



WP4 – Socio-Economic Practices of Resilience

Portuguese National Report

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1. Introdução

The current report presents the results of the analysis of the interviews taken by the Portuguese team within the RESCuE project. The objective of this report is double. On the one hand, we aim at providing a description of the main resilience practices. We take here resilience in a broad sense as responses shocks in families lives either caused by the crisis or happening in their context. On the other hand, we aim to provide an analysis of the resources and societal processes that are called into play in these practices as well as a tentative assessment of their effects in families' lives in the short, medium and long term.

Aside from this introduction, the report is divided into six further chapters. Chapter 2 recovers an overview of the scarce research on resilience in Portugal. Chapter 3 presents a brief presentation of the sampling methods followed by our team, the procedures we engaged to contact the participants and, finally, two summary table with basic socio-economic characterization of the participants.

Chapter 4 will be dedicated to present the critical moments in interviewees lives that led them to poverty at some point, as well as the main traits of their experiences of hardship. This is often important to understand the origins and timeframe of resilience practices. In chapter 5, we turn to presenting the resilience practices we actually identified as well as the main resources that are mobilized in them. In turn, chapter 6 looks into the consequences of said practices in families' and individual family members' lives. Finally, chapter 7 will present a short discussion of how social structuring processes (such as class, gender or migrations) shape resilience practices and how the characteristics of the labour market and of the welfare state foster or hinder them.

We opted to make some slight adjustments to the general framework proposed by the coordination of the work package. The need for this adjustments emerged as we were writing the report and pertain to situations in which we felt: (a) that a particular heading was more coherent with what we were developing in another chapter – in which case; (b) there was an overlap between what different headings aimed at doing – in which case; or (c) important information for understanding the workings of resilience practices did not fit into the existing structure. Thus, the following adjustments were made:

- Heading 4.2 (“Impact of the 2008 crisis and related policy changes on household hardship”) was diluted in chapter 7. For this effect, we added a heading on chapter to deal with the welfare state, as access social transfers and public services turned out to be too crucial resources for resilience practices but also intertwined with the workings of the labour market. We also added a small heading on social economy and the third sector.
- Heading 6.2 (“how do resilience/coping strategies of households vary/differ according to their socioeconomic characteristics”) will point directly to heading 7.1 (“socio-economic characteristics”), as the content of both overlapped and the later chapter dealt precisely with the role of social structuring processes and major institutional complexes in the shaping of resilience practices.

We are hopeful that this changes will make for a better document and thus facilitate the production of the international report.

2. Country specific literature review on socio-economic practices of coping with hardship or resilience

The existing scientific work on human resilience in Portugal is far from abundant and has been mostly restricted to psychology and health sciences. These disciplines have nevertheless focussed on a reasonably wide range of subjects such as family resilience in the case of disease (Peixoto & Martins, 2012), career orientation of adults (Meireles & Xavier, 2010), military personnel behaviour in international peacekeeping missions (Morais, 2009) or risk behaviours among children and teenagers (Simões, et al., 2010). The approaches followed closely the medical notion of resilience as a process of coping and adaptation and are grounded on quantitative methods and statistical analysis.

Social sciences, on their hand, have largely ignored the notion of resilience up to now, with only a handful of exceptions. Within Portuguese sociology, only the subfield of sociology of education, where the perspective of resilience set forward by the OECD in the context of the Programme for International Student Assessment (PISA) has been the major influence, has had any significant work on resilience. Resilience is here viewed as the condition of students “who succeed despite adversity” (OECD, 2011). This is very much a quantitative approach: on the context of PISA, these students are identified through comparison between standardised PISA tests and indicators of their socio-economic status. Despite the “heroic” overtones of this approach to resilience, it should be stressed that key to the OECD is between the approach to characteristics of schools and school systems. Following this line, detailed analysis of PISA results of Portuguese Students have begun to be undertaken by Portuguese researchers (Carvalho, et al., 2014).

The only other social science where resilience is human geography, where some Portuguese researchers are trying to promote an agenda of research on “resilient territories” in order to study long-term transformations and emphasize the role locally grounded structures and factors that foster creativity and social innovation (Freitas & Estevens, 2012). This current, however, still lacks any significant empirical works.

3. Socio-economic characteristics of participants

The Portuguese team adopted a mixed sampling strategy for its fieldwork. We started by devising a theoretically-driven sample, creating quotas for subjects based on socioeconomic groups that have been identified as more vulnerable to poverty by the scientific literature in Portugal.

Two subsamples, each comprising 12 cases, were devised to account for the geographical and socioeconomic characteristics of the two cases. Tables 1 and 2 present both the generic main profile and, in most cases, further specifications to account for the maximum amount of diversity within the sample. A lot of the profiles are common to both subsamples. These include pensioners, unemployed and industrial and services workers. In the case of unemployed, we wanted to ensure diversity regarding educational resources. We chose to single out the case of the poor Portuguese Gypsy, given on the one hand, the persistent higher rates of poverty and lower schooling levels among this group and, on the other, the still persistent discrimination - in accessing the labour market - of which they are still target.

A further category was put forward to allow some flexibility on the selection of families for interviews: that of “multiproblematic families”. This is a broad term applied to families which are simultaneously exposed to different factors of poverty – such as monoparentality, low qualifications or precarious insertion in the labour market. We opted also for having families with different situations regarding the RSI (the Portuguese Minimum Guarantee Income measure). Given both the importance of this measure in poverty fighting and the strong reduction on the RSI coverage brought by austerity measures in Portugal¹, this option aimed at allowing the observation of contrasting effects of welfare policies in resilience processes.

Nevertheless, measures were taken to include specific profiles that are more relevant in each of the local contexts. In the case of Gótica, two types of “farmer” profiles were included, a labourer and a small landowner. This was due the importance of agricultural activities in the municipality and also to – particularly in the case of the small landowner – the need to ensure at least one observation point on the role of land resources on resilience processes. The presence of public servants – or, at least, people working for public institutions even if with other types of contract – also needed to be safeguarded, given the importance of the public sector as an employer in the municipality. In the case of Lugarão, the option of including immigrants was obvious, given their importance in the population and the projects’ goal of analysing the relation between migration and resilience processes.

The initial construction of the sample relied heavily on the experts input. These were asked to fill in a document listing families of which they had knowledge and which might be interested in participating. This allowed for the identification of a significant portion of the sample and also facilitated first contact. In the case of Gótica, it was also necessary to resort to further contacts with civil parish presidents² and also from participants themselves for completion of the samples. In the case of Lugarão, it was necessary to extend the sample because a high

¹ Despite the deepening of the crisis between 2010 and 2013 – with negative GDP growth rates registered in 2011, 2012 and 2013- the number of beneficiaries of the RSI in Portugal fell by 31,7% in this period. This apparent contradiction is explained by the setting of tighter rules for accessing this transfer in the context of austerity policies.

² Civil parishes are subdivisions of municipalities and are the smallest administrative units in Portugal. Each civil parish has an elected president.

number of participants refused to take part in the photographic interviews phase. The following two tables present a basic characterization of the participants from the two areas.

