

Session 1: Housing I

Session Chair: Michelle Norris (UCD)

PJ Drudy (TCD)

The Housing Problem and the Case for Rent Regulation in the Private Rented Sector

One of the main causes of the continuing housing crisis has been the dramatic decline in provision by the “non-market” local authorities, housing associations and other non-profit organisations over the last 40 years. In 1975, non-market providers completed almost 8,800 homes for rent. This represented almost one third of total housing provision while “market” provision by property developers and builders accounted for over two thirds. By 2005 the non-market proportion had dropped to 7%. In 2015 non-market provision represented only 465 homes or a mere 4% of the total, while market provision had increased to 96%. It is clear, therefore, that housing provision is now almost entirely market-driven. In effect, we have presided over the “commodification” of housing where access to a home, whether to buy or to rent, depends on ability to pay.

Following a review of current and historic data, this paper details Ireland’s current housing problem and sets out the economic case for rent regulation.

Jenny Andersson (All Hallows/Threshold)

Rent regulation - Could it be part of a long term solution?

There is wide spread agreement that the private rental sector in Ireland is in need of an overhaul. It is getting bigger and bigger but there are acute problems in the shape of severe supply shortages in certain areas, and the continuing rise in rents.

Against that background, rent controls are mentioned more and more as a solution to the problem of unaffordable rents. This study looks at the Swedish system of rent regulation that has existed in one form or another for a century, and attempts to establish if there is anything in the Swedish model that could be useful in the construction of a new framework for the Irish private rental sector.

In this context, the differences between a system of rent control and a more complex and comprehensive system of rent regulation, are explained and exemplified using aspects of the Swedish system. The value system underpinning the Swedish system is also touched upon and compared to the Governments goals for the Housing sector of Affordability, Sustainability and Inclusion

Recommendations and suggestions in some key areas are highlighted at the end. They include specific measures such as indefinite length contracts but also more fundamental and long term measures such as a move towards collective rent negotiations and a more Unitarian system of housing provision.

Daragh McCarthy (Housing Agency)

Measuring housing cost affordability—implications for households and public policy.

The ratio approach is commonly used to identify households struggling to meet the costs associated with the provision of housing. Kengott's 1912 study of the budget of workers in Lowell Massachusetts found they usually set aside 20 to 25 per cent of their take-home pay for rent, light and fuel. This observation led to the commonly applied rule of thumb 'one week's wage for one month's rent' that has more recently developed into an idea that households spending over 30 percent of their monthly disposable income on housing have an affordability problem. This approach is commonly applied, though many argue combining income and housing costs into a single metric conflates inequality, poverty and problems in functioning of the housing market. From a public policy perspective a robust, reliable approach to measuring affordability is crucial, as it defines households in need and shapes the response to the identified problem. While for households determining what is affordable often incorporates a desire to own a home and is a vital component of wellbeing and wealth.

This presentation will look at various ways of measuring the affordability of housing costs and illustrates the impact different approaches to identifying the problem can have on housing policy. It then uses the ratio approach to discuss the scale of the affordability challenge facing households. The presentation is based on the Housing Agency's ongoing work on affordability and an upcoming publication on the Irish housing market.

Session 2: Health I: Access & Taxes

Session organised in conjunction with the Social Research Association (SRA)

Session Chair: Naomi Feely (SRA)

Steve Thomas, Conor Foley, Bridget Kane, Brenda Lynch, Orla Healy, John Browne (TCD and UCC)

Equity of Resource Allocation in Urgent and Emergency Care Systems in Ireland

Background: A key challenge for most health systems is how to provide effective access to urgent and emergency care across rural and urban populations. The focus of this paper is a systems approach to examine the geographic resourcing of, and access to, such care.

Methods: This analysis advances the traditional approach of evaluating individual services or hospital resourcing. Expenditure, staffing, access and activity data were gathered from government sources, individual facilities and service providers, health professional bodies, private firms and central statistics for 2014.

Results: There are an array of funding mechanisms which add up to a piece-meal approach to the resourcing of urgent and emergency care. There are large inequities in spending per capita across each county from €207 in Louth to €47 in Wicklow. Ability to access hospital emergency care resources is highly skewed to the North East of the country.

Conclusions: There is a clear case for reallocation of resources and more integration in funding around decision-making and consideration of key principles, such as equity, to guide that process.

Michelle Murphy (Social Justice Ireland)

Reducing obesity and future health costs – a proposal for health-related taxes - A review of the evidence by the Irish Heart Foundation and Social Justice Ireland

Obesity and food poverty impact on people's diets and there is a clear relationship between poor diet and disease. Ireland is experiencing high levels of both – 7% of children rising to 36% of older people are obese and food poverty affects almost one in eight citizens. Unless obesity and food poverty rates are reduced it is predicted that there will be a significant impact on quality of life, life expectancy and healthcare costs in Ireland. This paper will explore the possibilities of using health related taxes to promote the reduction of the body mass index of the population by developing effective prevention programmes.

Noelle Cotter (SRA and Institute of Public Health in Ireland)

Sugar Sweetened Drinks Taxes: A targeted measure or a policy scapegoat?

Sugar has become a demonised product in public health circles. Our increasingly sweetened diets have been blamed, at least in part, for the rise in overweight and obesity and associated illnesses such as Type 2 Diabetes. Sugar sweetened drinks have been repeatedly cited as ripe for taxation to deter excess sugar consumption. Sugar sweetened drinks are considered an ideal target as they contain no other nutritional value. This public health discourse evolved into a popular policy recommendation attracting considerable media attention, public support and celebrity endorsements. This paper will trace the evolution of this discourse, discuss the main evidence – and the changing nature of that evidence – provided to inform policy, and discuss the crossover into forthcoming policies in the Republic of Ireland and the United Kingdom.

Session 3: Low Pay & Precarious Work

Session Chair: Ann Stokes (Irish Social Policy Association)

Micheál L Collins (NERI)

Women and Low Pay: an empirical assessment

Low pay has returned to a position of prominence in the policy sphere over the past two years. Alongside the establishment of a Low Pay Commission, and a subsequent increase in the minimum wage, policy discussion is focusing on understanding the scale and composition of low pay and to considerations of increases in low pay rates. This development complements a broader international focus on low pay, reflecting a research literature on labour market segmentation, the emergence of concepts such as the Living Wage and a post-recession return of pay increases in most countries.

