% confidence interval for odds ratio	
			Lower	Upper
Demographic Characteristics				
Disability:				
Identified disability/long term illness	0.000*	0.265	0.130	0.542
Household characteristics				
In receipt of universal means tested benefits (UMBR):				
Yes	0.022*	0.439	0.217	0.889
Social and community				
Neighbourhood belonging:				
Strong	0.001*	3.388	1.693	6.780
Constant	0.692	1.135	-	-

Model constant: Disability (not identified as disabled/with long term illness); UMBR (no); Neighbourhood belonging (Not strong).

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

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

**Table A3.7a: Understanding 'resilient' respondents - 'getting-by' and med-high subjective well-being: neighbourhood logistic regression model**

Variable	Significance <sup>i</sup>	Odds ratio <sup>ii</sup>	95% confidence interval for odds ratio	
			Lower	Upper
Neighbourhood				
Short Strand	0.485	0.780	0.389	1.566
Lower Castlereagh	<b>0.007*</b>	0.341	0.155	0.747
Irish Street	0.095	1.756	0.907	3.400
Top of the Hill	0.330	1.389	0.717	2.693
Sion Mills	0.244	1.521	0.751	3.080
Erinvale	0.961	1.014	0.570	1.806
Constant	0.149	0.798	-	-

Model constant: Neighbourhood (deviation odds)

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

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



**Table A3.7b: Understanding 'resilient' respondents - 'getting-by' and med-high subjective well-being: other factors logistic regression model**

Variable	Significance <sup>i</sup>	Odds ratio <sup>ii</sup>	95% confidence interval for odds ratio	
			Lower	Upper
Demographic Characteristics				
Disability:				
Identified disability/long term illness	0.003*	0.288	0.125	0.663
Household characteristics				
Socio-economic group (SEG):				
C2DE	0.000*	0.189	0.090	0.397
Social and community				
Neighbourhood belonging:				
Strong	0.000*	5.253	2.214	12.465
Constant	0.872	0.934	-	-

Model constant: Disability (not identified as disabled/with long term illness); SEG (ABC1); Neighbourhood belonging (Not strong).

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

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

*'Getting-by', coping and resilience in difficult times: initial findings*

HICKMAN, Paul <<http://orcid.org/0000-0002-3062-0003>>, BATTY, Elaine <<http://orcid.org/0000-0001-7524-3515>>, DAYSON, Christopher <<http://orcid.org/0000-0003-2402-1183>> and MUIR, Jenny

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