Table 1 - Participants in Gótica

#	Name	Sex	Age	Education	Occupation	Nationality
1	Teresa & José	F&M	48 (T), 50 (J)	Secondary (T), Basic (J)	Assistant at nursery home (T), unemployed (business owner)(J)	Portuguese
2	Pilar & Armando	F&M	36 (P), 38 (A)	Basic (P), Secondary (A)	Assistant at nursery home (P), unemployed (travelling salesman)	Portuguese (Gypsy)
3	Fátima	F	45	Basic	Library clerk	Portuguese
4	Teresa	F	43	Secondary	Municipal clerk	Portuguese
5	Cristina	F	34	Basic	Masseuse	Portuguese
6	Marta	F	37	Basic	Factory worker	Portuguese
7	Carla	F	43	Secondary	Taxi driver	Portuguese
8	Noélia	F	42	Basic	Assistant at nursery home	Portuguese
9	Nascimento	M	73	Secondary	Retired (industrial draughtsman & business owner)	Portuguese
10	Luís	M	49	Basic	Café owner	Portuguese
11	Maria	F	72	Basic	Retired (cook)	Portuguese

Table 2 - Participants in Lugarão

#	Name	Sex	Age	Education	Occupation	Nationality
13	Malam	M	66	None	Unemployed (Construction worker)	Guinean (Bissau)
14	Julian	M	39	Basic	Unemployed (Construction worker)	Romanian
15	Eliane	F	31	Basic	Unemployed (Waitress)	Brazilian
16	Baluta	F	24	Basic*	Cleaning worker	Guinean (Bissau)
17	Cláudia	F	39	Tertiary**	Unemployed (estate agent & cook)	Portuguese
18	Ausenda	F	36	Basic	Unemployed (supermarket cashier)	Cape Verdean
19	Navnital	M	65	Basic	Retired (former business owner)	Indian
20	Dimar	M	25	Basic	Unemployed (construction worker)	Guinean (Bissau)
21	Madalena	F	55	Basic	Cleaning worker	Cape Verdean
22	Marieta	F	39	Basic	Cook/Cleaning worker	Cape Verdean
23	Lourença	F	41	Basic	Restaurant owner	São Tomean
24	Pedro	M	37	Basic	Waste collector	Angolan
25	Aurora	F	53	Basic	Unemployed (hairdresser)	Portuguese
26	Geraldo	M	62	Basic	Unemployed (construction worker)	Cape Verdean

* Baluta was taking a vocational course at the time of the interview

** Cláudia concluded her higher education course in between the two interviews.

4. Narratives and dynamics of hardship

4.1. Narratives of hardship: how households explain hardship

Our interviewees' accounts of their own experiences of poverty can be said to relate to three major dimensions: *restriction*; *dependence*; and *mental suffering*. Restriction refers to activities that one cannot engage at present due to lack of resources. The more immediate one is the need to restrict one's diet. C. referred how fresh fruit had to become secondary in order to guarantee the main course to the other four family members. J. mentioned stopped buying wine or beer.

Another kind of restriction is no longer being able to engage in generosity gestures towards family members and particularly children. Pilar & Armando expressed sorrow for never being able to buy a sweet or a small toy for their small children when going shopping. This kind of restriction can also take the form cherishing exceptional moments in this regard. Teresa showed us photos of her adolescent son swimming with friends in a holiday trip organized by the school, emphasizing that it was the only time during his adolescence that she was able to afford it.

Restrictions also affected spatial mobility. Thus, we had interviewees who could no longer afford to leave the town or the village where they live on vacation or even for small leisure time. Noélia mentions no longer being able to afford a week at the beach in the summer as she did when her and she had a better job in a furniture factory. Teresa & José, who had a more steep downward trajectory in income terms, stopped making weekend trips and vacations that they were able to make – including a motorbike tour in Brazil.

Another effect that can be classified under the restriction heading is the retraction from contact with others. In our sample, retraction from contact took three different forms. The first form is retract from involvement in associations and civic life. Malam, an immigrant from Guinea-Bissau, claims that he has stopped going to events of an association of immigrants from his region that is located in Lisbon, for no longer being able to afford public transportation. The second is restriction from contacts with friends. Nascimento, who moved back to his native village after retiring, stopped going back to Lisbon to see friends because of the costs of the trip. But retraction can also be felt towards one's own family. J. stopped having family celebrations for Christmas and Easter – partially because his relatives emigrated elsewhere in Europe and partly because they felt they could no longer afford a proper reception.

The sense of dependence from the family is another dimension of interviewees accounts of their situation. This is the case of younger interviewees, who live with their family and are unable to settle on his own because of lack of a job and regular income.

The reverse feeling of seeing oneself as the main responsible for providing care and income for one's family - is also present. This is very much the case of women who are tasked with caring for elder family members. Cláudia is the sole carer for her mother, who lives alone and has been diagnosed with Alzheimer's, something that she feels at the same time as her moral obligation and retribution for her mother's affection - but also as something that puts a further strain in C.'s physically debilitated condition. Likewise, Noélia prioritizes the need to taking

care of her mother, who suffered a stroke, even if that means eschewing job opportunities away from the village.

Another related experience is the strain of being at the supporting end of family solidarity networks. Thus, Malam reported that her family in Guinea-Bissau expect him to provide for needed goods – particularly medicines – something that forces him to recur to gift networks and thus further indebting him with friends. In turn, Nascimento, had to shelter her young adult grandchildren after his older son's divorce and decision to emigrate to Brazil as well as financially supporting him and also his younger son that had - something that, coupled with pension cuts, has put a strong drain on his savings and severely disrupted his ability to lead a comfortable life after retirement.

Finally, mental suffering refers to experiences of stress and fear and depression. Ausenda claimed that she often has trouble sleeping at night just thinking how she will put food on the table in the following day. Cláudia recalled how often she felt unable to get out of bed on the immediate months following her and her husband's dismissal, being inclusively medicated for depression.

We also probed for the interviewees' aspirations and how they envisioned their own future and that of their families. Five main themes emerged from the interviews in this regard.

The first theme was having a career or at least some form of job stability. This theme was present in the interviews where the subject had precarious job or no job at all. It assumed two major variations. The first variation is the getting job as a strong wish but without immediately foreseen how to get one. When asked what she would be more important for her in the near future, Ausenda told us that if she, her husband and her son could get a job in the nearby future, it would be good enough for her. In the same vein, Julian expressed his conviction that he was bounded to that find a job, as "things could not continue to be bad for ever". The second variation was that of unemployment as a temporary setback. On the first interview, Cláudia affirmed vehemently her belief that she would find work as soon as she finished the higher education course she was taking – stating that two of her teachers had already hinted at offering her a job in that situation.

The second theme is owning a house. This is characteristic of the interviewees who live in either rented flats or in social (council) housing. Eliane, a Brazilian immigrant who lives on a shared flat, told us that her greatest dream would be having her own house - either in Portugal or in Brazil – where she could bring in her children and her mother to live with her. Likewise, Teresa, who is a tenant, described her greatest dream as being to own a house. She had even identified a potential target that and that was being put up for sale by a bank, and calculated that her mortgage payments would be similar to the amount she was currently paying as a rent. However had her application for credit turned down because she could not present the guarantor required by the bank.

The third theme is emigration. Teresa & José, who are locked into long family dispute regarding what he claims to be his rightful share of the family's small business, would provide him with capital for emigrating to Southern Brazil and opening a restaurant. Luís, a former emigrant for 30 years in Belgium who invested all his savings in a small café in his native village, showed himself as disillusioned with his option of returning and repeatedly claimed that his only chance was once again moving abroad. Baluta, a young woman from Guinea-Bissau, is contemplating immigration to England upon finishing the vocational course – although she had yet to make concrete plans. And between the first and second interviews, Cláudia's husband

decided to emigrate to England, following an invitation by a cousin who was working in a meat processing plant and assured he could get a job there for him. Cláudia was now enthusiastic with the prospect of following her husband and confident she would find a job also. She also cherished the prospect of her young son becoming proficient in both Portuguese and English, and also of providing her younger daughter with the chance to study in a British University.

A fourth theme that emerged from the interviews was that of returning home. This is came from one of the interviews to immigrants, although it took the form of an outburst of frustration rather than as a concrete option that was being seriously weighed. Malam, an elder immigrant also from Guinea-Bissau saw it as the only way, stating “if things didn’t improve soon, it would be better to return to his country. Nevertheless, we were surprised the second interview had to be anticipated because, on the follow-up contact, he told us that was actually going back to Guinea-Bissau to take care of his wife that had fallen ill.