This paper focuses on one of the groups in Irish society that are most exposed to low pay: female employees. In doing so, the intention is to establish a more robust evidence base for understanding the nature and shape of low pay among this group. The paper focuses on four research questions. First, who are these low paid workers, what are their characteristics and in what sectors do they work? Second, how far below the low pay threshold are these employees (their depth of low pay)? Third, how important is the income that these low paid employees receive when judged as a proportion of their household's income? Fourth, are these female low paid earners the main or secondary earners for their household?

Alicja Bobek (presenting) and James Wickham (TASC)

Irish hospitality sector: low pay and flexible work

Although employment in hospitality is growing, there is some evidence that working conditions have deteriorated. Historically this sector in Ireland offered some relatively stable jobs with good incomes and some clear career paths, but employment relations began to change even before the recession. Since the early 2000s work in the Irish hospitality gradually became low-paid, flexible and often transient.

During the Celtic Tiger employment in bars, hotels and restaurants attracted many who were looking for flexible work. As we have documented in earlier research (e.g. Wickham et al 2009; Krings et al 2013), young people, including students and migrants, did not mind having variable shifts mainly because the employer was also flexible on their side. With the crisis, however, this began to change and power shifted to the employers. People are now offered so-called 'if and when' contracts which make employees vulnerable to changes in hours and income. Workers have no set hours but are assigned with shifts at short notice – and these shifts can no longer be chosen or refused. Flexibility is there for the employer but not for the employee.

Niamh Holton, (NERI)

Modelling the Impact of an Increase in Low Pay in the Republic Of Ireland

The establishment of a Low Pay Commission in the Republic of Ireland and the renewed focus on low pay and a 'living wage' both in Ireland and the UK has revived a growing interest in policies that focus on providing adequate minimum levels of pay for all employees.

This paper models the impact of an increase in the minimum wage to a level equal to two-thirds of median hourly earnings by 2020, a value equivalent to Eurostat's definition of the Low Pay threshold. The modelled increase would bring the minimum wage to a level of €12.50 per hour in that year, an increase of 36.6% between 2016 and 2020. In the context of previous changes to the Irish wage floor, the increase is equivalent to the change between October 2002 and July 2007 (+36.2%). This paper finds that the modelled increase would raise the hourly earnings for almost one-third of the lowest paid employees and reduce the level of inequity in the wage distribution.

The analysis uses data from a nationally representative income survey, the 2013 Survey on Income and Living Conditions, to model the effects of this increase. In doing so it draws on the research literature to incorporate the various spillover effects that are likely to be associated with such a change. The results of this analysis highlight the nominal increase in hourly earnings across all employees and its impact by gender, employment sector and age group. The change in the wage bill as a result of this increase is examined, as are the possible impacts it will have on employment levels and the wider economy.

Session 4: One-Parent Families

Session Chair: David Begg (TASC)

Amy Greer Murphy (Durham University)

Who's recovery: austerity, lone mothers and social protection

The austerity programme which has been in place in Ireland since 2008 has overseen a huge reduction in public spending. The income of those on out-of-work benefits has been steadily reduced through a series of measures, and the risk of living in poverty remains much higher for single-headed households. This paper argues that while the Irish economy is recovering, structural barriers remain in place which prevent single parents, of which women, at 86.5 per cent, comprise the majority, from participating fully in this recovery. Barriers such as a lack of social housing, a prevalence of low-paid and precarious work, insufficient supports in transition from social security to paid employment and a lack of affordable childcare, place lone mothers at a distinct disadvantage. This paper proposes that by implementing a series of policy changes, such as free childcare, welfare-to-work support and regulating against insecure, low-paid work, this group could benefit from the recovery experienced by many others in Irish society.

Caroline Fahey (SVP)

Impact of the reforms to the One Parent Family Payment: Stories from Parents

The One Parent Family Payment (OFP) is now generally only available to those parenting alone whose youngest child is under 7 years of age. The reforms to the One Parent Family Payment were introduced with the aim of reducing poverty among one parent families by supporting lone parents to take up employment, education or training. However, many lone parents who are in employment have suffered a significant loss of income because of the reform. Others will find it more difficult to take up education or training because they will no longer have the support of the One Parent Family Payment. This paper outlines the experience of more than 100 lone parents who responded to a Facebook survey carried out by the Society of St Vincent de Paul in August-September 2015. Parents describe their circumstances and the effects that the changes are having on their families. The struggle to get by on a low and reducing income features strongly as well as the fear, uncertainty, anger and despair experienced by many.

This paper highlights some of the anomalies and disincentives facing parents since the reforms have been implemented. It is hoped that the findings will inform the development of income support and education policy affecting lone parents, and can contribute to analysis of the impact of the reforms of the One Parent Family Payment on families and children.

Louise Bayliss (SPARK)

Child maintenance - a key to reducing poverty among lone parent families?

In Ireland, children in lone parent families are more than twice as likely to suffer deprivation and live in consistent poverty as the general population (EU SILC 2014). Debate about the poverty in lone-parent families has often been directed towards finding solutions through employment or improvement of social welfare for, but there is research to suggest that child maintenance payments could offer a solution.

In the UK, child maintenance is disregarded in means tested benefit and therefore it is in the interest of custodial parents to pursue child maintenance. Research (Hakovirta,2011) has shown that in the UK, there was a 30 % reduction in the poverty gap as a result of child maintenance. In addition, parents who pay child maintenance are more likely to have frequent contact with their children than those who do not pay child maintenance (Amato and Gilbreth, 1999; Wikeley et al, 2008).

This paper will look at the case of how child maintenance can be used to improve the outcome for lone parent families in the Irish context.

Session 5: Housing II

Session Chair: Nat O'Connor (University of Ulster)

Rory Hearne (TASC)

Deepening housing crisis in Ireland: analysis of causes and potential solutions

The housing crisis in Ireland has reached a point at which there are calls for it to be declared a 'national emergency'. This paper presents a political economy and socio-spatial analysis of the root causes of the crisis. Using this framework it looks at the key processes that have contributed to the current crisis such as neoliberal housing and planning policy, financialisation, the role of housing in the crash and the subsequent response through NAMA, the privatisation of social housing provision and austerity related retrenchment in capital expenditure. It looks at the particular housing crisis in Dublin and the surrounding commuter belt and assesses why the housing crisis has been at its worst in this region. The paper will also assess policy responses to the crisis and assess some alternative rights and equality based approaches drawing on Drudy and Punch's (2005) community housing model approach.

Stuart Stamp (Maynooth University & South Mayo MABS)

Mortgage Arrears in Co. Mayo: A Spatial Dimension to a National Problem?