One final theme emerged from the interviews: the inability itself of projecting the future due to the extremely precarious living conditions. Pedro is an exemplary case in this regard. He went through an ascending trajectory in which he moved from construction to a typography and in which he was even engaging in training in industrial engineering and even contemplating applying for a higher education course. However, he was pulled into a situation of long-term unemployment with the crisis. He now feels as devoting all his energies to strategies of short-term survival and thus feels incapable of projecting his long term future.

4.2. Impact of the 2008 crisis and related policy changes

This subject is developed on chapter 7.

4.3. Other dynamics of hardship

Regarding relation to poverty, the biographical trajectories of the interviewees in our sample can be classified into three groups: long-term poverty; change in poverty way of life; and fall into poverty. Long-term poverty is a term we applied to the cases in which the interviewee and his family had long lived in poverty conditions, at least preceding the crisis. This was the case in our sample of: Pilar & Armando; Baluta; Dimar; Madalena.; Marieta; & Geraldo.

Fall into poverty is a term we applied to trajectories in which were pushed in to poverty by events either: (a) directly connected to the crisis such as job loss, degradation of working conditions or the closing of one’s own business or (b) personal turning points, such as an illness, the death of a family member or a divorce. In our sample, this was the case of Teresa & José; Nascimento.; Natvnital. Maria; Aurora.; Luís; Carla; Fátima; and Noélia.

Finally, we have changes in poverty ways of life, which is but understood here as reconfiguration both of objective conditions and lifestyles in the aftermath of the crisis, leading to a different experience of poverty. In our sample, this is the case of Julian; Marta; Malam; Lourença; Eliane; and Ausenda. We will discuss both the pivotal points in the lives of the interviews and their effects on their relation to poverty in the following subchapter.

4.4. Factors that are external and internal to the households in the emergence and/or persistence of hardship

In our analysis, we considered two distinct (though interconnected) dimensions regarding the emergence and persistence of hardship. The first is a classification of the *pivotal moments* in the biographical trajectories of the interviewees as they emerged from their accounts. The second is a preliminary attempt to discuss what we termed *factors of hardship*, that is, wider phenomena whose configurations interlink with the individuals life trajectories that contributed to either intensified or attenuate hardship. These factors will be discussed at length in chapter 7, so we shall concentrate here on the pivotal moments.

The pivotal moments are strongly associated with risks pertaining to income generation, personal health and lifecycle, many of which have overlapped and been exacerbated in a context of economic crisis, reconfiguration of power relations in the labour world and austerity in social policies.

The first of such risks is that of *unemployment*. The loss of one's job, whether through personal dismissal/non-renewal of contract or to the closure of one's workplace is a key moment in propelling interviewees into a situation of poverty. Thus Cláudia relates being "thrown into the doldrums almost overnight" when both she, who worked as a cook in a canteen and her husband, who worked as a security guard in a private security firm, lost their jobs in the same month in 2013. Likewise, Noélia identifies the key downturn moment in her life – both because of the loss of income but also of the relationships with co-workers built there - the closure of the furniture factory in 2010, where she had worked for 24 years.

Also similar in impact is the closure of one's own business. This is the case of Teresa & José, whose business of event organization closed in 2008 (due to increasing costs, dwindling demand and a conflict with a business partner) and whose subsequent ventures (a children theme park in the premises of their former business and later the investment in a loader backhoe for sanitation works and forest cleaning) all failed, leaving both unemployed since 2012.

Also relevant in this context are *health risks*, and particular work accidents and occupational diseases. Cláudia suffered a work accident three days before the end of her fixed-term contract and as she was moving to work another firm with a better contract. Amid increasing pain, she was diagnosed two days later with a disc herniation which forced her have surgery and a long recovery. This left her on a lull: she was not able to claim insurance – as the firm did not recognize the accident to take place during the contract – or sick leave from Social Security – as by law, work accidents are to be covered by the mandatory insurance payed by the firms. Due to her illness, she also lost the contract she was starting, leaving her unemployed since. The case of Ausenda is also characteristic of these risks. She contracted a tendinitis while working as a supermarket cashier also leading to a later dismissal at the end of the fixed term contract. This left her unable to get a full-time job since then.

Another pivotal moment - and one whose consequences are strongly gender-biased – is *divorce* or *separation*. Aside from the psychological strain, separations make up for a significant drop in income which is aggravated in the cases when one part – usually the woman

– is awarded the custody of children and the other part either refuses or is unable to pay child support. This was the case of Fátima, who left her second husband in 2007, taking her two children with her. This meant renting a new flat and supporting expenses exclusively on her own, as her ex-husband emigrated to France and never paid any child support. The separation of Teresa had a similar effect. She left her second husband in 2008, taking her son with her. As she was earning minimum wage, she opted to move into her mother's house in another town – which but also implied a 50-km ride by car everyday to work and back.

Ageing is another relevant risk. Thus, Nascimento envisioned moving with his wife from Lisbon to his native village in the early 2000s as a way to mitigate the drop in income upon retirement. However, he is now in a position where he has little margin - apart from drawing on the savings on which he had counted - to deal with the unforeseen need of having to provide financial support for both his sons as well as housing his grandchildren.

Finally, there is the case of immigrants, whose pivotal moment is the arrival in Portugal itself at a time of crisis. In this was the case of Malam. Malam had first emigrated to Portugal back in the early 1990s and then returned to Guinea-Bissau in 2007. Based on his pre-crisis experience, he decided to return to Portugal in 2010, only to find himself unable to in a construction sector that had been. It was also the case of Baluta, whose family arrival in Portugal coincided with the beginning of the crisis, which meant that her parents had difficulties in finding jobs – with her mother going as far as engaging in seasonal working in farms in Spain - and resulted his father later returning to Guinea.

5. Practices of coping with hardship

5.1. Income generation, protection and stabilization

Coping practices that act on income generated and/or available aim to establish ways to protect and stabilize household income in order to preserve the lifestyle and consumption patterns. These are activated by implementing new forms of generating income or replacing lost income with family, community or public support mechanisms, whether formal or informal, for short or long term.

Paid work represents the main source of income for families. In most cases, is full time and with a fixed-term contract. We found only two cases where it was mentioned permanent contracts - Teresa and Fatima - and also only a few cases of work without a contract, associated with low-skilled odd jobs. Examples of this are the cases of Malam, who occasionally works informally in construction in small tasks, and Eliane, that while she was unemployed worked as a cleaner, also on an informal basis. There are not many situations of multiple jobs from one household member. Instead we found many situations in which various members of the household contribute to the overall income. The existence of unpaid labor is also residual, usually taking the form of volunteering for future remuneration and the respective formal integration in that specific job. For example, Pedro helped out in a café as a cook trying to make it a paid job, while Marieta's son works as a volunteer in the fire-fighting department, aiming to be a professional in the future.

Another characteristic of coping practices that stands out is the importance of paid work to support the household budget. Although we find in all households unemployed members, in most of them there is at least one member working full time, providing the revenue base for the household. The case of Cláudia is paradigmatic of this situation. Both she and her husband are unemployed, yet both daughters are integrated professionally. The younger one works full-time, with a contract, in a clothing store; while the eldest does manicures and pedicures on an informal basis. Similarly, Aurora, also unemployed, is dependent on social transfers and the income provided by her son, who is working with a full-time contract, to make ends meet. Only in cases of isolated persons we find people living essentially of odd jobs and social transfers, such as Julian, Pedro and Geraldo.

It is also important to highlight the tendency of general devaluation of the employment status. We can assist to a general trend of depreciation of the employment status from the previous professional career or the last employment. Cláudia went from being a real estate agent to being a cook, Teresa was a small business owner and now works as an attendant at a nursing home, while Carla went from ophthalmology technician to work on commission as a cabbie. Also, situations where people work on skilled jobs are residual.

We identified two cases of self-employment, both with singular characteristics. Luis, a former Portuguese emigrant, decided to return. Having some money saved, set up his small business - a local café. Not emerging as a coping strategy, the business suffers from the effects of the crisis. Today Luis needs to support his family and the business represents a source of vulnerability and limitation to the activation of other strategies, such as re-emigrate. Lourença and her family, on the contrary, saw in the opening of a restaurant a way to create jobs and livelihood for the family. They were in a critical situation. The investment in the business itself

comes in a context where both household adult members were unemployed. Now, even though, it barely makes ends meet it provides work for the adult members and meals for everyone in the family. However, investment conditions for opening the restaurant are quite singular, in that they were obtained through redundancy payments mandated by the court, in the context of labor disputes with former employers.

Social transfers play a decisive role as safety nets (in some cases the only) in the case of loss of all or significant sources of income. Almost all families interviewed are framed by some kind of support income provided by the Welfare State. The most common types are: minimum guaranteed income, children allowances, unemployment benefit, pensions and social housing. Given the changes in eligibility conditions for social support, to be awarded these allowances means that the households in question have strong vulnerabilities. Pensions have a particular role, since in some cases they represent the key contribution of the Welfare State as an income source, being the basis for family's redistribution networks.

We also found more active strategies. Maria and her husband, both elder, take care of Maria's mother (aged 90), thus joining her pension to the family's budget, allowing them to strengthen the sources of income. Teresa and Fátima are interesting cases of support mechanisms provided by Welfare State in extreme situations. In both cases the ex-husbands do not pay alimony intended for their children, forcing both women to turn to the social security replacement allowance for child maintenance.

Informal economy is also an important coping strategy, which can be distinguished between the support provided by family networks and friends and the support of local institutional network. Support of family and friends is reflected primarily through the distribution of goods or through the assumption of certain roles in family organization. In Carla's case, her parents began to assume a more prominent role in the education of their granddaughter, taking on school costs and other immediate needs, as well as taking care of her during the day. This help allows Carla to hold broader work schedules, which she needs being a cabby working on commission. Carla also dines daily with parents and receives from them grocery shopping. Despite being employed full-time, this support is critical to meet their immediate needs. Cláudia also receives support from her mother and in-laws to pay the playground of her son, and also receives vegetables and fruit weekly from the in-laws' garden, as a form to cut down costs on food budget.

Similarly, the institutional network mainly takes the form of food support. We found multiple cases of families being helped by food banks. It's not a situation limited only to cases of absolute poverty. In the majority of cases, access to the food bank runs via guaranteed minimum income. Benefiting on the knowledge that social assistants gain the reality of families, they signal and approach families in order to be awarded such help. There are also situations such as Marta's, which food support began as a request from school for her children to eat lunch during holidays at school, but in the meantime has become a systematic weekly help directed to the household.

We also found some cases of money handouts. However they occur mainly among the immigrant communities and has a residual weight in the overall strategies. Pedro and Baluta refer to participate in an informal network of gifts of small amounts of money, which are distributed in emergency situations by those who have some disposable income. People who

give and receive change over time, according to their status of income and their immediate needs, involving at some point everyone in the community.

Investment in skills development also has little expression in the strategies identified on the analysis. Actually, only Cláudia refers betting on higher education as a coping strategy; with expectations after graduation to solve her unemployment situation. The ability to implement this strategy is closely associated with having received a scholarship to support her financially, and the fact that both her daughter provide help to fulfill the family's budget. Pedro also has invested years ago in vocational training, at the secondary level, as an industrial technician while being unemployed. Despite having enjoyed the training, which he concluded successfully, and the will he manifests to invest in higher education on industrial engineering, the stagnation of the labor market and the urgent need for income made him suspend indefinitely his project.

5.2. Practices to manage/reduce cost of living

Coping practices focused on lifestyles and consumption patterns aim to act on living conditions of the household, by the development strategies for reducing consumption and the cost of living. In a framework of a general reduction in household incomes and rising cost of living, as well as the strengthening of employment opportunities (formal and informal), households by changing their lifestyles promote strategies that allow them to meet their immediate needs.

Changes in consumption patterns play a dominant role in this type of coping strategies, covering virtually all aggregates interviewed. Indeed, cases where consumption patterns have not suffered major changes are those household aggregates already with consumption patterns quite meager, as the cases of Pilar and Armando, Baluta and Navnital.

To promote such strategies, families have made changes in terms of nutrition. On the one hand, due to the weight that food consumption represents in the family budget; on the other hand, because it is an area that allows changing both the quantity and the quality of consumption. Cases like Marieta's and Madalena's reach point to the scarcity of resources held by those households, limited to cuts at the grocery store to produce any significant cuts in their household budget. Similarly, Lourença's family diet is determined by left over from the restaurant, where they eat their main meals.

This trend is backed by the development of a strategic approach to the grocery supply. We have identified various households, as the cases of Aurora or Marta, referring the careful study of advertising leaflets, concentrating shopping around promotion events or discount days, and shifting to low cost or white brand products. This strategic approach is often followed by reducing consumption. Malam refers to have reduced consumption of food, Nascimento has little food produced outside the household, while Noélia reduced the amount of food purchased at local grocery stores, starting to buy all the groceries at the supermarket. Even the timing for grocery supply is a matter of strategic action. Teresa restricted herself to only going to the grocery store once a week, carefully listing the products that she needs. Pedro, in turn, planned his supermarket around the day he received is monthly wager from work. The first priority is paying the house; the second is to buy meat and main needs for the month.. After these, Pedro made the other payments, mostly bills, and used the rest of it to a second trip to the supermarket (during the whole month) to buy the other complementary goods.

With respect to the remaining consumption forms, the margin of action of households is reduced. Cláudia and Teresa refer cuts in communications and internet access; Marta, Nascimento and Navnital refer cuts on eating out and other leisure activities; Teresa and José, Noélia and Navnital report having failed to do any type of vacation. Nascimento says that he's no longer able to come from Gótica to Lisbon to meet friends for failing to meet the costs of the trip. In turn, Teresa changed her weekly schedule so as to go to bed early during winter in order to save money on the use of heaters. Marieta and Cristina consider clothing as a non-essential product, in order to cut expenses.

Household production/work for own consumption has little expression in the selected cases. In the cases identified, where we found home production, it plays a key role in the patterns of consumption, particularly in what relates to food consumption. In Gótica, Mary and Nascimento use the land around their property to grow vegetables and fruit, while the latter case also has chickens and rabbits. Geraldo's case also stands out, since occurs in an urban context. Following a similar strategy, takes advantage of the surrounding land to his shed, to cultivate a wide variety of vegetables and fruit. The difference is that while in the former cases the land is private property of each household, in the case of Geraldo he uses public land to cultivate. Despite the high investment in home production by each household, in no case allows turn this practice into a form of revenue, by selling goods to the public or a cooperative.

Geraldo also has the most creative practice of free use of public goods. Geraldo takes advantage of vacant public land around his shed, sharing this practice with its neighbors. It's a very commonplace practice all over Lugarão and the wide Metropolitan Area of Lisbon. While the council does not assign other use to the land, he continues to use to grow vegetable gardens, sharing with his neighbors tools and cultivated goods.

Other practices identified of free access to resources and assets are more conventional. A good portion of households uses food banks or other forms of food aid, provided by third sector's local institution. It has a significant weight in Lugarão, which is indicative of the levels of poverty, but also of the presence and intervention of the institutional network. Public resources are also mentioned, mainly job centers and health centers. Geraldo, Pedro, Dimar and Cristina participated in training programs promoted by job centres for the professional reintegration. With the exception of Cristina's case, in any other case these formations contributed to finding a job, functioning only as a way of obtaining income. Dimar refers to these training programs as entertain to unemployed, since there's no expectation to anyone involved that they will contribute remotely to getting a job. Geraldo, with physical limitations from his long career in construction, did a gardening training. He would like to be called for a job as a gardener, but he's aware that the age and the health problems (he can't really bend down) do not anticipate great potential for this to come to pass.