The prolonged mortgage arrears crisis may have peaked, but the problem has deepened for a substantial cohort of borrowers in longer-term arrears, including many current MABS clients. Published data on mortgage arrears tend to focus mainly on distressed accounts (as opposed to distressed borrowers), and on the national (as opposed to regional or county) picture.

In this innovative piece of empirical research, undertaken by South Mayo MABS, we use information contained in casework records to explore the case histories of a random, representative sample of current clients (n=50). Specifically, we examine borrower demographic and socio-economic profiles, details of the properties purchased and the mortgages drawn-down. We further investigate arrears' incurrence, together with how these have subsequently been addressed within the policy framework set out by the State.

The emerging themes strongly suggest there to be a spatial dimension to mortgage arrears, particularly in terms of borrower age, household composition, property characteristics, lender profiles, mortgage drawdown, arrears persistence, housing stress and shelter poverty. They further suggest that emerging policy developments, such as those in the Programme for Government aimed at "difficult to solve" cases, need to factor in a spatial dimension, and radically address affordability, power imbalance and questionable lending issues.

Kate Doyle (ALONE)

Housing and Homelessness among Older People: planning for the accommodation needs of our ageing population.

The number of over 65s living in the state expected to reach 1.4bn by 2046. It is therefore critical that we start planning for the housing needs of our ageing population. In this regard, there are a number of obstacles.

The vast majority of housing need is for smaller units, not family homes. In 1991 the number of 1 and 2 person households was 375,000, in 2011 this figure was 850,000 – demonstrating a major shift in the make-up of households. Of the 44,034 people waiting to be housed by DCC in 2016, a quarter (11,544) are single people.

Furthermore, an aggressive private rented sector is particularly unsuitable for older people whose fixed income and stagnated earning capacity renders them unable to compete. The government's reliance on rent supplements and the private rented sector fails to address the underlying lack of supply. 10.3% of people in the 45-54 age bracket live in private rented accommodation: a huge number of older people, who will likely never purchase their own home are coming down the line.

These trends, both in population growth and home-ownership rates indicate that alternatives must be found as older people's care needs increase over time. As we emerge from recession and rebuild Ireland's housing sector, it is vital to anticipate the accommodation needs of our ageing population and respond with adequate supported housing that will enable older people to age at home. Housing with care is an affordable, adaptable model already in existence that, with further investment, can achieve this aim.

Session 6: Health II

Session Chair: Tom McDonnell (NERI)

Note: 4 paper session – reduced time to present each paper (15 minutes)

Vivienne Byers (DIT)

Health Care for all in Ireland? The Consequences of Politics for Health Policy.

The Irish healthcare system is a complicated mix of public and private providers, with inequitable and unclear routes for health service users to access and navigate the system. In 2011 the Irish Government committed to significant health reform to develop a universal single-tier health system. In line with other European nations this was to be underpinned by the principle of social solidarity, with equitable access based on need rather than ability to pay. This paper charts the path of this reform policy from its inception to its recent collapse, as well as examining the implications for national politics, health policy, financing and delivery of healthcare and ultimately for universal access to healthcare and the right to public health for the citizen. This is achieved through a review of the UHC reform policy documentation and the healthcare context in Ireland. It draws a picture of a contested policy implementation process and looks to learn from the experience. It also positions this examination in relation to the wider European reform experience and the influence of prevailing logics and governance systems that can both facilitate and hinder such reform.

Niraj Singh (DIT)

Is obesity suffering from ‘inequality syndrome’ in Irish policy?

The results of the WHO's Modelling Obesity Project were presented at 22nd European Congress on Obesity in Prague May 2015. The data predicts that Ireland will be the most obese country in Europe by 2030. This paper draws attention to the current status of obesity policy in Ireland based on thematic analysis. This is achieved through thematic coding of obesity policy content in the UK and Ireland. The UK policy on obesity is taken as a valid comparator; given the cultural similarities to Ireland with regard to diet and exercise. The OECD's (2014) recent "Obesity Update 2014" ranks the UK ahead of Ireland in the arte of adult obesity but as per the WHO obesity projections published in 2015; Ireland will leap ahead in obesity. Initial results of thematic analysis displays gaps in Irish policy compared to that in the UK mainly in the area of policy implementation and innovation. This paper concludes by recommending that Ireland urgently needs to take self-driven initiatives from both EU and WHO informed policies and should focus on implementation of existing recommendations of National Taskforce on Obesity (NTFO) if Ireland does not wish to top the European obesity chart.

Lola Odewumi (DIT)

Implementation of Integrated Care Policy: A Comparative Study

Integrated care is perceived to be the answer to the many issues faced by health systems in the OECD. The literature has identified many difficulties in its implementation (Valentin et al., 2015). In Ireland, It has been observed that there is a disconnect between the trend of patient centred policy making and the organisational support available to health professionals and patients at the frontline in its implementation (Byers et al., 2014).

The context for this paper is the introduction of integrated care through the implementation of Community Health Organisations (CHOs) as outlined in the report; Community Healthcare Organisations (CHOs) – Report and Recommendations of the Integrated Service Area Review Group’ (HSE 2014). This policy outlines how health services in Ireland, outside of acute hospitals, will be organised and integrated. This paper will function as a comparative review assessing the policy and implementation of integrated health and social care policy in Ireland and Northern Ireland (Transforming Your Care, Review of Health and Social Care, 2011). The aim is to compare aspects of policy document; implementation plans, structures and governance arrangements between the two jurisdictions and its potential effect on professional practice in the long run (Birrell and Heenan, 2014).

This paper is part of a larger study of the process of implementation of integrated care in the Republic of Ireland.

Des Williams and Steve Thomas (HSE and TCD)

The Impact of austerity on the health workforce and the achievement of human resources for health (HRH) policies in Ireland (2008-2014)

Ireland’s severe recession produced deep health spending cuts. The aim of this paper is to evaluate how the Irish health system coped with austerity in relation to HRH and related policy.

Methods: The authors employed a quantitative longitudinal trend analysis over the period 2008 to 2014 to investigate the Health Service Executive (HSE) staff database, alongside the health sector pay bill and key HRH policies.

Results: Total directly employed health services human resources over the period 2008 to 2014 declined by 8,027 WTE but there was a large increase in use of agency personnel. There was a degree of relative protection for frontline staffing and staff exempted from the general moratorium increased by 12.6%. Counter to stated policy, the decline in staffing of non-acute care was over double that in acute care.