Health centers are also widely mentioned by respondents, constituting a particularly interesting finding of the fieldwork. We found several cases of people with psychological and/or psychiatric counseling due to depressions – as are the cases of Marta, Madalena, Cláudia, Aurora and Teresa. These situations tend to manifest more in women. They are associated with consumption deprivation – they are the ones that eat last and less, that postpone health consultation, to portion the medicines – and the burden of managing family's budget, trying to find ways to make the money last, causing extreme stress. We also identified situations of continued medical care due to accident or physical stress related to work, in most cases manual and unqualified, as in the cases of Geraldo, Lourença, Cláudia and Ausenda. The use of health centers also reveals the way the public health system has the ability to reach and

monitor of the poorest and most vulnerable segments of society. Doctors and nurses have a more comprehensive approach than the specific treatments, but also signaling problems and providing psychological counseling.

Practices relating to shared resources are activated in very specific situations. The most common form is house sharing. Eliane, Malam, Dimar and Pedro share housing with others. Only Dimar is sharing with a family member, his cousin. In the other cases the housemates were found based through informal contacts made in the neighborhood or through fellow immigrants. Ausenda is part of a network to exchange baby clothes and toys, while Geraldo shares gardening supplies and construction tools with its neighbors. None of these two last practices represents much weight in each household's income level.

Lastly, the reorganization of the household unit is a practice with some expression and significant weight. We distinguish two types of situations: (1) marriage or living together and (2) the reorganization of family roles.

Marta and Carlos decided to live together and form family following an unexpected pregnancy. Marta lived in the city of Lugarão with her daughter, having a casual relationship with Carlos. Pregnancy changed circumstances and, unable to sustain one more child, she moved back to her home village, to live with Carlos, his two daughters and his grandmother, in the latter's house. Lourença, in turn, decided to marry her partner. Fernanda already shared her house with Lourença and her five children for a while. They couldn't afford a house of their own. When they decided to open the restaurant together they decided to move towards marriage, giving them more gains in taxes and allowing them to share and transfer property.

In Carla's case, who lives with her young daughter, the worsening of living conditions dictated a drastic change in lifestyle. After returning to Lugarão, after living several years in northern Portugal with her former companion and father of her children, she found many difficulties to find a steady job. So she decided to take a cabbie's license, since she already drove taxis before as an odd job to help the former companion. Being paid on commission per trip, she has to work the maximum amount of hours allowable. This amount of working hours was supported by her parents, that also live in Lugarão, that started to have a much more presence in their granddaughter's life, being responsible for taking her to and from school, giving her meals and taking care of her. Carla also started to have dinner with her parents on a daily basis, when she goes to pick her daughter. To the financial support provided by her parents there is also a reconfiguration of the roles of the various family members, significantly changing their lifestyles.

5.3. The role of assets and resources

The analysis of coping practices in terms of resources generated and/or activated by households highlight two tendencies among the selected cases. On the one hand, the majority of households do not have significant resources and assets that can be used in their resilience strategies (either directly or indirectly); on the other hand, families who still have some significant resources and assets are exhausting them to meet immediate needs.

We are able to distinguish four types of resources used in the coping strategies of households: (1) property; (2) access and mobility resources; (3) support networks and (4) the body and skills.

The lack of assets and property is one of the most salient findings from the interview analysis. The majority of families do not own any significant asset, which is particularly pronounced in Lugarão. In the cases where the families own assets, it's usually housing and a car. Only Nascimento and Teresa and José own some small portions of land. Both these households were pulled into poverty by the crisis and its effects. On the contrary, immigrants – both newcomers and established – do not hold much assets.

This reality finds correspondence with household's strategies. With the exception of Nascimento, there are no any cases identified of rental practices. In terms of sales of resources and assets, the cases identified point to the sale of everyday and not replaced goods - the car or home furniture. In only one case jewelry was mentioned. We are not facing scenarios where people are selling goods that in excess or that they don't need, we are facing situations where families are selling what they still have left with market value.

With regard to access and mobility resources there is the tendency of most families, despite the extreme difficulties, to emphasize the need to ensure mobility and access to information through mobile communications and the Internet. Marieta even says that after the child's needs, buying the public transportation pass is her highest priority, while Pedro referred that the increases in public transport fees greatly limits his mobility. This investment takes, however, a strategic and necessary character.

Employment application opportunities in Portugal are mostly disseminated through mobile and social networks. Likewise, in many cases, application platforms only exist digitally. On the other hand, an important aspect for obtaining the majority of jobs is having a driving license and ability to move around. Similarly, the discount campaigns and terms of discount points in supermarkets essentially work via mobile phone and/or the internet - for example, in Portugal there is a widespread of replacing of old loyalty cards from stores to downloaded apps to mobile phones, even among fast food companies or general supply stores.

Accordingly, to have no capacity to invest in communications (including mobile) and in mobility means to be excluded from opportunities to generate resources and capabilities to reduce the cost of living. The burden of investment in this type of resources falls entirely on families, not having any form of support or many alternatives.

Networks and support structures are an essential resource for the survival of families. Against a backdrop of lack of own resources, and insufficient income earned by paid work, families are heavily dependent on resources that they can obtain from the support they can access. These formal and informal networks are not used to bring more comfort to families or to allow making medium and long term investments or plans, but are used to satisfy immediate expenses and needs.

Social transfers, albeit in smaller amount and with less favorable eligibility conditions, continue to pose the most significant and stable form of family's support. Also noteworthy is the role of community institutions, as they play an important role in signaling cases of social emergency, in referring families to existing social services and, particularly, in providing food and clothing aid. It also stands out the informal networks of gifts in money between migrants. Not being

particularly significant in terms of income generation, it contributes to the community's social cohesion and offers help when others solutions are already exhausted.

At the family level, family networks are heavily used, particularly in families of Portuguese nationality. Like we can see in the cases of Carla or Luis, the way these resources are used is contingent on the immediate need of family members and has more effectiveness in households where someone in the extended family has the ability to help the remaining elements of the family.

The last type of resources refers to the body and the skills and capabilities of individuals. This feature refers to two types of strategies. On the one hand, in terms of income protection strategies, individuals reveal explore all the skills or abilities they have to work. Pedro taking advantage of being a good cook accepted temporarily working for free in a café, trying to get employed there; Mary and her husband started to work on the backyard land as a hobby, and nowadays use it to produce vegetable gardens and raise a few animals. On the other hand, the body carries the weight caused by deprivation resulting from the resilience practices. Reducing consumption patterns, in most cases, it is at the expense of health and physical well-being of household members, particularly among women.

6. Effects and consequences of resilience

6.1. Degrees of hardship and different forms of resilience

The analysis of data collected during the fieldwork distinguished a set of narratives of hardship, allowing developing a typological organization of the relationship of households with poverty. The objective was trying to understand how the economic and financial crisis, and the austerity packages that followed, affected the trajectories of households regarding their socioeconomic status. Thus, the data suggests three types of trajectory: (1) long term poverty; (2) change in poverty ways of life; and (3) fall into poverty (new poor).

Among the families living in a situation of long term poverty we included the cases of Madalena, Marieta, Dimar, Baluta, Ausenda, Geraldo and Pilar and Armando. In the second typo, of changing in poverty ways of life, we included the cases of Julian, Marta, Malam, Pedro, Lourença and Eliane. Finally, in the case of families that have fallen into poverty we consider the cases of José and Teresa, Nascimento, Cláudia, Navnital, Maria, Aurora, Luis, Carla, Noélia, Teresa and Fátima.