Conclusions: The cuts forced substantial HRH reductions and substantial demotivation of staff. Yet there was some success in pursuing policy goals. Nevertheless, claimed financial savings were substantially offset by the need to hire more expensive temporary staff.

Session 7: Poverty and Income Adequacy

Session Chair: Pdraig Rehill (ACWO)

Dorothy Watson (ESRI, presenting) Bertrand Maître, Christopher T Whelan, Helen Russell

Who suffered most in the great recession? A cautionary tale

Ireland is currently emerging from the deepest economic recession in the history of the state. This paper focuses on the impact of the recession on different social groups, drawing mainly on the Irish SILC data to examine trends since 2004. We emphasise three issues that are of particular significance for anti-poverty strategies. First, the recession had a very different impact on the two key indicators used to set poverty targets in Ireland: relative income poverty and basic deprivation (an inability to afford two or more basic goods and services). The former showed only a slight change and the latter increased very dramatically. Second, the very general impact of the recession meant that groups which had hitherto escaped the impact of reduced incomes and economic stress were experiencing basic deprivation and economic stress. This had important implications for the relative positions of different groups. Finally, the available evidence suggests that the impact of the recession on families and households will continue to be felt for some time after the recovery in employment levels and economic growth. We discuss some of the implications of these findings for policy.

Susan Marie Martin (UCC)

'Best Intentions' and the Urban Poor: Regulation of Public Space and Market Rights Under Austerity

Foucault observed that well-intentioned policies may oppress. This phenomenon is observed in seemingly innocuous programmes of governance undertaken to 'clean up' cities and create 'fair' trading spaces. However, regulation of public space typically privileges neoliberal, market-based policies, and the needs of the macroeconomy. Urban public space is shaped for private gain, and the urban poor are pushed further into the social and economic margins. Historically and globally, women pursued subsistence earnings as street traders when governments failed to provide employment or social supports; however, market access rights became regulatory casualties in the rush to create 'world class' cities and generate revenue in times of austerity. Their disappearance coincided with the 'counter-modern' construction of street traders as 'unhygienic', 'tax frauds', and 'competition' for propertied traders. This trend persists despite the common knowledge that street markets are vital for the poor as workers and consumers. This paper demonstrates how creating a 'history of the present' informs the past, and deepens an understanding of contemporary struggles over public space. Qualitative and quantitative data gathered on women street traders in 1920s Ireland, triangulated with contemporary data on those in the global south, develops an understanding of how regulatory structures deepen marginalisation.

Robert Thornton (VPSJ)**Low Hour Work and Income Adequacy**

This MESL Working Paper focuses on the other side of the low pay coin, low hour employment. It examines situations of low hour (up to 20 hours) minimum wage employment, and the effects on both salary and entitlement to social welfare supports. The analysis focuses on the income consequences of low hours, and how the structure of the social welfare supports and number of hours and days worked impacts overall household income, and places this in the context of the cost of an MESL and income adequacy.

Two household types are examined:

- Single Adult, working age
- One Parent, with one child

The paper illustrates the complexity of the range of social welfare supports available for these two household types, when in low hour employment. It shines a light on the inconsistent approach to supporting part-time work, with payments setting maximum and minimum thresholds for support in terms of days or hours worked, or gross salary. The paper highlights how the variation in treatment of the same salary, determined only by the number of days work, places those in variable hour employment in a precarious situation.

Session 8: Mothers, Children & Young People

Session Chair: Geoffrey Cook (Irish Social Policy Association)

Note: 4 paper session – reduced time to present each paper (15 minutes)

Evelyn Mahon (TCD)

Irish Mammies: Reconciling Work and Family Life

Ireland has one of the highest ‘motherhood penalties’ in Europe. It has one of the lowest levels of female employment in the EU, and it has the most expensive childcare. This paper gives a brief analysis of how this has come to be, and examines how mothers in Dublin “do work and family.” Based on survey data, focus groups, and some in-depth interviews conducted in Dublin as part of an FLOWS–Eu study, it outlines the state’s resistance to the provision of childcare and the everyday strategies of Irish women to be either “working mothers” or “stay at home mothers.”

Karen Smith (UCD)

Beyond the Discourse of Investment: Policy for Children in Ireland

The perceived malleability and potentiality of childhood underpins the close association made between the interests of children and those of the state. Despite criticisms in the academic literature of representations of children as ‘becomings’ children are frequently positioned as ‘the future’ in policy discourse, with public expenditure on children’s services typically represented in terms of investment. Drawing on analysis of Ireland’s first National Children’s Strategy and the current National Policy Framework for Children and Young People this paper traces shifts in the representation of children and childhood in Irish policy discourse in recent years with a particular emphasis on the relationship between “investment” in the young and economic and social progress.

Ann Stokes (Maynooth University)

Investigating the effectiveness of new wraparound models of care in the community for children and families

Much research suggests that parenting interventions implemented in childhood can help to improve child (and parent) wellbeing and, reduce the risk of maltreatment. However, little is known about parenting supports in the earliest years. This research is being led by Maynooth University to explore the effectiveness, implementation and cost-effectiveness of two new community-based early intervention and prevention service models – the Parent and Infant (PIN)/Up to 2 programme (targeted at 0-2 year-olds) and the Children At Risk Model (ChARM) (targeted at 3-11 year-olds). Each involves a collaborative process bringing together parents, formal services and community organisations to meet the needs of both parents and children.

Each model is being evaluated using a longitudinal controlled trial design (one randomised) as well as a process evaluation and an economic analysis to assess the implementation and cost-effectiveness respectively. Preliminary results will be presented.

The findings will make an important contribution to the implementation of multi-component, wraparound interventions designed to promote family wellbeing and positive parent-child relationships, thereby helping to address the often complex needs of vulnerable parents and children at risk of developing emotional or conduct problems and/or at risk of maltreatment.

Eoin Carroll (Jesuit Centre for Faith & Justice) & Cathy Kelleher

Transforming Prison for Young Adults (aged 18–24): from penal expansion to the impact of recession and recovery

Young adults (aged 18–24) as an identified cohort within the prison system ‘disappeared’ during the Celtic Tiger period yet their numbers increased exponentially. Previously young adults, specifically those aged under 21, were provided separate accommodation with an ‘espoused’ progressive prison regime. Coinciding with the economic recession was a halt in the large scale expansion of the prison estate. The period that followed saw the numbers of young adults in prison decrease while they continued to be considered part of a ‘homogeneous’ adult population.