With regard to the results of resilience processes we also organized the interviewed households according to the suggested typology. Thus, we distribute families as follows:

- Survival: Malam, Noélia, Pilar e Armando, Teresa e José, Baluta, Ausenda, Julian, Dimar, Geraldo, Cristina, Marieta e Madalena.
- Coping, managing or getting by: Aurora, Lourença, Marta, Carla, Navnital, Maria, Luís, Teresa e Nascimento.
- Transforming one's life: Cláudia.

Cross-analysis of these typologies does not indicate a consistent pattern of relationship between the relation to poverty and the results of resilience processes. The only trend that is suggested by the trajectories is that coping strategies only reinforced the previous status of households, not being found any significant cases in which families have come to live in a more comfortable situation.

The analysis of resilience processes reflects rather the tendency of families to mobilize all their assets and resources available to find solutions to current situations of hardship. Its noticeable how families that have fallen recently into poverty, which still hold some assets, can still manage their situation and get by. The longer they are in this situation the more vulnerable and at risk they get. Families without assets mostly fell in a situation of absolute survival, with no means to even establish medium-term strategies. The case of Cláudia is unique. Living in a situation of extreme difficulty, the aggregate's strategy consisted in Cláudia's obtaining a high education degree, aiming at getting a more favorable job prospects and better conditions for the family. It should be remembered, however, that this family owned some assets previously and was recently pulled into poverty by the crisis.

What the analysis shows is that the form resilience processes take is not so directly related to the degree of hardship experienced, but is more aligned with the resources that families can mobilize and opportunities available, particularly on employment. Only by analyzing the economic, cultural and social capitals of households we can identify and characterize clusters according to their resilience strategies. In a scenario in which households are mobilizing all

resources owned and accessible, the degree of hardship is more a predictor of the outcome of resilience processes, in that they tend to reproduce the condition of social class of families.

6.2. How do resilience/coping strategies of households vary/differ according to their socio-economic characteristics?

This subject is dealt with in chapter 7.

6.3. Costs and benefits of resilience

The analysis of the effects and consequences of resilience processes points to the existence of interconnected processes of transfer of costs and risk. As a general trend, households are changing their possibility for action in the medium and long term to cope with immediate needs. In the same way, they are replacing strategic action, in function of plans that they made, by a reactive action in order to find a solution to the following problem. Resilience processes, at least in the analyzed cases, proved to be strongly conditioned by external structural constraints.

In terms of mental and physical health, we can identify three major trends. Firstly, reducing the level of consumption is a cross-practice among most of households interviewed, mostly in food supply, having been signaled several situations of sub and malnutrition. We also identified several situations of strong psychological stress related to contexts of extreme vulnerability, particularly among women. For these the psychological stress is associated with the fact that they are the main providers of income for the household and also responsible for managing the budget and ensuring sustainability of family. Also they sacrifice first in eating and medical assistance, in order to protect the children and elder. We identified several cases of diagnosed depression. Lastly, most households have to deal with situations of physical fragility, which stems from long trajectories of poverty. The fact that the majority of respondents (mainly in Lugarão) have a long history of unskilled manual jobs, and in many cases with questionable working conditions, to which should be added questionable patterns of nutrition, contributes largely to the high level of health risk among this population.

In terms of work-life balance the evidence point to a tendency of extreme vulnerability in the working conditions. Individuals have little space to maneuver or even negotiate working conditions, subjecting themselves to long working hours and unstable schedules. The high rates of unemployment and the worsening of working conditions (increase in taxes, lower wagers, increase in working hours and more vulnerability to dismissal) constitute a strong constraint in the ability of households to balance the relation between income needs and family life. In the same way, the imbalance between work and life has a particular incidence among women, since they are both main providers of income and responsible for the management of the household. Most households need to use informal support networks (neighborhood, family) to be able to watch and take care of their children.

The reduction on consumption patterns, especially of food supply, also affected children, both in terms of quality and sufficiency of nutrition. Schools play an important role in this matter, by signaling situations of deprivation. However, children constitute a top priority in all families' strategies. Nutrition, the satisfaction of basic needs and the engagement in education are top

priorities to families. Education is seen as the best chance to break away from poverty trajectories. There are no indications ESL trends, although the high unemployment doesn't create a favorable environment to leave school. Although there is a tendency to protect children in difficulties narratives, they are involved in household coping strategies. Young adults as soon as they find a job and start to work, their income becomes a contribution to the overall family's budget, while among younger children, they have responsibilities in household chores, mainly watching and caring for younger siblings.

In terms of social relations, there's an accentuated tendency for isolation and less participation in public space. Families don't have means to move around and to participate in activities outside of their home. Also, coping processes consume temporally and psychologically individuals. We identified several situations where people reveal unavailability for any leisure activity, being so consumed in work and household needs, and even embarrassment for not being able to satisfy the smallest daily leisure consumptions, like going to the movies, eating out or drinking with friends. Even among the younger respondents, the trend is closing relations and replacing the traditional local life (at cafés, restaurants, bars, leisure associations) to each other's homes.

On the opposite, relations of immediate vicinity are being reinforced through their practical component. The majority of families in their weekly management need occasional assistance from neighbors, especially in taking care of children, which is associated with the imbalance of work-life. This proximity also takes the form of shared home goods and occasional favors.

Community life is in a deep depression. This refers both to the urban and rural contexts. Small neighborhood businesses are closing at a high rate, people are less and less involved in local associations and activities, even the relation with religious institutions, like the church, are more random. The streets have less movement, which is a function of the time consumed by work, but the main factor involves the consumption incapacity. This trend affects many jobs, since the transference of local service businesses to shopping malls does not translate in job opportunities to dismissed workers. Aurora had a long career as a hairdresser. But being 53 years old, she can't get hired in a shopping mall hairdresser. The same trend can be found in clothing stores, for instance.

In terms of long term living standards, families are depleting the assets they have, whether financial or any kind of property held, exhausting most of their resources to be able to resist any shock which are encountered in the future. This tendency is in the basis an accentuated increase in the vulnerability of families. Families are also experiencing the devaluation of their professional and social status. When they return to join the labor market after periods of unemployment, they do it usually in less qualified jobs, with poorer working conditions. Also, most jobs available require few qualifications and are extremely precarious, not constituting a form of social enhancement. These trends are closely related to inability for most households to establish medium and long term plans or goals.

The conditions for the social reproduction of the poorest segments of society are being strengthened, not being visible best future prospects for young adults of the families interviewed. Families, although valuing education, are unable to support the attendance of higher education of the children. For their part, young adults, as soon as they finish secondary education (or get stuck at school), take any job opportunity that they can find, entering the labor market in a very vulnerable situation, accepting precarious, low-skilled and poorly paid jobs.

As for the transfer of risks and burden on the family, in terms of important assets, there is not much risk in these processes. In most cases there is little significant property or assets to be transferred between family members. The most common resource transferred is pensions, which imply a reorganization of the household. Families are taking care directly of the elder member and in return they use their pensions in the management of the household. In other cases, retired parents financially support their children - something that is also possible by parsimonious lifestyles of those same parents. These trends have implications for the increase in family conflicts, increased reliance on families and the quality of professional monitoring of elderly family members with health problems.

As mentioned in the previous topic, young adults are entering into the labor market with a low social and professional status and bad working conditions. But they need to contribute to the family budget to make ends meet. This need to meet the immediate needs is at the expense of their autonomy and independence, postponing starting a family of their own and consolidation of a professional career.

7. Analysis of household resilience practices and limitations of resilience analysis

7.1. Socio economic characteristics

The resilience practices in which interviewees can engage are strongly shaped by major social structuring processes, such as class, gender or migration. This affects both the space of possibilities for practices that interviewees can envisage and the access to the resources and skills necessary for them to be developed.

Practices such as farming for self-consumption are dependent on access to land – whether owned, leased or communal – but also on the possession of farming skills and tools. The fact that Nascimento can reduce much his expenses in food through cultivating of vegetables and fruit and rearing of hens and rabbits depended on the fact that he disposed of land inherited from his parents and also on the skills he acquired during his childhood and youth. Here, Julian provides an interesting contrast. Himself a farmer in Romania before emigrating to Portugal, the lack of access to land in a densely urbanized makes that he was even surprised when asked if he had resorted to any type of farming for self-consumption.

This access to land may be indirect and mediated by the nuclear family, under the form of gifts of food produced by parents. Again, this is made possible because the parents are themselves farmers. Thus Teresa & José are relieved from their scarce income by regular gifts of vegetables, fruit and chicken meat because Teresa's parents possess skills – being former farm managers in a large property in Gótica - and land – part owned and bought with savings after retirement and part leased against the delivery a portion of their harvest to the owners. Likewise, Cláudia can benefit from regular gifts of food from her inlaws, who have moved back to their home village after retirement but are still able to travel monthly to Lugarão to visit them and bring them part of their production.

Class background also comes into play regarding consumption patterns. Several of our interviewees were already engaged in parsimonious ways of life long before the crisis and it is within the boundaries of such consolidated patterns that adjustments in consumptions are made and justified.. Thus Eliane claims that sharing of housing and food with her co-dwellers is very much helped by the fact that she is used to eat little and having little possessions in her former house. Likewise, Fátima can present budget juggling as something in which she has engaged since she can remember.

This contrasts with cases such as Nascimento or Teresa & José, who were both former business owners at a certain point in their lives and whose descent into hardship which requires a much stronger adjustment effort and stress. Thus Nascimento's wife gave us of her account no longer being able to travel and visit old friends regularly strongly increased a distressing feeling of isolation. Likewise, Teresa & José resorted to selling household furniture and appliances to keep up with expenses before considering applying for social transfers – and particularly the minimum guaranteed income.

Another moment where class comes to play is the relation with the financial system. The use of interested debt was extremely restricted in our sample and, when actually surfaced,

pertaining to the acquisition house the crisis. Even taking this kind of debt was itself already restricted along class lines. Examples were Cláudia – who was an estate seller at the time of the acquisition of her house - and Teresa & Jose – Teresa having been a shop manager and later business owner with her husband.

The single case where access to financial system played a relevant part in a resilience practice was that of Teresa², who could recur to an small overdraft in her bank account when faced with unexpected expenses – such as car breakdowns or the need to get new lenses for her glasses. This however was only possible because she had a full-time job – even if paying minimum wage - in a public institution. The chance to rely on similar financial products was not simply not available of interviewees who were either unemployed or living on short-term contracts.

Finally, it is worth to consider how class background reflects itself is in the projects and aspirations that help give meaning to hardship and that guide. Here, it is very distinct how Teresa & José see their way out of hardship as recovering capital to create a new business. By contrast, we can see Ausenda or Noélia's aspiration evolving simply around having a job or having their own house.

Gender roles and inequalities also came to feature heavily in our interviewees resilience practices. As we have seen, getting extra jobs is one of the strategies put in place to compensate for low or dwindling wages. Now, women in our sample not only engaged more frequently in informal paid work beyond their regular job but tended to do so in a particular set of activities that such as cleaning private houses, cooking or child care. Thus, we find Fátima cooking by appointment in private parties, Teresa and Noélia cleaning houses on weekends and after work and Madalena takes care of children in off days. Gender roles also comes into play to justify differences, as in the case of Ausenda's skipping for her husband and son.

Finally, it is worth pointing out how the migration experience also operated played a part in some resilience practices. Indeed the only extended networks of gift outside the nuclear family that we came across in our sample was those of immigrants. This is very much the case of Malam's involvement in gift network for small amounts of money or medicine, whether for his own need or for his family back in Guinea-Bissau or Geraldo's tending of a garden on public land with his neighbours.

7.2. Labour market developments and its implications for resilience.

There are two major elements emerging from the interviews that point to the centrality of the labour market (both formal and informal) as a means to provide resources for resilience practices. The first is the very weak involvement of the interviewees in instances of collective action – whether neighbourhood-based associations, cultural, recreational or sports clubs, trade unions or political parties. Even religion, who plays a powerful role in how many interviewees ascribe meaning to hardship experience, is essentially lived in an individual base – through prayers at home or at most participation at masses and services, but not involvement in other activities organized by religious institutions – rather than as springboard for collective-based action.

A second important evidence is the growing in isolation from the extended family (other than parents) and friends as a reaction to decreasing levels of hardship. This isolation is often explained on actuarial as well as moral grounds. Interviewees often emphasize the increased

costs of travelling – due to hikes in public transportation and fuel prices - and of providing an adequate meal for visitors as decisive factor. Less explicitly referred, but also present was the belief that increased hardship is morally incompatible with leisure activities, such as going out with friends. The only exception to this picture is the nuclear family, as mentioned in the previous subchapter.

Thus, it is not surprising that practices of sharing outside the nuclear family that we founded were restricted to occasional convenient arrangements between strangers for the sharing of housing. Only amongst immigrants did we find examples of practices of sharing of tools for work (such as those in which Geraldo was involved) or engagement in gift networks of any relevance (such as those in which Malam was engaged). The near absence of sharing means of production (Geraldo being the only exception) and the construction of any type of collective institution to organize production activities (such as formal or informal cooperatives) is also worthy of underlining.

Thus, paid work ranks remains alongside social transfers and public services provided by the welfare state and, to a lesser, nuclear family support the key elements in the resilience practices of the interviewees in our sample.

Both the specific characteristics of the labour market in Portugal and recent transformations in the context of both the crisis and austerity and the Troika intervention in Portugal from 2011 onwards are key in understanding some of the pivotal moments in interviewees' lives as well as in their strategies to deal with hardship.

Some of these are long-standing phenomena, such as *ageism*. José complained that although his skills in mechanics and logistics (owing to his stint at his family beverage distribution business) were recognized by prospective employers in job interviews, his age left him at disadvantage with other candidates.

More or less muted forms of *racism* are also another relevant phenomena. The subject of racism emerged often in the conversation with Pilar & Armando, who are both Portuguese Gypsy. In particular, Armando described how he thought that the fact the he was Gypsy severely hampered his chances of getting a job. Indeed, he described job interviews where, although not in an explicit way, his had been a factor for him not to be accepted. Pilar emphasized that it was much more easier to her to find a job because how she was better able to hide the fact the she was Gypsy due to her blue eyes and paler skin – thus making more difficult for people to identify her as a Gypsy outright.

Another prevalent trait of the Portuguese labour market is the *low level of wages*. For those interviewees who actually held a job, the need to engage in multiple jobs for earning a living income was very much present.

But the effects of more recent transformations in the Portuguese labour world on the interviewees' experiences are also worth mentioning. The first of these is, of course, the quick rise of unemployment, the personal experience of which is at the start of hardship for many of the interviewees. But the lack of jobs also by making emigration featuring heavily in many, such as Luís, who pondered on emigrating again, or Cláudia, whose husband had left for England the day before our second interview.

But also worth mentioning are the *changes in job structure*. The crisis was hardly felt in some economic sectors, such as construction, where employment. This was very much felt by both

Malam and Julian, immigrants who were construction workers before the crisis and whose lack both other skills and formal qualifications has very much put them in a disadvantaged position.

The second is *precarization of labour relations*, which was, incidentally, one of the main goals of the Memorandum of Understanding agreed between the Portuguese government and the IMF-ECB-EC Troika in 2011. One of the more striking is the prevalence of *labour world insertion through successive short-term contracts*. Thus, Noélia, Teresa, and Pilar were all working on the basis of 6-month renewable contracts, while Baluta was working on the basis of “green receipts” – that is, as a false independent worker – which meant that her employer not only transferred to her the obligations towards Social Security but also that she and made her unable to eventually claim unemployment benefit. This not only leaves the ground open for exploitative situations but also hinders the ability of interviews to engage in long term projects that count on a steady job.