The Irish Prison Service no longer considers age or maturity to be a key determining factor in deciding where a young adult is detained and how they are treated. This paper, examines international obligations and best practice in the custodial detention of young adults. The paper provides an examination of historical and current realities. It explores how the detention of young adults can be re-imagined to respond to their unique needs. In particular, the paper clearly identifies necessary policy reform and how social policy is central to the process.

Session 9: Health III – Healthcare Finance

Session organised in conjunction with the Irish Gerontological Society (IGS)

Session Chair: Lorna Roe (Irish Gerontological Society/Irish Social Policy Association)

Paul Goldrick Kelly (NERI)

The Fiscal Implications of Demographic Change in the Health Sector

The fiscal impact of predicted changes in the size and age structure of the Irish population represents a major challenge for policymakers. This paper estimates the costs, in real terms, attributable to demographic changes over the next two decades, on the public health system. A more holistic model is also presented, incorporating demographic, income and residual growth factors. The model produces forecasts of public current health expenditure in real euro terms and as a proportion of GDP in 2035. The paper emphasises the need for greater investment in the future to accommodate the healthcare needs of a changing population.”

Charles Normand (TCD)

Population growth, ageing and universal health care (UHC) in Ireland

The population in Ireland is growing and ageing, and people are consequently dying at older ages. Life expectancy for men is rising more rapidly than that for women. These complex demographic changes have significant consequences for future care needs, appropriate patterns of care and likely costs. Overall population growth is an obvious driver of needs, but does not in itself increase per capita costs. It does, however provide some explanation of the current capacity issues since growing needs have not been associated with increased facilities and staffing.

Ageing is often cited as a driver of increased needs and costs, but it is also known that death is a more important driver than age. Several studies have found that the higher costs of care near the end of life fall with age, so the shift towards older age at death will offset some of the effects of ageing. Between 2007 and 2014 the proportion of deaths between 70 and 84 fell from 54% to 49%, and the proportion over 85 rose from 36% to 41%. This shift to older deaths is continuing.

Living alone is a key driver of need for health and social care, and the proportion of single person elderly households is falling (and the absolute number is remaining almost constant). The implication is that the pattern of care needs is likely to change substantially as more older people will have some informal care support, and should be able to remain at home for longer.

This paper considers how this complex mix of demographic changes in Ireland is likely to change the patterns of needs and how overall and per capita cost is likely to be affected. This

will be considered in the context of the commitment of government to move towards UHC, and will discuss how taking account of changing patterns affects the affordability of UHC.

Maev-Ann Wren, Sheelah Connolly, Nathan Cunningham (TCD)

The Potential Costs of Universal Health Insurance in Ireland

The 2011 coalition government committed to reform of the Irish healthcare system, to include the development of a universal, single-tier health service, partly funded by Universal Health Insurance (UHI). A proposed model of UHI provided by multiple, competing private insurers was outlined in a White Paper published in 2014. In November 2015, the current authors published a report on the potential costs of the White Paper model of UHI. That analysis found that the proposed model could increase healthcare expenditure by up to 11 per cent, with insurers' margins substantially contributing to the additional expenditure. Responding to these findings, the Minister for Health stated that the costs associated with the Government's original model of UHI were not acceptable but that the Government remained committed to universal healthcare. The Programme for Government of the newly elected 2016 government proposed that further research should inform the decisions about how best to finance universal healthcare.

This presentation will discuss and reflect on the analysis of the potential costs of UHI in Ireland. It will review the known and unclear aspects of the White Paper model of UHI; the issues within Irish healthcare which the model was designed to address; the sources of additional expenditure arising from the model; and the issues which it is desirable to consider in the design of an alternative financing model.

Session 10: Politics & Political Participation

Session Chair: Frank Mills (Irish Social Policy Association)

Michelle Maher (Maynooth University)

The Politics of Pensions

In a historical and qualitative study of the development of pension policy I found that a knowledge elite drawn almost exclusively from the pensions industry formed an epistemic community. Materialising in the 1970s to promote their idea of a pension system as a partnership between state and industry, the community gained power by meeting a demand for information. Once established they consolidated their power through informal and formal institutional means, allowing them to dominant discourse, control the agenda, cognitively shape the parameters of how problems and solutions are understood, and create a consensus among social partners on the public-private mix.

An outcome of my research highlights the absence of an effective counterweight to the epistemic community. Consequently the trajectory of pension policy reform remains largely impervious to boom, bust, or recovery. Despite the proven fallibility of market based pension solutions during the financial crisis, reform considerations still centre on strengthening private pensions. The challenge in the politics of pensions lies in the requirement for an effective counterweight to emerge to encourage policy makers to test rather than follow the dominant discourse; think innovatively about the balance between public and private parts of the system; and to set Ireland on a path of sustainable adequate pension provision for future generations.

Ciara Murphy (All Hallows)

Education to Increase Voters Participation among Young People

Social Policy increasingly impacts on the connection young people have with political and civic engagement. This impact can most evidently be demonstrated within the 18-24yr old cohort and their voting behaviour.

My recent research paper aimed to identify how education is vital for the engagement of young people in the voting process. The paper also identified a number of key areas where social policy is creating hurdles or barriers on young people's path to meaningful political participation. The research paper was completed in accordance with partial fulfilment of the requirement for the degree of Master of Arts in Social Justice and Public Policy in 2015.

My presentation will focus on social policies, specifically the barriers created and how they impede young peoples' capacity to participate in elections and referendums. The presentation will recommend methods that could develop attitudinal change and enable better association within the society they live in.

Ciaran Hughes (Ulster University, IRiSS); Markus Ketola (Ulster University, IRiSS)

Finding a new story to tell: neoliberalism, competition and challenges to voluntary action in Northern Ireland

Recent changes to the UK political, ideological, discursive and economic environment have altered the voluntary sector's 'terms of engagement' with the state. As the sector embraces neoliberal forms of governance, a contract culture has become firmly embedded within the sector, and after decades of resource-dependency and co-option by the state, the mainstream voluntary sector is displaying increasing levels of self-censorship. Northern Ireland's sector has not been immune to these changes, even if its historical role as a central player in the governance of the region has spared it some of the worst cuts being faced by the sector in England. Organisations, communities, identities and groups now compete against each other for resources, subtly rearticulating their place-based and in-group solidarities as any 'asset' that can be invested in and then used as a resource to deliver government objectives. In the process, common-sense understandings of collective action have become limited to the conformist, safe, de-politicised, stabilising and sanctioned. The paper uses the concepts of isomorphism, governmentality and resource-dependency as a prism for understanding why the organised bureaucracy of the voluntary sector have become uncritical collaborators in the marketisation of welfare services and the roll-out of neo-liberal ideologies. It further argues that the trend towards increased competition and monopolisation are the logical outworking of the policies and practices embraced by the sector under successive New Labour governments. With this being the case, evidence of resistance to top-down agendas has been externalised to domains that lie outside of the voluntary sector as it is traditionally understood.