Another was the change in the labour laws to allow is *the widening of scope for lawful dismissal of workers*. C. claims that her husband’s dismissal after 13 years working for a package delivery firm only happened because the new laws facilitating dismissals through extinction of workposts.

7.3. Welfare state and its implications for resilience

As pointed out in the previous subchapter, the welfare state remained the more relevant non-marketized sphere for interviewees’ strategies and practices for dealing with hardship. Setting aside the effects of labour market regulation – one of the key areas of welfare state intervention - we considered here three types of provisions: public services; regulation of the labour market; and social transfers.

Access and coverage of *public services* provide a good observation point on the role that processes of socialization or individualization of risks play out in individual’s life. This is very much the case of health services, which are a key element in guaranteeing access to physical and mental health care. It is through the Portuguese National Health Service (SNS) that Cláudia (at the time unemployed) and Teresa (on minimum wage) can be treated for major illnesses. In fact, family doctors at public health centres play in a considerable part of our cases not just in cases of physical illness or injury but also in accompanying the cases of depression and anxiety that were described in the previous chapter.

By contrast, absence or deficient coverage in some areas represents a major element of psychological distress and disruption for already tight budgets. It is the case of Claudia’s physiotherapy or Teresa’s need to replace the lenses in her glasses, who are not covered by regular SNS services. In one case, Claudiato the delaying of her recovery due to the need of Cláudia to pay and. On the other, it ends up being the example of a major budget imbalance that takes a few months to recover.

Public schools should also be seen as providing a key support to strategies of investment in education. This is the case of Baluta, who is taking a vocational course in a public school in order to improve her chances of finding a better job.

Regulation of the labour market can also prove itself a relevant element regarding resilience practices. In particular, *compensations for dismissals* – whose reduction was a pivotal element in the labour law reform framed by the Memorandum of Understanding - can be a source not

only of temporary relief for an unemployed person but also constitute an important resource in rebuilding efforts afterwards. A very interesting example we found was provided by Lourença, who used her compensation as capital for opening a small restaurant after she lost her job.

Social transfers can also turn into major resources for the resilience practices we have identified. An interesting case at hand is that *public retirement pensions*. As described in chapters 4 and 5, financial support from elder parents to their sons and daughters' household is a common practice. This type of "intrafamily redistribution network" has three variations, ranging from gifts of money (as in the case of Nascimento, who provides for both his sons), retribution for caring (as in the case of Noélia, whose father) or payment of services and goods (such as shopping bills and kindergarten, as in the case of Cláudia). What is key here is that such redistribution networks heavily rely on elder parents' pensions.

Another relevant element we founded was the *public guarantee fund for child maintenance*. This fund assures a replacement transfer for the parent custodian of children when one of the parents is unable or unwilling to supply child maintenance. As shown in chapter 4, separation and divorce constitute a critical moment in women's trajectories. This was in some cases aggravated by the ex-husband or partner's avoidance of child maintenance. Thus, both Fátima and Teresa, who were left with children at their care after separations, are beneficiaries of this type of transfer.

Another example is provided by *public scholarships*. It was precisely one of these scholarships that allowed Cláudia to continue paying her tuition fees and thus prevented her dropping out of university when she and her husband lost their jobs at about the same time.

7.4. Third sector and social economy and its implications for resilience

As shown above, we found little in our sample in the way of collective action regarding production. However, charities did act as a relevant in some of the resilience practices, particularly in the urban area of Lugarão. The importance of charities could be seen in two main levels: as *mediators* in accessing resources; and as *job providers*.

Indeed, it was through charities that a significant part of the interviewees accessed the RSI (the Portuguese minimum guaranteed income scheme), with application and renovations requests being handled through the charities services and follow-up of cases being made by their social workers. It was also through charities that many interviewees got food donations, as these institutions act as distribution channels for foodbanks operating at a more centralized level - whether at municipal or national level.

Finally, charities also provided jobs to some of their beneficiaries, even if these are usually short-termed and. Thus, Teresa and Pilar were invited to work – even if on short-term contracts and on minimum wage - in nursing homes run by charities which had been their access points to the RSI.

8. Conclusions

This report aimed at presenting resilience practices that emerged from the Portuguese team's interviews, while also to discuss the contexts in which they were developed and the resources and social processes that were (or are being) put into play in and by them.

Our sample is diversified regarding the interviewees' relation to poverty during their lives. It comprises people who at some point have fallen in to poverty (that is, new poor) but also those who have a personal history of long-standing poverty and others for whom the crisis meant changes in their ways of life without leaving poverty proper.

The interviewees' accounts of their own experiences of poverty are also diverse, but can generally related to three major dimensions: *restriction*; *dependence from family*; and *mental suffering*. *Restriction* refers to activities that one cannot engage at present due to lack of resources. This includes being forced to decrease of food intake, curtailment of mobility in space, inability to engage in generosity gestures towards other family members. In turn, *dependence from family* refers to both the inability of young to leave their parents' house – due to lack of steady income to settle on their own – but also to the burden of being the lynchpin of family networks. Closely tied to this, the idea of *mental suffering* captures the feelings of anxiety towards both daily survival and long-time future, leading in a considerable number of cases to outright depression. We also saw how the interviewees projects for the future – on the cases there was even to think at them at all - clustered around the notions of being the owner of one's home, getting a steady job and emigration.

In the context of the general decline in household living conditions in Portugal, we can distinguish and characterize a wide range of coping practices. From the selected cases, we found that the majority of families tend to combine socio-economic strategies of income generation and protection with strategies to reduce the cost of living. In all cases, families have experienced a decrease in their objective living conditions, which forced them to change and reduce their lifestyles and consumption patterns. Definition of strategies and the respective timing of execution are largely determined by the resources held or accessible, not being visible obvious areas of opportunity generated by the reconfiguration of the socio-economic structure. Social transfers from the Welfare State, the intervention of the organizations of Third Sector and the support provided family and informal networks play a decisive role in providing compensatory sources of income or resources. In short, coping strategies have allowed preventing families falling in situations of extreme poverty and social emergency. However, it does not stop this reality being faced by most families at some point of their trajectories.

Regarding the costs and benefits of resilience processes, we discussed how households are trading their ability for action in the medium and long term to fulfill immediate needs. In the same way, the nature of action is increasingly reactive. Resilience processes proved to be strongly conditioned by external structural constraints. Also the analysis showed that resilience outcomes are not so directly related to the degree of hardship experienced, but result from the resources that families can mobilize and opportunities available, particularly on employment. In terms of living standards, families are also experiencing the devaluation of their professional and social status, and are exhausting most of their resources trying to find

solutions to daily needs and problems. This tendency is in the basis of an increase in the vulnerability of families, limiting their ability to bounce back from hardship.

We have discussed how structuring process such as class, gender and migrations heavily influence the shape the resilience practices as well as access to the necessary resources to engage in them. This is seen in such cases as access to self-production of food, access to the financial system, asymmetrical restrictions in food intake, the type of jobs to compensate for lack of income, or insertion in gift networks.

Finally we pointed out how characteristics and developments of the Portuguese labour market and the welfare state are key in the development. Regarding the labour market, we considered the effect of increased precariousness in labour relations (including reductions in compensations and loosening of criteria for lawful dismissals) and the low wage levels but also other phenomena that permeate it, such as ageism and racism. As to the welfare state, we discussed how public services (particularly health and education services) and social transfers (particularly retirement pensions but also the fund for child maintenance or public scholarships) have become key resources for families to rebuild their lives in the context of the crisis.

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