Session 11: Basic Income

Session Chair: Anne Ryan (Basic Income Ireland)

Sean Healy (Social Justice Ireland)

Basic Income - Context, Costings and Critique

This presentation will reflect on the current international debate on Basic Income. It will place this within the evolving understanding of social citizenship, how this has changed over the past three decades and how it's likely to evolve in the decades ahead. In doing this it will critique myths currently being promoted by some opponents of Basic Income and show why they have no basis in reality. It will also set out the cost of a Basic Income system in Ireland and show how this cost can be financed in a viable and prudent manner.

Michael Taft (UNITE the Union)

Realising a modest Basic Income

With so many fiscal demands and limited budgetary options it may be difficult to realise a Basic Income in the short-term. However is it possible to introduce a partial Basic Income that can begin to introduce the benefits of a guaranteed income floor? This paper examines that possibility through reforms of the tax credit system in order to target income groups that now fall between the cracks of our tax/social protection system.

Eamon Murphy (Social Justice Ireland)

Universal Pension - towards a Basic Income

This paper proposes that a universal pension, provided as a right to every Irish citizen and resident of Ireland of eligible age, be introduced to replace the current format of the state pension system. It advances the argument for the social responsibility of a society to provide for its most vulnerable, and to do so in a way that is equitable, affordable and sustainable.

Using population projections devised by the Central Statistics Office and incorporating numerous economic and fiscal parameters, the research shows that it is possible to achieve the key objectives of universality, certainty, predictability, sustainability, equity and the removal of poverty using money already in the pension system in the short term, and at an affordable cost in the long-term.

Such a universal pension would form an important part of a system of basic income in Ireland.

Session 12: Research with Vulnerable Groups

Session organised in conjunction with the Social Research Association (SRA)

Session Chair: Noelle Cotter (SRA)

Sandra Roe (Sandra Roe Research Consultancy)

Key issues in conducting research with children and young people

Involving children and young people in research and listening to their voice has many benefits and offers a unique perspective. Children and young people bring specific and unique qualities, characteristics and perspectives to research on issues that are relevant to them. However, conducting research with this group requires particular care and attention to ensure appropriate and ethical research practice. This presentation will provide an overview of key issues relevant to conducting research with children and young people. It will examine key guidelines for undertaking ethical research with children and young people, principles and benefits of conducting research with children and young people and effective methods of carrying out research with children and young people. The presentation will also incorporate practical examples of effective research methods and benefits from completed research projects involving children and young people.

Fiona Daly (EPIC)

'It's about Me': Young people's experiences of participating in their Child in Care Reviews

This paper is based on a research study on young people's experiences of taking part in their Child in Care Reviews. The study interviewed 10 young people aged 15-17 years old and 7 professionals who work with young people in care. The study adopted a participatory research methods approach involving young adults (aged 21+) with care experience.

The aim of the paper is to examine the nature of involvement by peer researchers and to consider the implications of this for the research, particularly in terms of the quality of data collected. The paper will also highlight some of the challenges involved in accessing research participants given their care status and discuss some possible ways to address this. The paper will conclude with some of the key findings and recommendations from the research for policy, practice and future research on this population of young people.

Ruth Elliffe (School of Social Work and Social Policy, TCD)

Challenges faced in seeking ethical approval to conduct research with children on a sensitive topic

In the presentation I will discuss the challenges faced in seeking ethical approval from a Research Ethics Committee (REC) to conduct a qualitative study on children and young people's experiences of the response of An Garda Síochána to domestic violence. Drawing from my own experience as a PhD student, I will outline the main issues that I faced in seeking recent approval from a REC to interview children as young as five around their experiences of the Garda response to domestic violence. I will discuss the main problems that I encountered during this process and how I overcame them. Areas of discussion will include seeking parental consent, ensuring the principle of 'do no harm' and the need to develop age appropriate material. I will be meeting with potential gatekeepers over the next two months, and hope to be able to offer some further insight into the use of gatekeepers in accessing a hard to reach population such as children who have experienced domestic violence. The overarching aim of the presentation is to provide some discussion around the ethical challenges faced in conducting research with vulnerable groups.

Session 13: Health IV – Healthcare & Older People

Session organised in conjunction with the Irish Gerontological Society (IGS)

Session Chair: Vivienne Byers (DIT)

Lorna Roe (TCD)

**Examining variation in healthcare service-use among frail older people who live at home:
Implications for Irish health policy**

Introduction: The National Positive Ageing Strategy (NPAS) aims to enable people to age at home for as long as possible, however, not all older people face challenges to remaining in their own home. In the gerontological literature, frailty is associated with adverse outcomes such as hospital and nursing home admission and is viewed conceptually, as a lens to view those older people who have complex, overlapping health and social care needs. Stratifying the older Irish population on the basis of their frailty classification is desirable, as a means to identify those who are most vulnerable to poor health outcomes, and to understand what is involved in making improvements in their care. Frailty has been found to be meaningful in the Irish context, as a significant proportion of healthcare services are received by those who are frail. This study explores among those who are frail, who are receiving what healthcare services?

Methods: Data was taken from the Irish Longitudinal Study on Ageing (TILDA), a prospective cohort study representing the community-dwelling population aged ≥ 50 years in Ireland. Secondary analyses were performed using data from frail adults aged ≥ 65 years ($n=745$) in wave one (2009/11). Frailty was measured using the Frailty Index, consisting of 32 age-related deficits across physical, sensory and psychological health domains. The presence of eight or more deficits (FI score of ≥ 0.25) indicated frailty. Data on healthcare utilisation included self-reported hospital, primary care, allied health and home-based services. The latent class analysis programme in R software was used to model heterogeneity, classifying each TILDA participant into homogenous service-use profiles based on their behaviour across 16 different healthcare services. The association between these service-use profiles and a range of socio-economic and health status factors was examined using Pearsons chi-square test statistic.

Results: 24% (95%CI: 23-26) of the Irish older population were classified as frail. However the patterns of service use by frail older people differed in interesting ways. The majority (52% ± 0.2) were Non-Users of services, who were the healthiest of an unhealthy group but remarkably received few services. The next largest group, Community-Care Users (26% ± 0.2), were mainly frail women aged ≥ 75 years who were disabled. The Hospital-Care Users (20% ± 0.1) had the highest proportion with private health insurance across all groups. Finally, a very small group, Hospital-and-Community Care Users 2% (± 0.0), were most likely to have used the entire

range of healthcare services but were disabled and very-frail, indicating a potentially community-based, end-of-life care pattern.

Discussion: The findings indicate a supply-constrained, hospital-centric healthcare system which fails to proactively manage the needs of most frail older people. Receiving community services is a rarity rather than the norm, and these are utilised mainly by the very-frail (FI >0.40). These findings will be discussed in the context of the NPAS and the Future Health policy.

Conclusion: For frail older people, classification into homogeneous service profiles reveals important differences in utilisation patterns that can be used by decision-makers to improve care and adjust the distribution of resources to the needs of older people.

Mary Ann O'Donovan (School of Nursing & Midwifery; UCD & TCD)

Relocation or reshuffle: an examination of where older people with an intellectual disability are moving

Aim: Current national policy advocates for community based living for all people with disabilities. This paper provides the first national level evidence of the process of moving and level of involvement of older people with an intellectual disability.

Method: Two data waves (2010 and 2013) from the Intellectual Disability Supplement to the Irish Longitudinal Study on Ageing (IDS-TILDA) were analysed.

Results: One hundred and twenty people changed place of residence with four out of ten reporting that they did not want to move. The majority of people moved (60%) laterally to similar settings with contradiction to current national policy 13.3% moving to more restrictive settings.

Conclusion: Although moves are happening, they are not always moves to the community and in contradiction to national policy some people with ID are moving to more restrictive settings. The drivers for change in residence were multiple and people with ID were not always involved in this decision. Thus, the sustainability and configuration of community living needs to be realistic, appropriate and inclusive of people with ID while supported by planning and resources.

Sarah Donnelly (UCD, presenting), M. O'Brien, E. Begley, J. Brennan.

“I’d prefer to stay at home but I don’t have a choice.” Meeting Older People’s Preference for Care: Policy, but what about practice?

Background: Research indicates that most older people would prefer to live in their own homes and have support services provided to enable them to do so for as long as possible (Barry, 2010). Repeatedly however studies have highlighted the need for Ireland’s home and community care services to be established on an equitable basis underpinned by legislation and appropriate funding (Mangan, 1997; Ruddle et al, 1997; Layte et al, 1999). This study set out to explore the perspectives and experiences of social workers in Republic of Ireland working with older people to identify issues/barriers in accessing community supports and how social policy is being translated into practice situations.

Methods: A mixed methods study design was adapted and the study consisted of two phases: Phase 1 consisted of an on-line survey of social workers using Survey Monkey. Phase 2 consisted of in-depth semi-structured telephone interviews with at least two social workers from each Community Health Office area.

Results: The findings of this study echo previous Irish research studies, which show the preferences of older people are to remain living at home for as long as possible, receiving care when it is needed in this setting. Respondents reported that currently the acute sector is given priority over services in the community with shorter waiting times operating. Lack of transparency also existed in relation to older people’s entitlement to services with differing practices highlighted across CHO areas. A worrying consequence of this was unnecessary or premature admission to nursing home care.

Conclusion: It is evident that older people’s preference for receiving care and support in their home and community is not being realised. A transparent, equitable system for accessing home care, underpinned by legislation, needs to urgently be put in place.

Session 14: Policy & Public Services

Session Chair: Eoin Carroll (Jesuit Centre for Faith & Justice/Irish Social Policy Association)

Nat O'Connor (University of Ulster)

Commissioning Public Services Using a Public Value Creation Framework

Building on the work of Moore (1995), a Public Value Creation framework offers an alternative to New Public Management when it comes to commissioning and providing public services. A review of commissioning in human, social and community services by Colgan et al (2015) notes that commissioning can be defined as a 'strategic process linking resource allocation with assessed needs'. A Public Value Creation framework provides a robust and democratic framework within which to undertake commissioning processes. By examining non-financial as well as financial value creation, and by recognising the value inherent in the means used as well as the end-result, Public Value Creation provides a framework within which a diverse spectrum of policy goals can be specified and implemented, including those goals – such as ethics – that are not easily translated into financial unit costs. A cost-benefit analysis model (New Economy 2014) is placed into a Public Value Creation framework as an example to show how additional robustness and democratic legitimacy can be achieved while retaining the usefulness of this kind of tool when commissioning public services.

Dr Mary P. Murphy (Maynooth University)

Policy proofing, learning from the past, informing the future

The 2016 Programme for Government commits to developing the process of budget and policy proofing as a means of advancing equality, reducing poverty and strengthening economic and social rights and commits to put in place institutional arrangements to support equality and gender proofing in the independent Fiscal and Budget Office and within key government departments .

The paper reviews previous Irish experiences of proofing including poverty proofing, gender mainstreaming and international processes that evaluated Irish policy from social and economic rights perspectives. Drawing from these lessons and other evaluations of Northern Irish and Scottish experiences the paper tentatively examines what is required to establish institutional arrangements to support equality and gender proofing in the independent Fiscal and Budget Office and within key government departments. Key issues identified include the challenge of designing institutional processes in the context of an evolving and uncertain budgetary process, where to place institutional mechanism, issues of data and capacity building and how to build meaningful participation into proofing processes. First steps are proposed.

Derek Rafferty (Department of Transport, Tourism and Sport)
Safety Cameras in Ireland – public service or golden goose?

This paper examines the system of safety cameras in Ireland using a Social Cost Benefit Analysis methodology. It finds that safety (speed) cameras may not be revenue raisers but they are life savers. Although fine income from safety cameras covers less than half their operating costs they are still clearly and unambiguously a cost-effective road safety measure. This is because the benefits they deliver exceed their costs by a ratio of more than 5 to 1. They deliver, primarily because they prevent accidents from happening, an overall net benefit to Irish society of more than €70 million each year. Findings in this study suggest that during the period 2011-2013 (the cameras were introduced on a phased basis starting in late 2010) the cameras operated by the GoSafe consortium have prevented more than 71 fatalities on Ireland's roads. A significant number of serious and minor injuries were also prevented from occurring simply because the cameras were in operation on the Irish road network. The research was based upon a comprehensive controlled before and after study which compared fatalities and injuries at sites where safety cameras were positioned vis-à-vis sites which did not have any camera present. Time trend, seasonality, traffic levels and the statistical phenomenon known as regression to mean were controlled for prior to arriving at the end results, so as to effectively isolate the impact of the cameras on road safety performance in Ireland during the 2011-2013 period.

Session 15: Labour Market Issues

Session Chair: Philip O'Connell (UCD Geary Institute)

Nuala Whelan (presenting), Sinead McGilloway and Mary. P. Murphy (Maynooth University)
Well-being and employability: putting the job seeker first

Background: Ireland's labour market policy (and its implementation) has undergone rapid change/reform in the last decade alongside a shift toward active labour market 'workfirst' policy design. This policy is considered a success in terms of reducing unemployment. However, long-term unemployment and jobless households - a major cause of poverty and social exclusion - remain high. Those in long-term unemployment often have low skills levels which are compounded by low self-esteem, high psychological distress and depleted social capital. **Aims:** This study examines the effectiveness of a high support career guidance intervention in terms of the extent to which it improves well-being, hopefulness, career efficacy when compared to routinely available services/supports. **Method:** A sample of 150 long-term unemployed job seekers from a disadvantaged urban area were recruited to participate in a randomised controlled trial comprising a high support intervention versus 'service as usual' control group. Participants were assessed on key employability factors including well-being, life satisfaction, resilience, self-esteem, hopefulness and career efficacy, pre and post intervention/normal service. **Conclusion:** The findings from this study will be important in informing future policies and practices in the labour market and especially with regard to supporting those most in need to secure sustainable and meaningful employment.

Kasey Treadwell Shine (Department of Social Protection)

It's not just 'what works': The evolution of the Pathways to Work Evaluation Programme

This paper draws upon learning from the implementation of the Pathways to Work (PtW) evaluation programme to reflect upon the methodologies that underpin the evidence base, in the translation of research into policy making. Following developing international best practice, it was intended that these evaluations would utilise (counterfactual) econometric methods to determine programme and process impacts on a range of outcomes. The first evaluation, of the Back to Education Allowance (BTEA), found significant negative employment outcomes for BTEA participants. While the evaluation methodology was robust and valid in demonstrating 'what worked' (or didn't), public and political contestations undermined the usefulness of the findings to inform policy change, in large part because the evaluation methods used could not (and were not intended to) address 'why' these outcomes were negative. Building on learning from the BTEA evaluation including the need to address data and knowledge gaps, subsequent evaluations have begun to build in mixed-methods approaches to contextualise and try to 'unpack' potential drivers of programme and process impacts on outcomes. Indications are that such an approach will better identify potential policy levers for change as well as increase buy-in – and hence use – of research findings to inform policy reform.

David Joyce (ICTU) and David Cichon (TCD)

Global Labour Rights under the Sustainable Development Agenda

This paper examines the implications of the Sustainable Development Agenda on global labour rights. The Sustainable Development Agenda, and its 17 Goals (SDGs), represents the first global development framework to explicitly include labour rights and the International Labour Organisation's (ILO) 'Decent Work Agenda'. The SDGs also represent a truly global development framework aimed to improve conditions everywhere and not just, as the Millennium Development Goals (MDGs) did, in the Global South.

Based on interviews with trade unionists, employers, state policy makers and research during the 105th International Labour Conference discussion on Decent Work in Global Supply Chains, the paper argues that the inclusion of the labour rights into a truly global agenda provides transformative potential for global social policy. The SDGs represent a move away from a purely growth focused perspective on development to one which emphasises the need for effective social dialogue and respect of fundamental rights at work. To what extent this global agenda can be implemented worldwide and to what extent it may impact on the social policy environment in Ireland remains to be seen. The paper will contribute to this ongoing discussion.

Session 16: Social Change in Contemporary Society

Session Chair: Tony McCashin (TCD)

Elena Moore (University of Cape Town)

Recession and Divorce in Ireland: Coming back for another bite of the cherry

A divorce bears the footprints of economic trends which originate far outside the divorce. In Ireland, the recession increased the economic barriers that make the legal, housing, and childcare costs insurmountable for some people in the midst of a divorce. Drawing on a qualitative longitudinal study of divorce in Ireland during the period 2002-2014, the paper explains how the economic recession shaped the experience of divorce for a sample of 40 separated parents. The findings revealed the ways in which the recession locked separated parents further into battle due to 1) the inability to sell the marital home 2) contest over the sudden decrease in the value of the matrimonial home 3) the inability to pay maintenance following job loss and 4) the increase cost of everyday life due to the introduction of additional taxes and charges. The study shows how the economic recession influenced how parents remained connected to each other, despite the termination of the marriage.

Pablo Rojas Coppari (Migrant Rights Centre)

Is Ireland home; what are the implications of irregular status in the development of social policy?

Irregular migration is a complex but common feature of international migration. The Migrant Rights Centre Ireland (MRCI) estimates that there are between 20,000 and 26,000 undocumented migrant adults living in Ireland today, yet the subject remains largely under-researched in the country. Over the past number of years the MRCI together with the 'Justice For the Undocumented' campaign have sought to bridge this gap by producing evidence-based qualitative and quantitative research. This paper gives an overview of the realities faced by undocumented migrants in Ireland, presents the main finding of the research to date, including the results of a recently-published survey with over 1,000 undocumented migrants; and draws into the implications that irregular migration presents for public policy in the areas of employment, living conditions, families and children. It concludes by interrogating the extent to which a regularisation programme can address some of the issues identified.

Stephan Köppe (UCD) co-authors: Caroline Andow, Traute Meyer (University of Southampton)

Resilience in times of crisis. Upper middle class households coping strategies in England and Scotland.

This paper gives insights into the impact of the global financial crisis on middle class households in the UK. While the impact of the banking crisis remains to some extent abstract, we study the actual financial, emotional and social impact on households at the time when austerity measures were announced. We conducted 61 joint interviews with couples earning above average incomes in England and Scotland in late 2010 and early 2011. Our research found that most households were largely unaffected by the crisis, however a significant group did experience a negative impact. Focussing on these two groups, we explore how couples affected in similar ways vary in their reactions. We illuminate key factors that appear to determine behavioural responses, demonstrating the complexity of the relationships between how couples with above average incomes experienced and reacted to the financial crisis. Overall, the study shows that higher income earners are tremendous resilient in times of crisis. They possess sufficient financial, social and educational resources to mitigate the immediate effect of the crisis.